



Savings Opportunities

From the West Virginia State Treasurer's Office

SMART529[®]

West Virginia's Education Savings Solution

SMART529 is West Virginia's official education savings plan, designed to encourage families to save for higher education.

SMART529 savings can be used for:

- ✓ Traditional four- and two-year colleges
- ✓ Accredited vocational and trade schools
- ✓ Graduate and doctoral programs
- ✓ K-12 private school
- ✓ Other qualified school-related expenses such as fees, books, supplies, computer equipment, room and board

Benefits:

- ✓ State and federal tax benefits
- ✓ Flexible! Personalize a savings strategy that works for you
- ✓ Bright Babies Program. Receive \$100 in an account opened before child's first birthday

**Start today at
SMART529.com**

JUMPSTART[®]

SAVINGS PROGRAM

Jumpstart, a new savings program in West Virginia, is designed to help families and individuals save money today for future trade or occupation expenses.

Jumpstart savings can be used for:

- ✓ Certification and licensing fees
- ✓ Tools, equipment, or supplies
- ✓ Business start-up costs

**Visit WVJumpstart.com
to learn more!**

*The Jumpstart Savings Program
is now open for enrollment.*

Benefits:

- ✓ State tax benefits*
- ✓ Employers can claim a non-refundable state tax credit of up to \$5,000 per year, per employee, for matching an employee's contributions to his/her Jumpstart account
- ✓ Ignite Incentive. Receive \$100 in your Jumpstart account when you start before beneficiary turns 18, or up to 180 days after enrolled in an apprenticeship or training program

*At this time there are no federal tax benefits