

The 529 College Savings Plan: The Smart Way to Fund Higher Education

Richard A. Feigenbaum, David J. Morton



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Similar to the creation of the 401(k), designed to assist families saving for retirement, Congress has responded to the need of families saving for college expenses by instituting a tax-favored savings vehicle. Created in 1996 and named the "529 Plan," these state-backed plans allow for the saving of funds for secondary education on a tax deferred basis, with eventual withdrawals for educational expenses, tax free. Much like the opportunity afforded by the 401(k) plan, employees will be in a position to payroll deduct funds to be directed to the 529 Plan provider of choice.

The book includes thorough, easy-to-understand explanations of the benefits of the "529 Plan." A section of frequently asked questions will help the reader determine how best to take advantage of this tax shelter. A listing of available periodical resources, website addresses and a thorough index makes this title the most important personal finance book available for any parent, grandparent or employee to have and use.

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Whether you want to save for your children, grandchildren, spouse, friend or yourself, The 529 College Savings Plan is the way to go. This book guides you through the savings process, cuts through the legal and financial language and gets you focused on college savings. Learn how the 529 Plan differs from other savings programs and how it will work for you.

The 529 College Savings Plan shows in a step-by-step format how to use this new government benefit. The book:

•Demonstrates how everyone can save for college-tax free

• Compares the 529 Plan to other savings plans such as Coverdell, Crummey and Prepaid Tuition Credit alternatives

- Answers "Frequently Asked Questions" about the 529 Plan
- Specifies the kinds of institutions that are eligible for the 529 Plan
- Explains such details as qualified higher education expenses
- Clarifies beneficiary issues
- •Identifies Plan Managers

•Explains the 529 Plan requirements for all participating states

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