

saving  
for college

## Plan for college with VHEIP.

[www.vheip.org](http://www.vheip.org)

1-800-637-5860

Consider the investment objectives, risks, charges, and expenses before investing in the Vermont Higher Education Investment Plan. Please carefully read the Disclosure Booklet (available at [vheip.org](http://vheip.org) or by calling 800-637-5860). Investments in the Plan are neither insured nor guaranteed, and there is the risk of investment loss.

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits that are available only if you invest in that state's 529 plan.

VHEIP is administered by the Vermont Student Assistance Corporation, a public nonprofit established by the Vermont Legislature in 1965 to help Vermont students and families plan and pay for college. VHEIP investment management is provided by Intuition College Savings Solutions, LLC (ICSS), which has more than 25 years of experience in the 529 industry and currently provides comprehensive, customized plan management solutions for ten distinct 529 plans. VSAC, now celebrating its 50th year, also offers career and college planning, state education grants, public and private scholarships, and education loans.

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## VHEIP — Vermont's 529 college savings plan



Every child deserves a chance to go to college.

The Vermont Higher Education Investment Plan can help you make it possible.

**vheip**

Vermont's 529 college savings plan

Vermont Higher Education Investment Plan

**intuition**  
COLLEGE SAVINGS  
SOLUTIONS

**VSAC** 50 years  
Changing Lives Since 1965

**vheip**  
Vermont's 529 college savings plan

Sponsored by the Vermont Student Assistance Corporation

**VSAC** 50 years  
Changing Lives Since 1965

# Plan for college — VHEIP can help you get there.



**Take the first step toward giving your child or other loved one a college education with the Vermont Higher Education Investment Plan.**

## **Enroll online**

Start now! You can open an account with as little as \$25; and if your employer offers payroll deduction, you can contribute as little as \$15 per pay period.

## **Contribute regularly**

Saving even small amounts adds up over time. You can set up automatic deposits to make contributions super simple, and e-gift invitations make it easy for friends or relatives to help you save.

## **Take a Vermont tax credit**

As Vermont's official 529 plan, VHEIP is the only 529 college savings plan that qualifies for the Vermont state income tax credit of up to \$250 per beneficiary (\$500 per beneficiary for married couples filing jointly) on yearly contributions.

## **Get additional tax benefits**

Any VHEIP earnings are federal and Vermont income tax deferred and are free from federal and Vermont income tax when used for qualified higher education expenses. You won't pay a penny on what you earn, if it's used for a qualified expense or rolled over to a member of the beneficiary's family.

## **Use for qualified higher education expenses**

The money in your account may be used at thousands of eligible institutions, including colleges, universities, trade schools, or other programs in the U.S. and at many colleges and universities abroad. Funds can be used for a variety of qualified higher education expenses, including:

- tuition and mandatory fees
- books and required supplies and equipment
- certain room and board costs
- certain expenses for students with special needs

## **A VHEIP account is a smart choice**

*As state treasurer, I see lots of good investment strategies, and VHEIP is one of the best. It provides meaningful tax advantages for you now, while enabling you to invest in your child's or grandchild's future college education. Every child deserves a chance to go to college, and VHEIP can help make that possible.*

– Beth Pearce, Vermont State Treasurer



**Build your child's future today!  
Start now with as little as \$25.**

**Enroll online at [www.vheip.org](http://www.vheip.org)  
or call 1-800-637-5860.**