

Simple Message About 529 Plans

A quick, family-friendly guide for dads & loved ones

Hey Friends and Family,

College is getting super expensive. But we can start saving now to help our kids later.

What is a 529 plan?

A **529 plan** is a special savings account made to help pay for a kid's future school.

What does “529” mean?

“529” is just the name of the plan. It comes from a tax rule that helps families save money for education.

What can a 529 pay for?

- College
- Trade school (like welding, mechanic school, nursing, etc.)
- Books and school supplies
- A laptop
- Some K–12 school costs

Why a 529 is a smart idea

Your money can grow faster	The money you save can grow over time.
You save money on taxes	When you use it for school, you don't have to pay extra taxes on it.
Every little bit helps	Even small gifts can turn into something big later.

Example: If 5 people give **\$20** each year for 10 years, that's **\$1,000** saved (and it can grow even more).

Why start now?

The earlier we start, the more time the money has to grow. That can mean less stress and less school debt later.

Easy way to start (Fidelity)

Fidelity makes it really easy to open a 529 plan. You can start in just a few minutes and invite family to help with gifts too.

Get Started Here: <https://fidelity.app.link/e/5fD22OtWmWb>

How you can help

- Start a 529 for your child or grandchild
- Instead of buying extra toys for birthdays, put \$10 or \$20 into the 529
- Share this idea with other families

Cheers,
Toby
Talking With Pops