



**Ohio's**



COLLEGE ADVANTAGE

**SAVING FOR COLLEGE MADE SIMPLE**

[COLLEGEADVANTAGE.COM](http://COLLEGEADVANTAGE.COM)

# COLLEGEADVANTAGE IS OHIO'S 529 PLAN!

Maybe you're the parent of a newborn or a kindergartener and college seems so far away. Or maybe you have middle schoolers and you're saving for college in a taxable account, missing out on the benefits of a 529 plan. Maybe your future college student is already in high school and you think it's too late to save. Or perhaps you're a grandparent who just wants to help. Whatever your situation, the thought of college can be overwhelming. But, relax. College is doable, especially with Ohio's 529 Plan, CollegeAdvantage.

## Easy to start with as little as \$25

The most common advice from college savers is to "just start." By starting early, you'll have more time to save. However, it's never too late to begin. You can even consolidate other existing savings and get the tax advantages of CollegeAdvantage 529. It only takes \$25\* to open an account.

*\* \$500 if you choose the 529 Bank CD option.*

## Save in Ohio and go anywhere

The single biggest myth is that Ohio's 529 Plan locks you into Ohio colleges. Not true. Use your 529 funds at any accredited post-secondary schools in Ohio and nationwide. This includes thousands of universities, colleges, technical or professional schools. If a college has a Federal School Code, you can use your Ohio's 529 Plan funds to pay for qualified expenses there. Visit [FAFSA.gov](http://FAFSA.gov) to find your school code.

## For grandparents who want to help

Grandparents, family, and friends can help, too. They can open and manage their own account for a child or they can easily make gift contributions to your existing account. Non-account owners who make gift contributions directly to a CollegeAdvantage account and are Ohio taxpayers may also take the Ohio state income tax deduction.

# CHOOSE FROM TWO DIFFERENT PLANS

For over 25 years, CollegeAdvantage has been helping families make college doable. Ohio's 529 Program offers two different types of 529 college savings plans: the CollegeAdvantage Direct 529 Plan and the BlackRock CollegeAdvantage Advisor 529 Plan.

## CollegeAdvantage Direct Plan

The CollegeAdvantage Direct Plan is simple for anyone to use. Choose from a variety of ready-made investment plans, FDIC-insured bank savings accounts and CD options tailored to your savings timeline, risk tolerance, and investment strategy. Open and manage your account at [CollegeAdvantage.com](http://CollegeAdvantage.com).

## BlackRock CollegeAdvantage Advisor 529 Plan

The BlackRock CollegeAdvantage Advisor 529 Plan must be opened through a professional financial advisor. If you already work with an advisor, ask them about this plan or visit [BlackRock.com/CollegeAdvantage](http://BlackRock.com/CollegeAdvantage). These plans offer different investment options, investment managers, fees and sales structures, and are marketed differently. Even if you work with a financial advisor, you may still consider and choose the Direct Plan.

## THREE TAX ADVANTAGES

# 01

The compounding power of tax-free growth helps you save even more. All investment growth is yours to cover higher education costs.

Tax-free withdrawals when you use the funds for qualified higher education expenses like tuition; room and board; computers, related equipment, and services; and required fees.\*\*

*\*\* Please read the Offering Statement for additional details about qualified higher education expenses.*

# 02

If you are an Ohio taxpayer, contributions to CollegeAdvantage may be deducted from your Ohio taxable income in any amount up to \$4,000 per year, per beneficiary, with unlimited carry forward of larger contributions.

# 03

# PICK AN APPROACH THAT'S RIGHT FOR YOU

With Ohio's 529 Plan, CollegeAdvantage, you get to create your plan, your way. Choose the Direct Plan or the BlackRock Advisor Plan. Select your investment options based on your personal savings style, tolerance for risk, time horizon before your child goes to college, savings goals, and other factors.

Decide how much you want to save then make a plan to do so. Maybe you want to cover some of the costs of a higher education like tuition, room and board, or just books. Or maybe you want to pay most or all of the costs. Whatever your choice, Ohio's 529 Plan, College Advantage, makes it easy to create your plan, your way.

# USE OUR ONLINE TOOLS

We also have online tools to help you explore your tolerance for investment risk, estimate the cost of college, set goals, calculate the cost of waiting, and compare the tax advantages of a 529 plan versus other savings accounts. Just go to [CollegeAdvantage.com/calculators-and-tools](https://CollegeAdvantage.com/calculators-and-tools).

 **LEARN MORE & ENROLL**

Every dollar saved now is a dollar that doesn't have to be borrowed later. Ohio's 529 Plan makes it simple to save. Learn more and enroll online today at [CollegeAdvantage.com](https://CollegeAdvantage.com)

**Ohio Tuition Trust Authority**  
35 E. Chestnut St., 8th Floor  
Columbus, Ohio 43215

**CollegeAdvantage.com**  
**1-800-AFFORD-IT (800-233-6734)**



CollegeAdvantage is a 529 college savings plan offered and administered by the Ohio Tuition Trust Authority, an office within the Ohio Department of Higher Education. Before investing, please read the Offering Statement and all Supplements carefully and consider the risks, fees, your investment objectives, and other relevant factors. If you are not a taxpayer in the state of Ohio, you should consider whether your home state offers any state tax or other benefits for investing in its 529 plan.