

College Savings can add up!

One of the key aspects of college saving is starting with what you can manage now. Contributing regularly, regardless of whether the amount is large or small, can add up over time. And don't be afraid to ask family and friends for help when they inquire about what they can buy your child for their birthday or Christmas. A contribution to their 529 plan is always an option. If the individual wants to buy them a gift, make it a smaller present so a contribution can still be made to the child's college savings plan. From experience, it adds up!

Eighteen years ago, I set up my son's 529 college savings plan*. When friends and family members inquired what they could buy for him, I asked, instead of a gift, how about a contribution to David's 529 college savings plan? I have stuck with that strategy for 18 years. He is now off to college with more flexibility thanks to the savings accumulated over time through a group effort from family and friends. You don't have to manage college savings alone, as this is one strategy worth considering.

**529 plans may vary by state and have different features or benefits. Be sure to review the plan details or speak with a financial adviser to determine what's appropriate for your situation.*

This communication is for informational purposes only and should not be considered investment, tax, or legal advice. Please consult with your financial professional before making any investment decisions.



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