



pa529.com/keystone
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Stacy Garrity
Pennsylvania Treasurer

Keystone Scholars is open to Pennsylvania residents born on or after January 1, 2019, and children born on or after January 1, 2019, who are subsequently adopted by a Pennsylvania resident. The child must be a Pennsylvania resident at birth or adoption and at the time the Keystone Scholars funds are used. The child must also be the beneficiary of a PA 529 account other than the Keystone Scholars account at the time Keystone Scholars funds are used. If not used by the beneficiary's 29th birthday, the funds will be returned to the Pennsylvania Treasury Department (Treasury). Funds in a Keystone Scholars account will be invested in a PA 529 GSP account and will remain under the sole custody of Treasury until they are used for the purposes of paying for qualified higher education expenses at an institution of higher education. A list of qualified higher education expenses may be found at www.pa529.com. No additional funds may be contributed to a Keystone Scholars account. However, families are encouraged to save in their own PA 529 account linked to a Keystone Scholars account.

The Pennsylvania 529 College and Career Savings Program offers two 529 plans – the PA 529 Guaranteed Savings Plan (GSP) and the PA 529 Investment Plan (IP) – and sponsors Keystone Scholars, a Children's Savings Account program. The guarantee of the PA 529 Guaranteed Savings Plan is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any state agency. Before investing in either PA 529 plan, please carefully read that plan's disclosure statement (available at pa529.com or by calling 1-800-440-4000) to learn more about that plan, including investment objectives, risks, fees, and tax implications. Before you invest, consider whether your or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state's qualified tuition program.

The Keystone Scholars Program is funded without taxpayer money.
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RPD/OS-6/25-PA Treasury

Keystone Scholars



**Free \$100
to Jumpstart
Education Savings**

Free \$100 Investment for Education

- All children born to or adopted by PA residents automatically have a Keystone Scholars account in their name with \$100 for postsecondary education expenses.*
- The program uses no taxpayer money, and the funds are invested by PA Treasury to grow as the child grows.
- Keystone Scholars accounts can be used for a wide variety of qualifying technical, collegiate, and apprenticeship educational expenses between the ages of 18 and 29.

*Child must be born after January 1, 2019.

How Keystone Scholars Works

Accounts are funded approximately 4 to 6 months after the child is born.



Families receive a letter with a unique code.



Activate the child's account at pa529.com/keystone (see steps below).



Families who decide to save additional money can open their own PA 529 College and Career Savings account.

ACTIVATE YOUR ACCOUNT



- 1 Scan code or go to pa529.com/keystone.
- 2 Enter the child's date of birth and unique code OR the state file number from child's PA birth certificate (see below for state file number location on birth certificate).
- 3 Enter zip code.
- 4 Activate the account and watch the \$100 grow!



Learn more about PA Treasury's Savings Programs at patreasury.gov/consumer.

