

Written by Karen Austin
Tuesday, 10 April 2012 11:58

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DES MOINES, IA (04/10/2012)(readMedia)-- State Treasurer Michael Fitzgerald wants to encourage Iowans to make the most of their tax refunds this year by investing in College Savings Iowa. "Much like the April 17 deadline for taxes, the time to save for college is over before you know it," said Fitzgerald. "Put your refund to good use and start saving for a loved one's future educational needs today. By starting early, saving a little at a time and making smart investment choices, families can make their savings work for them."

College Savings Iowa is designed to provide families a tax-advantaged way to save money for their children's higher education. It only takes \$25 to open an account, and anyone – parents, grandparents, friends and relatives – can invest in College Savings Iowa on behalf of a child. Participants who are Iowa taxpayers can deduct contributions up to \$2,975 per beneficiary from their 2012 adjusted gross income, and there are no income or residency restrictions.* Investors can withdraw their investment federally tax-free to pay for qualified higher education expenses including tuition, books, supplies and certain room and board costs at any eligible college, university, community college or accredited technical training school in the United States or abroad.**

Saving for a child's education is always a smart investment, and College Savings Iowa is there to help. To learn more about College Savings Iowa or to open an account, please visit www.collegesavingsiowa.com or call [1-888-672-9116](tel:1-888-672-9116)

Treasurer Fitzgerald Encourages Iowans to Take Advantage of Their Tax Refunds with College Savings IOWA

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*Adjusted annually for inflation. If withdrawals are not qualified, the deductions must be added back to Iowa taxable income.

**Earnings on non-qualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state income taxes. The availability of tax or other benefits may be contingent on meeting other requirements.

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Investment returns are not guaranteed and you could lose money by investing in the plan. Participants assume all investment risks as well as responsibility for any federal and state tax consequences. If you are not an Iowa taxpayer, consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program.

For more information about the College Savings Iowa 529 Plan, call [888-672-9116](tel:888-672-9116) or visit www.collegesavingsiowa.com to obtain a Program Description. Investment objectives, risks, charges, expenses, and other important information are included in the Program Description; read and consider it carefully before investing.