



How States are Helping Families Give the Gift of Education

Moderators:

Alisa Ferguson

Virginia529

Luke Minor

WA529

Diane Brewer

Executive Director, Michigan Education Trust

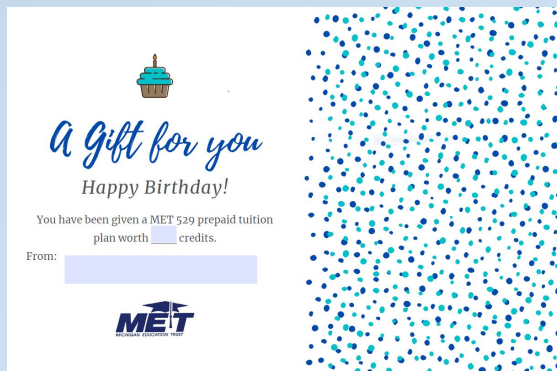


Michigan's 529 Prepaid Tuition Program

MET Gifting

- MET offers purchasers three payment options:
 - Lump sum payments, by 15 credit hour semesters, up to 10 semesters.
 - Monthly purchase, by 15 credit hour semesters, structured payments over 4, 7, 10 or 15 years.
 - Pay-As-You-Go, open a contract with the minimum purchase of one credit hour, then make payments “at will” with minimum \$25 contribution. Purchasing credits, or fractions of credits at rate at time of contribution.

MET offers on-line certificates to acknowledge purchases:



Lump Sum and Pay-As-You-Go

- Promote gifting in press releases and eblasts.
- Offer certificates on website to customize.



- Mail welcome cards on new contracts.
- Include business card size contribution cards with welcome card and more upon request.





Greetings,

On behalf of the Michigan Education Trust, I'd like to welcome you to the MET family and thank you for your purchase of a MET 529 prepaid tuition plan.

We are pleased you have chosen MET to help you reach your college savings goals. If at any point you have questions about your account please know we are here to help.

Sincerely,

Diane C. Brewer
Diane Brewer
Executive Director, Michigan Education Trust

Helpful Tips:

- Contributions can be made to your account at anytime. You or anyone wishing to gift to your account may do so on our website or by mailing a check to MET, DEPT 771368 P.O. Box 77000, Detroit, MI 48277-1368
- Contributions made to your MET account may be eligible for a State of Michigan income tax deduction during the year in which the contribution is made.
- Don't forget to register for online account access. You can access your account anytime on our website.

Customer Service: 800-638-4543

Our Website: www.SETwithMET.com

Account Login: <https://metonline.myprepaidtuition.com/>

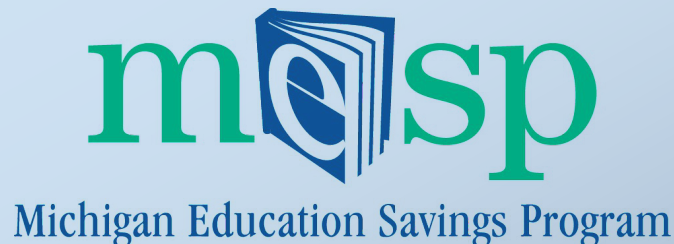
Follow us on social media 



Business card size

Michigan Education Savings Program (MESP)

- MET contracts with TIAA Tuition Financing, Inc. to manage the states direct sold investment-based program, the Michigan Education Savings Program (MESP).
- MESP gifting is done using the Ugift platform, allows account owner to see gift amounts, allows MESP to track gifted amounts.
- Accepts mailed in checks.
- Provides certificate templates on website.



Thanks!



Diane Brewer, Executive Director, Michigan Education Trust

BrewerD1@Michigan.gov or (517) 241-2781

Terry Crockett

Marketing Manager, Virginia529



prepaid529SM Gifting Methods

Terry Crockett, Marketing Manager

Three Easy Ways to Give



Print and Mail a Paper Gift Certificate



Make a Direct Contribution Online



Purchase a Digital Gift Card

Print and Mail a Paper Certificate

Print a gift card from the convenience of your home and for a quick present option

1

Select and print a certificate that best fits your occasion.



2

Mail the top portion with a check to Virginia529.



3

Present the bottom half to the lucky recipient!



Print and Mail a Paper Certificate

Prepaid529



Congrats Graduate



Happy Chinese New Year



New Baby



Happy Diwali



Merry Christmas



Happy Birthday



Happy Chanukah



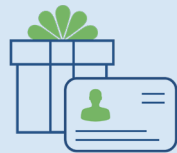
Happy Holidays



Three Easy Ways to Give



Print and Mail a Paper Gift Certificate



Make a Direct Contribution Online



Purchase a Digital Gift Card

Make a Direct Contribution

Give to an Individual Account

Contribute directly to someone's Virginia529 account with their unique Gift ID.

[Give a Gift](#)[Copy from a Previous Gift](#)

Account Gift ID Information

Maxwell D. Johnson

My Accounts

- 10465187 - Aggressive Growth
- 60365067 - 6 Semesters Tier I
- 70001208 - Tuition Track Portfolio

Share Your Gift ID on Social Media or Email

Maxwell D. Johnson
60365067 - 6 Semesters Tier I

Gift ID

55RT5DO


Copy

Gift URL

https://myaccounttest.vcsp.virginia529.com/pls/t

Copy

Close Share Options



Collapse this beneficiary ^

[Share Account](#)[Give](#)

[Share Account](#)[Give](#)

[Share Account](#)[Give](#)

Make a Direct Contribution

Enter Gift ID

A Gift ID is a unique and permanent number that is associated with your Virginia529 account. Share your Gift ID, not your account number, with friends and family so they can contribute to your account.

Gift ID

55RT5DO

Please confirm this recipient.

Maxwell J.


☒ Confirm

Back

Continue

Make a Direct Contribution

Personalize Your Gift Message and Amount

Virginia529™

\$500.00

Enter Title

Happy Birthday!

15 / 60

Enter Amount

500

Enter gift message

Love, Grandpa

13 / 300

Back

Continue

Three Easy Ways to Give



Print and Mail a Paper Gift Certificate



Make a Direct Contribution Online



Purchase a Digital Gift Card

Purchase a Digital Gift Card

Gift Card Amount

Personalize

Payment Information

Review and Purchase

Enter Gift Card Amount

Manually enter an amount or select from the preset options.

\$ Gift Card Amount *

Quick Selection

\$25

\$50

\$100

\$250

\$500

\$1,000

Back

Continue

Purchase a Digital Gift Card

Gift Card Amount

Personalize

Payment Information

Review and Purchase

Personalize Your Gift Card

Use the options below to select a delivery method, pick a theme, and write a personal message.

Do you want to print or email this gift card?


☒ Print a paper copy ☐ Email to the recipient

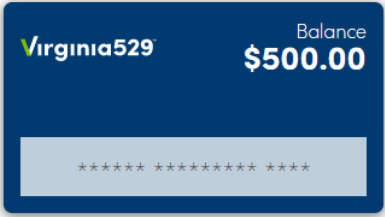
Provide a personal message (optional)

To

Title 0 / 60

Message 0 / 300

[See a message preview](#) 



Questions? We're here to help.
1-888-567-0540

Back

Continue

Purchase a Digital Gift Card

Gift Card Amount

Personalize

Payment Information

Review and Purchase

Enter Your Payment Information

Select an existing bank account or add a new one.

Select an existing bank account


☐ Bank of America (x6594)

☐ Bank of America (x1441)

[+ Add bank account](#)

Yes, I agree to the Terms and Conditions (pdf)

☐ **Note:** Gift card funds are generally available for withdrawal 30 days from gift card purchase date.



Questions? We're here to help.
1-888-567-0540

Back

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customerservice@virginia529.com
Virginia529.com



Facebook.com/VA529



@Virginia529



VA529

Call 1-888-567-0540 or visit Virginia529.com to obtain all program materials. Read them carefully before investing. An investor should consider the investment objectives, risks, charges, and expenses of the programs before investing. For non-Virginia residents: before investing, consider whether you or the beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protections from creditors that are only available for investments in that state's qualified tuition program. © 2020 Virginia College Savings Plan. All Rights Reserved.

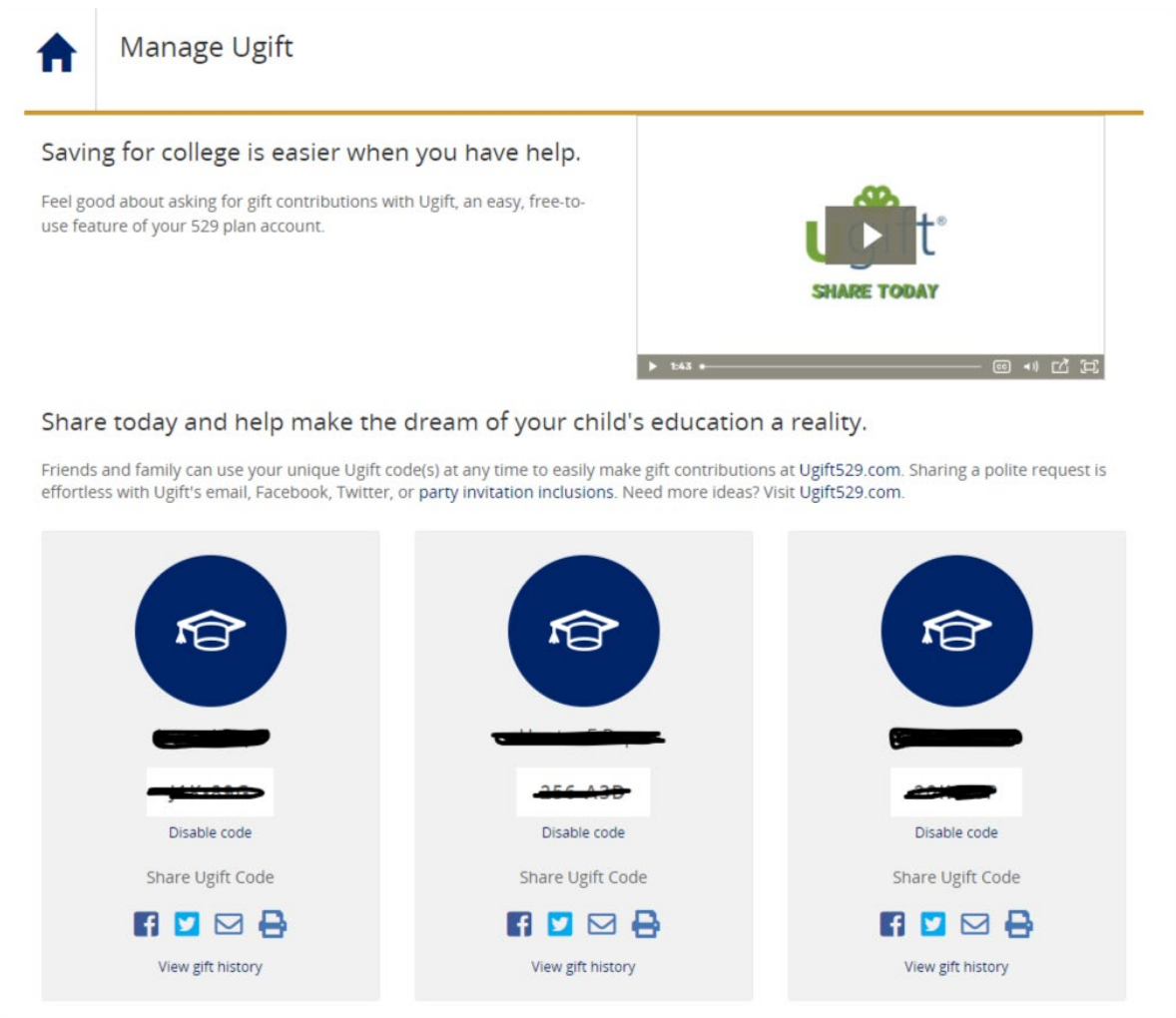
Heather Birnie

Assistant Director, Pennsylvania Bureau of Savings Programs

Ugift

- An innovative way to invite family and friends to celebrate birthdays and holidays with the gift of education savings.
- An easy-to-use service that allows gift contributions to a PA 529 account.
- In 2020, over 95,000 transactions for over \$20.5 million in contributions to PA 529 accounts.

What the Account Owner Sees



What the Account Owner Sees



Invite family and friends by email

Enter the names and email addresses of family and friends you'd like to invite to help you save! They'll receive your unique Ugift code along with information on how to make gift contributions to your beneficiary's account at any time through Ugift529.com *

If you are inviting people to give gifts for a birthday, holiday, graduation or other event, you may enter the occasion name below. You may come back and send more invitations at any time.

Occasion name (Optional)

Aaron's

[Preview](#) your invitation to family and friends.

*Others will be able to view your and your beneficiary's names if they enter your Ugift code at Ugift529.com

Gifter 1 First Name

Gifter 1 Last Name

Gifter 1 Email

[Clear Recipient 1](#)

Gifter 2 First Name

Gifter 2 Last Name

Gifter 2 Email

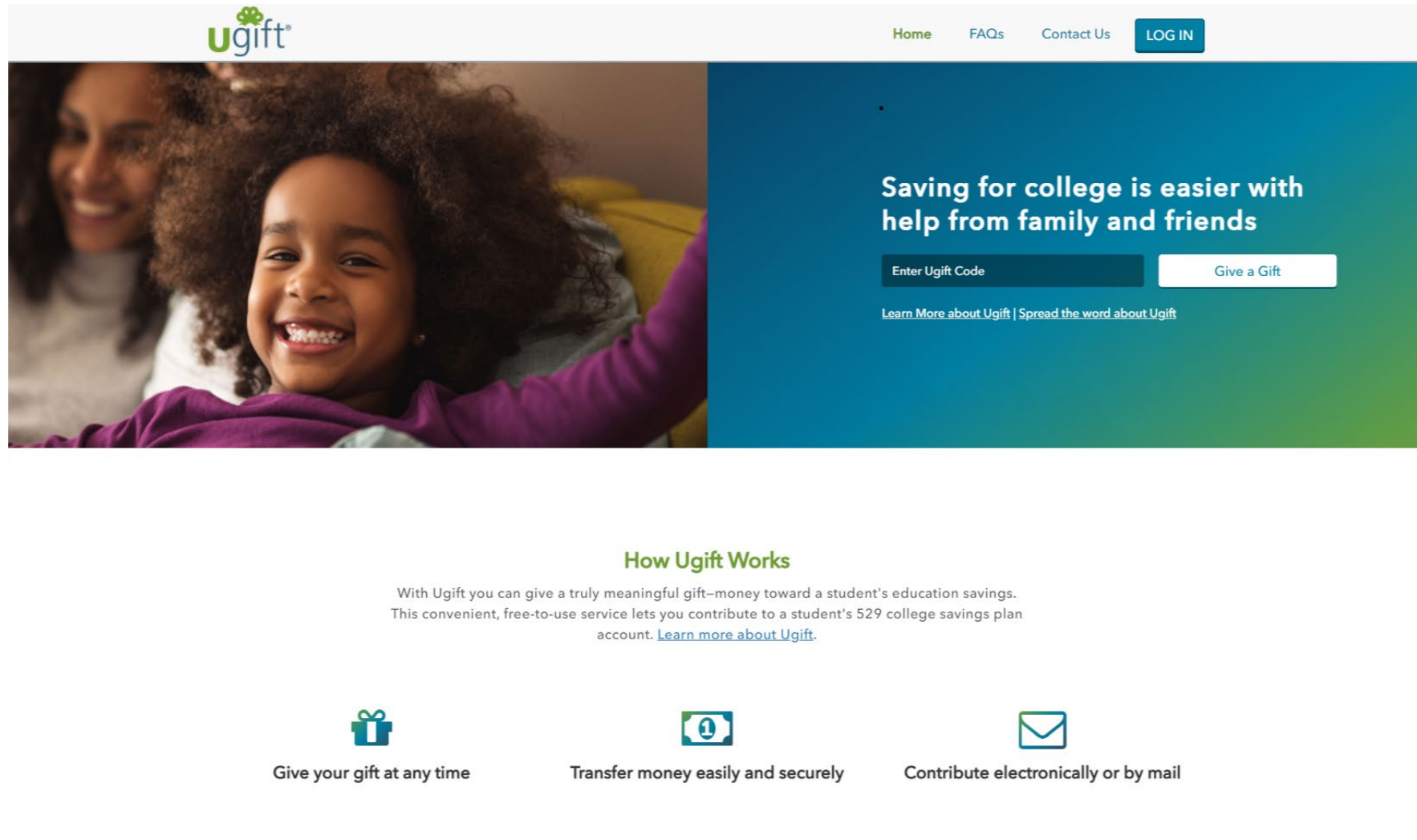
[Clear Recipient 2](#)

Add another person

Cancel

Send email(s)

What the Gifter Sees



What the Gifter Sees



Gift Information

Funding Method

Review

Student

[REDACTED]

Account Owner

[REDACTED]

Ugift Code

[REDACTED]



How much would you like to give?

\$ 0.00

\$25

Popular gift amount

\$157

avg weekly cost for college meals¹

\$415

avg annual cost of required course materials²

Help Aaron save!

The money Aaron saves can go toward more than just tuition. A little can go a long way!

Your Information

If you are giving using a check you do not need to fill out this information. Please download the **form** and mail it in.

Already have a Gift Giver profile? [Sign In](#)

First Name

Last Name

☒ Email

☐ Phone Number

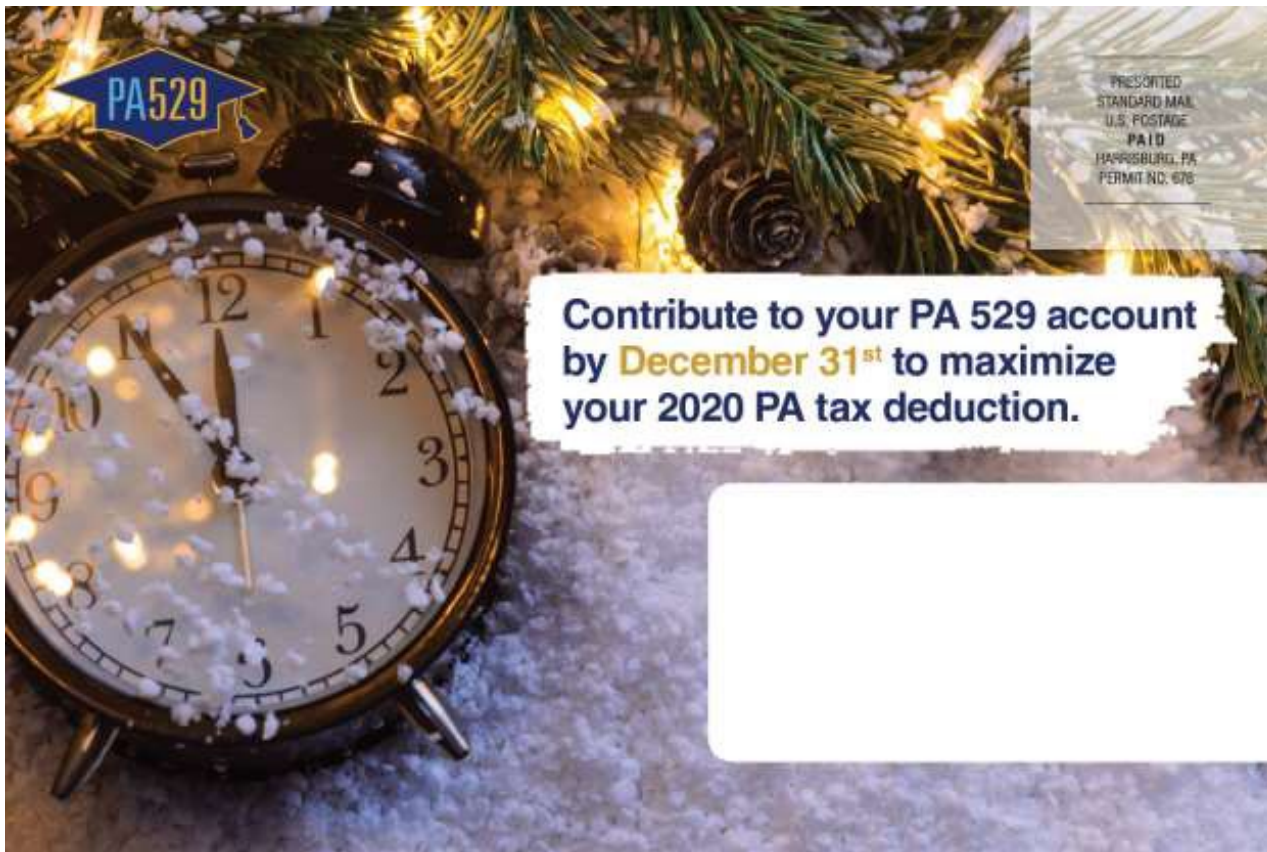
☐ Create A Gift Giver Profile

Creating a profile allows you to give future gifts quicker, gift to multiple recipients, view gift history and set up recurring gifts.

[Cancel Gift](#)

[Continue](#)

Marketing Pieces



CONTRIBUTE BY **DECEMBER 31, 2020** TO SAVE ON THIS YEAR'S TAXES!



Earn Big Deductions this Holiday Season.

With a PA 529 account, you can deduct contributions from your Pennsylvania taxable income up to \$15,000 per year.¹

Contribute by **December 31, 2020**, for your 2020 Pennsylvania income tax deduction.

It's easy to save in your PA 529 account!

Make contributions of at least \$10 to your PA 529 account online any time or set up an automatic bank transfer or payroll deduction, if available.

PA 529 Offers Two Plans to Help you Save!

The PA 529 Guaranteed Savings Plan (GSP) helps your savings keep pace with the rising costs of college tuition.

The PA 529 Investment Plan (IP) offers 17 investment options from The Vanguard Group, including three age-based options.

Take full advantage of tax-deferred growth and tax-free withdrawals when you use your PA 529 accounts for qualified expenses.

Family and friends can give the gift of education with Ugift®.²
Learn more at pa529.com or call 800-440-4000.



BUT ACT FAST - you must contribute to a PA 529 account by **December 31, 2020**, to deduct contributions for the current tax year.

¹Deduct 529 contributions up to \$15,000 per year per beneficiary on your Pennsylvania income taxes, or up to \$30,000 per year for married couples, provided each spouse has an income of at least \$15,000.

²Ugift is a registered service mark of Ascensus Broker Dealer Services, LLC, and is an optional service, separate from PA 529, and not affiliated with the Commonwealth of Pennsylvania or the Pennsylvania Treasury Department.

The Pennsylvania 529 College and Career Savings Program sponsors three plans – the PA 529 Guaranteed Savings Plan (GSP), the PA 529 Investment Plan (IP), and Keystone Scholars. 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 www.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.



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STACK UP YOUR SAVINGS!

Saving a little over time can really add up and a brighter future awaits us all.



In uncertain times, it's better to save than to borrow, especially when it comes to paying for college. Your PA 529 Guaranteed Savings Plan (GSP) account helps you save for education without worrying about the daily ups and downs of the stock market.

Having your savings help keep pace with rising college tuition is just one of the great features of the PA 529 GSP. Remember, many new GSP Credit Rates will take effect after **August 31, 2020** to reflect next year's college tuition costs.

Saving is as easy as 1-2-3!

- 1. Compare 2019-20 and 2020-2021 GSP Credit Rates.**
- 2. Log on to your PA 529 account at pa529.com.**
- 3. Make a one-time contribution of \$10 or more by 11:59 P.M. (EST) on August 31, 2020.**

Education gives people the power to improve their lives in so many ways. Consider an extra contribution to your PA 529 GSP account to maximize your savings!



Family and friends can give the gift of education with Ugift®.¹

Learn more at: pa529.com or call **800-440-4000**.

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Heather Birnie

717.772.5000 or hbirnie@patreasury.gov



Thank you!