

# Be Heroic.

Open or contribute to a PA 529 account for your child today.



To start saving,  
scan or visit  
[pa529.com](https://pa529.com).

[pa529.com](https://pa529.com)  
800-440-4000



Stacy Garrity  
Pennsylvania Treasurer

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](https://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.

RPD/OS-6/26-PA Treasury

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PA529

# Be their hero

Save for their education





## Their Educational Journey Can Take Many Paths... PA 529 Can Help!

**Prepare your future plumber, preschool teacher, professor, pilot, or physician.**

Use PA 529 plans to save and pay for:

- Career and technical schools
- Many apprenticeship and credential programs
- K-12 expenses
- Two- and four-year universities

## PA 529 Plan Benefits

- ✓ **Get a PA state tax deduction.**  
Pennsylvania taxpayers can deduct PA 529 contributions from their Pennsylvania taxable income. Limitations apply.
- ✓ **Federal and state tax-deferred growth and tax-free withdrawals for qualified expenses.**
- ✓ **Excluded from PA financial aid calculations and PA inheritance tax.**
- ✓ **No minimum to open and contributions as low as \$1.**
- ✓ **Use for tuition, fees, books, equipment, room and board, and more.**

## PA 529 OFFERS TWO PLAN OPTIONS

### Guaranteed Savings Plan (GSP)

Save for tomorrow's education expenses at today's rates.

- ✓ The GSP allows you to save at today's tuition rates to meet tomorrow's tuition costs.
- ✓ You make contributions based on the tuition level you select. You can change your tuition level at any time.
- ✓ The GSP has a Pennsylvania residency requirement for either the account owner or beneficiary.

### Investment Plan (IP)

Customize investment options to help achieve your savings goals.

- ✓ The IP offers a variety of investment options with bonds, stocks, and target enrollment date portfolios.
- ✓ Returns on your contributions are based on performance of your investment options and could be more or less than you originally invested.
- ✓ The IP has no residency requirement.

