



**To help narrow down your choices, reflect on these practical questions before selecting a plan:**

**1. What Type of Plan Is Best for You?**

College savings plan vs. prepaid tuition plan — which suits your goals?

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**2. Does Residency Matter?**

You aren't required to use your home state's 529, but doing so can unlock special benefits.

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**3. Are There Income Limits?**

There are no income limits that prevent you from contributing to a 529 plan.

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**4. Where Can You Use the Funds?**

Most eligible U.S. and many international colleges accept 529 plan funds.

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**5. How Much Do You Need to Start?**

Minimum contributions vary by plan; many have low or no minimums.

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**6. Will Saving Affect Financial Aid?**

529 plans can affect aid eligibility, but typically not in a way that outweighs the benefits of saving.

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**7. How Do You Open an Account?**

Research the plan online, contact the plan administrator, or consult a financial adviser.

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