

Written by Karen Austin

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DES MOINES, IA (09/18/2013)(readMedia)-- State Treasurer Michael L. Fitzgerald met with the family of a Mason City child yesterday to present a \$1,000 College Savings Iowa account. Hannah Dixon, age one, was randomly chosen to receive the award after her mother, Michelle, entered her for the giveaway as part of College Savings Iowa's Summer Giveaway.

"With college tuition rising faster than inflation, saving for college is not an easy task these days," stated Fitzgerald. "Saving ahead of time is one of the most significant things a family can do to help make college a reality for their child. It can reduce a parent's need to borrow to cover educational expenses, which can help them-and their child-get through college with less debt."

College Savings Iowa offers a convenient, affordable, tax-advantaged way for families to start saving for their children's education. It takes just \$25 to open a College Savings Iowa account, and anyone – parents, grandparents, friends and relatives – can invest on behalf of a child. Participants who are Iowa taxpayers can deduct contributions up to \$3,045 per beneficiary account from their adjusted gross income in 2013 and there are no income or residency restrictions.*

Investors do not need to be a state resident and 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 technical training school in the United States or abroad. To learn more about College Savings Iowa, go to www.collegesavingsiowa.com or call [1-888-672-9116](tel:1-888-672-9116). You can also like College Savings

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Iowa on Facebook by going to [facebook.com/CollegeSavingsIowa529Plan](http://www.facebook.com/CollegeSavingsIowa529Plan) to keep up to date on other giveaway opportunities.

www.

*Adjusted annually for inflation if withdrawals are not qualified, the deductions must be added back to Iowa taxable income. The earnings portion of nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local 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 the 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 [1-888-332-7545](tel:1-888-332-7545), or visit www.my529iowaplan.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. Vanguard Marketing Corporation, Distributor.

College Savings Iowa is an Iowa trust sponsored by the Iowa State Treasurer's Office. The Treasurer of the State of Iowa sponsors and is responsible for overseeing the administration of the College Savings Iowa 529 Plan. The Vanguard Group, Inc., serves as Investment Manager and Vanguard Marketing Corporation, an affiliate of The Vanguard Group, Inc., assists the Treasurer with marketing and distributing the Plan. Upromise Investment Advisors, LLC, provides records administration services. The Plan's portfolios, although they invest in Vanguard mutual funds, are not mutual funds.

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