

KIT



A LIFELONG GIFT FOR YOUR CHILD



Helping you set your child up for life-long success

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THE PLAN AHEAD KIT

Our Plan Ahead Kit is a tool designed to give parents an all-encompassing, peace-of-mind head start to their young ones. The Plan Ahead Kit networking team has put together a comprehensive College Savings Plan guide of plans offered throughout the United States in an easy STATE-BY-STATE comparison. The Plan Ahead Kit also gives you tips, insider know-how, and important facts about each individual plan. These plans offer attractive tax benefits when saving for educational expenses, including tax-free growth and withdrawals. As a sweetener, many states offer a break on contributions you make to a plan, too. (1)

The plans on this kit are state-run, tax-advantaged investment account used for education savings. Contributions are growth tax-deferred within the account, and withdrawals are tax-free if they go toward the beneficiary's qualified education expenses, including:

- College costs (tuition, room and board, fees, books, supplies, equipment, computer hardware and software, and internet access)
- Vocational and trade schools
- Apprenticeship programs
- Student loan repayments (2)

Facts:

- All withdrawals are exempt from federal income tax when used for qualified higher education expenses.
- All money grows free from federal and state income-tax.
- Although the inflation rate has slowed in the last decade, from 2010 to 2020 higher education costs still increased by 16% and 18% for public and private schools, respectively (3).
- Many states also exempt withdrawals from state income-tax for qualified higher education expenses.
- The account holder retains control of the assets within the program regardless of beneficiary's age (4).
- The beneficiary can be changed at any time to another member of the beneficiary's family (out to first cousins).

- Money can be used to pay for a variety of college expenses, including tuition, fees, room, board, books, supplies, and required equipment (5).
- Assets within these plans are protected from bankruptcy.

Did you know?

There are seven states that offer "tax parity" on your contributions. If you live in these states, you'll receive the same tax benefit when contributing to any college savings account — even if it's sponsored by another state.

- Arizona
- Arkansas
- Kansas
- Minnesota
- Missouri
- Montana
- Pennsylvania

Although you can receive state tax benefits in these seven states when contributing to another state's 529 plan, some states offer incentives to use their plan instead. For example:

- Arkansas offers a larger deduction for those investing in the homegrown Gift529 program up to \$10,000 (joint filers), vs just \$6,000 if you invest "abroad."
- Pennsylvania 529 accounts are exempt from state inheritance taxes, are not counted for state college financial aid calculations, and are protected from state-based creditors (6).

Which Plan is Better?

This will depend on your personal investment needs and family goals. Most states have created one to five innovative college savings plans designed to fit the unique needs of their citizens, the great thing about these plans, however, is that you are not limited to your states plan. If another state's plan fits your needs better than your own, then in most cases you'll be able to buy their plan instead. The plans offer affordable, flexible, and tax-advantaged options that can ensure the future for your children is a successful one. While prepaid tuition plans offer the opportunity to

assure future tuition payments, savings plan assets can be used for tuition and other qualified expenses such as room and board.

THE BREAKDOWN

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Plan type:

529 plans can be "savings" plans or "prepaid tuition" plans. Savings plans are an investment account that you contribute to, and your account grows based on market returns. Prepaid tuition plans allow you to directly purchase tuition based on today's cost for future use(8).

You should consider the flexibility of a savings plan account versus the tuition guarantee of a prepaid tuition account. Note that a prepaid account is designed for use at colleges in your state of residence (or the beneficiary's state of residence).

Plan residency:

In most state plans, residency is not a requirement in order to invest in their college savings plan. However, some states offer more than one college savings plan, some of which are limited to its residents. Due to the varying tax laws, there may be additional tax incentives if you choose your home state's plan

State Tax Benefits:

Each state determines how their plans are structured, and many of those states offer tax advantages, such as state tax deductions, deferral of taxes and earnings and tax free withdrawals. This is important because when taxes are deferred on earnings on your savings plan, you may experience significant additional growth compared to a taxable investment. This is what creates the benefit of "Planning Ahead".

State Deferred Earnings/Withdrawals:

Qualified withdrawals from the state you have chosen, are state tax exempt. If the state chosen does not have state income tax, then it remains state tax free. The definition to what a "qualified" withdrawal is varies from state to state, as some states do not limit withdrawals to 4 year degrees, trade school, technical college, or even private high school. More specific information can be found on the specific state's websites.

Financial Aid:

Any student loan program, student grant program, or other financial assistance program established or administered by the state will generally treat the balance of the college plan account of which the student is the designated beneficiary as neither an asset of the parent or designated beneficiary nor as a scholarship, a grant or an asset of the student for determining the parents' income. It is still important to ask the school in the event there are changes since this kit was created.

Reward Program:

Some states offer additional ways to add funds to your investment account. Initially, contributions are done as a direct deposit, but some plans offer a credit card which earns rewards at every purchase. These rewards are a percentage of the dollar amount form your purchases for the month which then is transferred directly into the college plan.

Direct Sold Plan/ Advisor Sold Plan/Pre-paid Plan Fees:

The differences between Direct sold and Advisor sold plans are the fees vs return compromise. The direct-sold college savings plans can be purchased by investors directly from the state that sponsors the plan, the plan's program manager, or the broker-dealer on behalf of the state. These plans are sold without a salesperson. Broker-sold or advisor-sold college savings plans are sold through third parties that usually receive a sales fee or sales load associated with your investment. These third parties typically include investment advisers, brokerage firms, and banks.

While there are advantages and disadvantages to each type of plan, direct-sold plans usually have lower fees and expenses than broker-sold plans. However, some broker-sold plans can provide access to investments that are not available through other direct-sold college saving plans. As with any investment, be sure to review, understand, and evaluate the various features of each plan along with the fees and costs associated with those plans before investing.

Max Total Contributions:

By Federal law, these state plans must have a cap on total contributions. When you reach the maximum for your chosen plan's contributions your account will continue to earn returns but you cannot make additional contributions.

PLAN COMPARISONS

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Below is a chart comparing plans state-by-state and with all relevant information so you have the power to make an educated choice.

	Alabama CollegeCounts 529 DIRECT SOLD	Alabama CollegeCounts 529 ADVISOR SOLD	Alaska 529 DIRECT SOLD
Plan residency	No	No	No
Statetax credit or deduction	Yes	Yes	No
State Deferred earnings/withdrawls	Yes	Yes	Yes
Financial Aid	No	No	No
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.29% - 0.89%	Advisor sold Plan	0.28% - 0.81%
Max Total contributions	None	\$350,000.00	\$475,000.00

	Alaska-T.Rowe DIRECT SOLD	Alaska-John Hancock Freedom ADVISOR SOLD	Arizona- College Savings Bank Family DIRECT SOLD
Plan residency	No	No	NO

Statetax credit or deduction	No	No	YES
State Deferred earnings/withdrawls	Yes	Yes	YES
Financial Aid	No	No	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.41% - 0.83%	0.62%-2.25%	0%
Max Total contributions	\$400,000.00	\$475,000.00	\$431,000

	Arizona- Invest ed ADVISOR SOLD	Arizona- The Fidelity Arizona college savings plan DIRECT SOLD	Arkansas- Ishare 529 plan ADVISOR SOLD
Plan residency	NO	YES	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.88%-1.67%	0%-1.06%	0.35%-1.3%
Max Total contributions	NONE	\$350,000	\$366,000

	Arkansas- The Gift College investment plan DIRECT SOLD	California- Scholar share 529 DIRECT SOLD	Colorado- College direct portfolio DIRECT SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	NO	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	NO	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.43%-57%	0%53%	0.36%
Max Total contributions	\$366,000	\$529,000	\$400,000

	Colorado- Scholars choice ADVISOR SOLD	Colorado- Collegeinvest Smart choice DIRECT SOLD	Colorado-Collegeinvest StableValue Plus DIRECT SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.6%-1.87%	0%	0.71%

Max Total contributions	\$400,000	\$400,000	\$400,000
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	Connecticut- Higher Education Trust (CHET) DIRECT SOLD	Connecticut Chet) ADVISOR SOLD	Delaware- Delaware College investment plan DIRECT SOLD
Plan residency	YES	YES	NO
Statetax credit or deduction	YES	YES	NO
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-1.12	0.65%-1.94%	.5%-1.09%
Max Total contributions	\$300,000	\$300,000	320,000
	District of Columbia- DC college savings plan DIRECT SOLD	Florida- Florida prepaid College PRE-PAID	Florida-529 Savings plan DIRECT SOLD
Plan residency	NO	YES	NO
Statetax credit or deduction	YES	NO	NO
State Deferred earnings/withdrawls	YES	NO	NO
Financial Aid	YES	NO	NO
Rewards program			

Direct sold plan/Advisor sold plan/Pre-paid Fees	0.15%-1.97%	PRE-PAID	0%-0.75%
Max Total contributions	\$260,000	0	\$418,000

	Georgia- Path2College 529 plan DIRECT SOLD	Hawaii- HI529 DIRECT SOLD	Idaho- IDealIdaho College Savings DIRECT SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	NO	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-0.04%	0.76%	0.34%-0.49%
Max Total contributions	\$235,000	\$305,000	\$500,000
	Illinois-College Illinois529 PRE-PAID	Illinois- Bright Directions College Savings ADVISOR SOLD	Illinois- Bright Start College Direct DIRECT SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO

Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	PRE-PAID	0.57%-2.21%	0.18%
Max Total contributions	\$0	\$350,000	\$350,000

	Illinois- Bright Start College Savings advisor ADVISOR SOLD	Indiana- College Choice 529 DIRECT SOLD	Indiana- College Choice ADVISOR SOLD
Plan residency	NO	YES	YES
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.32%-1.25%	0.18%-0.82%	0.34%-2.26%
Max Total contributions	\$350,000	\$450,000	\$450,000
	Indiana- Colege Choice CD ADVISOR & DIRECT SOLD	Iowa-College Savings Iowa DIRECT SOLD	Iowa- Iadvisor 529 ADVISOR SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES

Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%	0.19%	0.83%-2.36%
Max Total contributions	298,770	\$420,000	\$420,000

	Kansas- Learning Quest	Kansas- Learning quest	Kansas- Schwab529
	DIRECT SOLD	ADVISOR SOLD	DIRECT SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.23%-0.92%	0.48%-2.56%	0.3%-1.01%
Max Total contributions	\$370,000	\$370,000	\$365,000
	Kentucky- KY saves DIRECT SOLD	Kentucky- Kentucky's Affordable Prepaid PRE-PAID	Louisiana- Student tuition assistance DIRECT SOLD
Plan residency	NO	NO	YES
Statetax credit or deduction	NO	NO	YES

State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-0.91%	PRE-PAID	0%-0.45%
Max Total contributions	\$350,000	\$0	\$268,170

	Maine- NextGen 529	Maine-Next Gen 529	Maryland College invest
	DIRECT SOLD	ADVISOR SOLD	PREPAID
Plan residency	NO	NO	YES
Statetax credit or deduction	NO	NO	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-0.53%	0%-2.06%	PRE-PAID
Max Total contributions	\$500,000	\$500,000	N/A
	Maryland College invest	Massachusetts-The U Plan	Massachusetts-The U Fund
	DIRECT SOLD	PRE-PAID	DIRECT SOLD
Plan residency	NO	NO	NO

Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.38%-0.83%	PRE-PAID	0.05%-1%
Max Total contributions	\$350,000	N/A	\$300,000

	Michigan Education Trust	Michigan Education Savings	Michigan MI
	PRE-PAID	DIRECT SOLD	ADVISOR SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	PRE-PAID	0%-0.24%	0.86%-1.85%
Max Total contributions	\$89,100	\$500,000	\$500,000
	Minnesota College Savings	Mississippi Affordable	Mississippi- Pre paid Affordable College
	DIRECT SOLD	DIRECT SOLD	PRE PAID

Plan residency	NO	NO	YES
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-0.33%	0%-0.73%	PRE-PAID
Max Total contributions	\$350,000	\$235,000	N/A

	Missouri- Most Missouri's 529 DIRECT SOLD	Montana- Achieve Montona DIRECT SOLD	Nebraska- Educational Savings Trust (Nest) DIRECT SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	NO	YES	YES
Financial Aid	NO	NO	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.23%-0.6%	0.67%-0.83%	0.2%-1.26%
Max Total contributions	\$235,000	\$396,000	NONE

	Nebraska- Nebraska Educational savings trust	Nebraska- TD Ameritrade	Nebraska-The Statefarm 529
	ADVISOR SOLD	DIRECT SOLD	ADVISOR SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.2%-2.26%	0.34%-1.48%	0.2%-0.61%
Max Total contributions	NONE	\$400,000	\$400,000

	Nevada-Pre-paid	Nevada SSGA 529	Nevada- The vanguard 529
	PRE-PAID	DIRECT SOLD	DIRECT SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	NO	NO	NO
State Deferred earnings/withdrawls	NO	NO	NO
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	PRE-PAID	0.28%-0.89%	0.19%-0.49%

Max Total contributions	\$0.00	\$370,000	\$370,000
	Nevada- Wealthfront 529	New Hampshire-Unique College Investing	New Hampshire- Fidelity 529
	ADVISOR SOLD	DIRECT SOLD	ADVISOR SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	NO	NO	NO
State Deferred earnings/withdrawls	NO	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.00%	0.05%-1.04%	0.82%-2.24%
Max Total contributions	NONE	\$350,000	\$350,000

	New Jersey-Franklin Templeton ADVISOR SOLD	New Jersy-NJBEST DIRECT SOLD	New Mexico- TheEducation plan DIRECT SOLD
Plan residency	NO	YES	NO
Statetax credit or deduction	NO	NO	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.08%-2.22%	0.08%-0.91%	0.25%-70%

Max Total contributions	\$305,000	\$305,000	\$400,000
	New Mexico-Scholars Edge	New York- 529	New York- 529
	DIRECT SOLD	DIRECT SOLD	ADVISOR
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.36%-2.43%	0.15%	0.65%-2.15%
Max Total contributions	\$400,000	\$375,000	\$375,000

	North Carolina-National CollegeSavings Program DIRECT SOLD	North Dakota- SAVE. DIRECT & ADVISOR SOLD	Ohio- College Advantage Direct DIRECT SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	NO	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	YES	NO
Rewards program			

Direct sold plan/Advisor sold plan/Pre-paid Fees	0.25%-0.39%	1%	0%-0.53%
Max Total contributions	\$450,000	\$269,000	\$462,000
	Ohio-CollegeAdvantage by BlackRock ADVISOR SOLD	Oklahoma-college Savings Plan DIRECT SOLD	Oklahoma- Dream 529 ADVISOR SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	NO
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.53%-1.76%	0%-0.78%	0.81%-2.44%
Max Total contributions	\$426,000	NONE	\$300,000

	Oregon- College Savings Plan DIRECT SOLD	Oregon-MFS 529 ADVISOR SOLD	Pennsylvania- Guaranteed Savings Plan PRE-PAID
Plan residency	NO	NO	YES
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	YES

Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0%-0.7%	0.74%-2.25%	PRE-PAID
Max Total contributions	\$310,000	\$310,000	\$511,758
	Pennsylvania- 529 Investment Plan	Texas- College Savings	Texas- Lonestar Plan
	DIRECT SOLD	DIRECT SOLD	ADVISOR SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	NO	NO
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.21%-0.31%	0.5716%-0.9772%	0.7853%-2.5053%
Max Total contributions	\$511,758	\$370,000	\$370,000

	Texas- Guaranteed Tuition Plan PRE-PAID	Utah-529 DIRECT SOLD	Vermont- Higher Education Investment Plan DIRECT SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	NO	YES	YES
State Deferred earnings/withdrawls	NO	YES	YES
Financial Aid	YES	YES	NO

Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	PRE-PAID	0%-0.165%	0.39%-39%
Max Total contributions	N/A	\$500,000	\$352,000
	Virgina- College America	Virginia- 529	Virginia-Invest529
	ADVISOR SOLD	PRE-PAID	DIRECT SOLD
Plan residency	NO	YES	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	YES	YES	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.5%-2.21%	PRE-PAID	0.09%-0.62%
Max Total contributions	\$500,000	\$500,000	NONE

	Washington- Guaranteed Education Tuition (GET) PREPAID	Washington- DreamAhead College Investment DIRECT SOLD	West Virginia- TheHartford Smart 529 ADVISOR SOLD
Plan residency	YES	NO	NO
Statetax credit or deduction	NO	NO	YES
State Deferred earnings/withdrawls	NO	NO	YES
Financial Aid	YES	YES	NO

Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	PRE-PAID	0.254% -0.33%	0.54%-2.08%
Max Total contributions	\$0.00	\$500,000	\$400,000
	West Virginia-SMART529 Select DIRECT SOLD	Wisconsin-Edvest College Savings Plan DIRECT SOLD	Wisconsin-Tomorrow's Scholar ADVISOR SOLD
Plan residency	NO	NO	NO
Statetax credit or deduction	YES	YES	YES
State Deferred earnings/withdrawls	YES	YES	YES
Financial Aid	NO	NO	YES
Rewards program			
Direct sold plan/Advisor sold plan/Pre-paid Fees	0.57%-0.67%	0%-0.38%	0.23%-2.3%
Max Total contributions	\$400,000	\$472,000	\$472,000

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All information included in this packet is intended to be educational but not all-encompassing and may change as states update their plans. Please check each state's individual prepaid college plan websites for the most up-to-dat information available. This is not intended to be investment advice or recommendations. The Plan Ahead Kit is no associated with any prepaid college plans or states.