COLLEGE and CAREER AWARENESS ACTIVITY 5
Starting a College Savings Account & Word Search

The goal is for students, even if they are in elementary school, to start thinking about saving for college and their future. If a student receives an allowance, birthday or holiday money, payment for chores, shopping funds, etc., they can start putting aside some money for specific college expenses. (Be sensitive to students who may not receive any funds.)

One way to influence students to save money for college is to have them think about how they could spend that money. What college expenses will they need to save for? Where will they use their savings? The word search below contains some possible expenses for their college savings.

For older students, this same activity can be an opportunity to introduce ideas for deeper discussion. Students can learn about the benefits of contributing to a my529 plan for future college costs.

my529 is Utah’s official 529 educational savings plan. my529 has been helping families across the United States invest for higher education for more than 20 years. my529 funds may be used for qualified higher education expenses. Learn more at my529.org.

How and where can you use my529 funds?
Earnings on investments in a my529 account grow tax-deferred, and withdrawals are free from federal and Utah state income taxes when used for qualified higher education expenses, including:

- Tuition and fees.
- Books, supplies and equipment.
- Computers, software, related equipment and internet access.
- Room and board for students enrolled at least half-time.

Funds can be used at eligible educational institutions that are qualified to participate in federal student aid programs—colleges, universities and technical schools in the United States or abroad, not just schools in Utah.

Important Legal Notice

Investing is an important decision. Read the Program Description in its entirety for more information and consider all investment objectives, risks, charges and expenses before investing. For a copy of the Program Description, call 800.418.2551 or visit my529.org.
Investments in my529 are not insured or guaranteed by my529, the Utah State Board of Regents, the Utah Higher Education Assistance Authority or any other state or federal agency. Your investment could lose value. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts.
### How and Where You Can Use College Savings

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