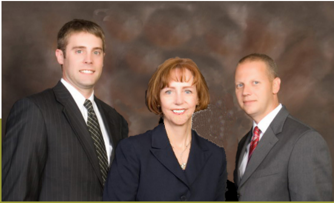

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Saving for College

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Affording College

Being able to send your child to college is near the top of the wish list for most parents. A college education can open doors to many opportunities, and is increasingly necessary in today's economy. But that diploma doesn't come cheap. Unless you are very well off financially, it's difficult to sit on the sidelines for years and then suddenly find the money to pay for college when your child is ready to go.

College costs

For the 2009/2010 academic year, the average annual cost for a four-year public college is $19,388 and for a four-year private college, $39,028. (Source: The College Board) The total figures include tuition and fees, room and board, books and supplies, transportation, and personal expenses.

It's a likely bet that costs will continue to rise, but by how much? Annual increases in the range of 5 to 8 percent would be in keeping with historical trends. But keep in mind that the actual percentage increase in any year could be higher or lower, and the rate could vary from public to private college.

How will I pay for it?

Year after year, thousands of students graduate from college. So how do they do it? Many parents save less than 100 percent of their child's education costs before college. Typically, they put aside enough money to make a down payment on the college bill (in the same way you might purchase a home). Then, at college time, parents supplement this down payment with:

- Current income
- Federal PLUS loan
- Private loans (e.g., home equity loan, margin loan)
- Investments (e.g., 529 plan, mutual funds, 401(k) plan, cash value life insurance)
- Federal and college student-based financial aid (e.g., student loans, grants, scholarships, work-study)
- Child's savings, investments, and/or earnings from a part-time job
- Gifts from grandparents

How much should I save?

You'll want to put aside as much money as you can in your child's college fund. The more money you put aside now, the less you or your child will need to borrow later. Start by estimating your child's costs for four years of college. Then decide how much of the bill you want to fund--100 percent, 75 percent, 50 percent, and so on. Use a financial calculator to determine how much money you'll need to put aside each year to meet your goal.

In many cases, the amount of money you set aside really comes down to how much you can afford. Every situation is different. You'll need to take a detailed look at your family's finances to see what you can afford to add to your child's college fund each month or year.

Start saving as early as possible

Perhaps the most difficult time to start a college savings program is when your child is young. New parents face many financial strains that always seem to take over--the possible loss of one income, child-related spending, the competing need to save for a house or car, or the demands of your own student loans. Yet this is the time when you should start saving.

When your child is young, you have time to select investments that have the potential to outpace college cost increases (though investments that offer higher potential returns may involve greater risk of loss). You'll also benefit from compounding--the process of earning additional funds on the interest and/or capital gains that your investment earns along the way. With regular investments spread over many years, you may be surprised at how much you can accumulate in your college fund.

Monthly Investment	5 years	10 years	15 years
$100	$6,977	$16,388	$29,082
$300	$20,931	$49,164	$87,246
$500	$34,885	$81,940	$145,409

Table assumes an after-tax return of 6%. This is a hypothetical example and is not intended to reflect the actual performance of any investment.

Don't worry if you can't save hundreds of dollars every month right from the beginning. Start with a small amount, and add to it whenever you can.

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The Best Ways to Save for College

In the college savings game, all strategies aren't created equal. The best savings vehicles offer special tax advantages if the funds are used to pay for college. Tax-advantaged strategies are important because over time, you can accumulate more money with a tax-advantaged investment compared to a taxable investment. Ideally, though, you'll want to choose a savings vehicle that offers the best combination of tax advantages, financial aid benefits, and flexibility, while meeting your overall investment needs.

529 plans

Since their creation in 1996, 529 plans have become to college savings what 401(k) plans are to retirement savings--an indispensable tool for helping you amass money for your child's or grandchild's college education. That's because 529 plans offer a unique combination of benefits unmatched in the college savings world.

There are two types of 529 plans--college savings plans and prepaid tuition plans. Though each is governed under Section 529 of the Internal Revenue Code (hence the name "529" plans), college savings plans and prepaid tuition plans are very different college savings vehicles. Keep in mind that there are fees typically associated with opening and maintaining each type of account.

Note: *Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about specific 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.*

529 college savings plans

A 529 college savings plan is a tax-advantaged college savings vehicle that lets you save money for college in an individual investment-type account. Some plans let you enroll directly, while others require you to go through a financial professional.

The details of college savings plans vary by state, but the basics are the same. You'll need to fill out an application, where you'll name a beneficiary and select one or more of the plan's investment portfolios to which your contributions will be allocated. Also, you'll typically be required to make an initial minimum contribution, which must be made in cash.

529 college savings plans offer a unique combination of features that no other college savings vehicle can match:

- *Federal tax advantages*: Contributions to your account grow tax deferred and earnings (if any) are completely tax free if the money is used to pay the beneficiary's qualified education expenses. The earnings portion of any withdrawal not used for college expenses is taxed at the recipient's rate and subject to a 10 percent federal penalty.
- *State tax advantages*: Many states offer income tax incentives for state residents, such as a tax deduction for contributions or a tax exemption for qualified withdrawals. However, be aware that some states limit their tax deduction to contributions made to the in-state 529 plan only.
- *High contribution limits*: Most college savings plans have lifetime maximum contribution limits over $300,000.
- *Unlimited participation:* Anyone can open a 529 college savings plan account, regardless of income level.
- *Professional money management*: College savings plans are managed by designated financial companies who are responsible for managing the plan's underlying investment portfolios.
- *Flexibility*: Under federal rules, you can change the beneficiary of your account to a qualified family member at any time without penalty. And you can rollover the money in your 529 plan account to a different 529 plan once per year without income tax or penalty implications.
- *Wide use of funds*: Money in a 529 college savings plan can be used at any college in the United States or abroad that's accredited by the U.S. Department of Education and, depending on the individual plan, for graduate school.
- *Accelerated gifting*: 529 plans offer an excellent estate planning advantage in the form of accelerated gifting. This can be a favorable way for grandparents to contribute to their grandchildren's college education. Individuals can make a lump-sum gift to a 529 plan in 2010 of up to $65,000 ($130,000 for married couples) and avoid federal gift tax, provided a special election is made to treat the gift as having been made in equal installments over a five-year period and no other gifts are made to that beneficiary during the five years.

Variety: Currently, there are over 50 different college savings plans to choose from because many states offer more than one plan. You can join any state's college savings plan.

But college savings plans have a drawback: returns aren't guaranteed. You roll the dice with the investment portfolios you've chosen, and your account may gain or lose value depending on how the underlying investments perform.

529 prepaid tuition plans

Prepaid tuition plans are distant cousins to college savings plans--their federal tax treatment is the same, but their operation is very different. A 529 prepaid tuition plan is a tax-advantaged college savings vehicle that lets you pay tuition expenses at participating colleges at today's prices for use in the future. Prepaid tuition plans can be run either by states or colleges.

As with 529 college savings plans, you'll need to fill out an application and name a beneficiary. But instead of choosing an investment portfolio, you purchase an amount of tuition credits or units (which you can then do again periodically), subject to plan rules and limits. Typically, the tuition credits or units are guaranteed to be worth a certain amount of tuition in the future, no matter how much college costs may increase between now and then. As such, prepaid tuition plans provide some measure of security over rising college prices.

- *Federal and state tax advantages*: The federal and state tax advantages given to prepaid tuition plans are the same as for college savings plans.
- *Other similarities to college savings plans*: Prepaid tuition plans are open to people of all income levels, and they offer flexibility in terms of changing the beneficiary or rolling over to another 529 plan once per year, as well as accelerated gifting.

Prepaid tuition plans have some limitations, though, compared to college savings plans. One major disadvantage is you're generally limited to your own state's prepaid tuition plan, and then you're limited to the state colleges that participate in that plan. If your child attends a different college, prepaid plans differ on how much money you'll get back. Also, some prepaid plans have been forced to reduce benefits after enrollment due to investment returns that have not kept pace with the plan's offered benefits.

Even with these limitations, some college investors appreciate the peace of mind that comes with not worrying about college inflation each year by locking in college costs today. The following table summarizes the main differences between 529 college savings plans and 529 prepaid tuition plans:

College savings plans	Prepaid tuition plans
Offered by states	Offered by states and private colleges
You can join any state's plan (though some plans may require you to enroll with a financial professional)	State-run plans require you to be a state resident
Contributions are invested in your individual account in the investment portfolios you have selected	Contributions are pooled with the contributions of others and invested by the plan
Returns are not guaranteed; your account may gain or lose value depending on how the underlying investments perform.	Generally a certain rate of return is guaranteed in the form of a percentage of tuition being covered in the future, no matter how much costs may increase by then
Funds can generally be used for tuition, fees, room and board, equipment and books at any accredited college or graduate school in the U.S. or abroad	Funds can be used only at participating colleges (typically state colleges), and room and board and graduate school expenses generally are not eligible expenses

Coverdell education savings accounts

A Coverdell education savings account (Coverdell ESA) is a tax-advantaged education savings vehicle that lets you save money for college, plus elementary and secondary school (K-12) at public, private, or religious schools. Here's how it works:

- *Application process*: You fill out an application at a participating financial institution and name a beneficiary. There may be fees associated with opening and maintaining the account. The beneficiary must be under age 18 when the account is established (unless he or she is a child with special needs).

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- *Contribution rules*: You (or someone else) make contributions to the account, subject to the maximum annual limit of $2,000. This means that the total amount contributed for a particular beneficiary in a given year can't exceed $2,000, even if the money comes from different people. Contributions can be made up until April 15 of the year following the tax year for which the contribution is being made.

- *Investing contributions*: You invest contributions as you wish (e.g., stocks, bonds, mutual funds, certificates of deposit)--you have sole control over your investments.

- *Tax treatment*: Contributions to your account grow tax deferred, which means you don't pay income taxes on the account's earnings (if any) each year. Money withdrawn to pay college or K-12 expenses (called a qualified withdrawal) is completely tax free at the federal level (and typically at the state level too). If the money isn't used for college or K-12 expenses (called a nonqualified withdrawal), the earnings portion of the withdrawal will be taxed at the beneficiary's tax rate and subject to a 10 percent federal penalty.

- *Rollovers and termination of account*: Funds in a Coverdell ESA can be rolled over without penalty into another Coverdell ESA for a qualifying family member. Also, any funds remaining in a Coverdell ESA must be distributed to the beneficiary when he or she reaches age 30 (unless the beneficiary is a person with special needs).

Unfortunately, not everyone can open a Coverdell ESA--your ability to contribute depends on your income. To make a full contribution, single filers must have a modified adjusted gross income (MAGI) of $95,000 or less, and joint filers must have a MAGI of $190,000 or less. And with an annual maximum contribution limit of $2,000, a Coverdell ESA probably can't go it alone in meeting today's college costs.

Note: *The provision of the Economic Growth and Tax Relief Reconciliation Act of 2001 that increased the annual contribution limit for Coverdell ESAs to $2,000 is scheduled to expire on December 31, 2010. Unless Congress acts, after this date, the annual contribution limit for Coverdell ESAs will revert to $500, the limit that was in effect prior to January 1, 2002.*

Custodial accounts

Before 529 plans and Coverdell ESAs, there were custodial accounts. A custodial account allows your child to hold assets--under the watchful eye of a designated custodian--that he or she ordinarily wouldn't be allowed to hold in his or her own name. The assets can be used to pay for college or anything else that benefits your child (e.g., summer camp, a computer). Here's how it works:

- *Application process:* You fill out an application at a participating financial institution and name a beneficiary. There may be fees associated with opening and maintaining the account.

- *Custodian:* You designate a custodian to manage and invest the account's assets. The custodian can be you, a friend, a relative, or a financial institution. The assets in the account are controlled by the custodian.

- *Assets:* You (or someone else) contribute assets to the account. The type of assets you can contribute depends on whether your state has enacted the more common Uniform Transfers to Minors Act (UTMA) or the Uniform Gifts to Minors Act (UGMA). Examples of assets typically contributed are stocks, bonds, mutual funds, and real property.

- *Tax treatment:* Earnings, interest, and capital gains generated from assets in the account are taxed every year to the child, which means you might reap some tax savings. But this opportunity is very limited because of special rules, called the "kiddie tax" rules, that apply when a child has unearned income. Under these rules, children are generally taxed at their parents' tax rate on any unearned income over a certain amount. For 2010, this amount is $1,900. The kiddie tax rules apply to: (1) those under age 18, (2) those age 18 whose earned income doesn't exceed one-half of their support, and (3) those ages 19 to 23 who are full-time students and whose earned income doesn't exceed one-half of their support.

If unearned income is in this range...	And child is in category listed above, then the income is...
$0 - $950	Tax free
$951 - $1,900	Taxed at child's rate
Over $1,900	Taxed at parent's rate

In addition to the kiddie tax rules limiting tax savings, there are other drawbacks too: all gifts to a custodial account are irrevocable, and money can only be withdrawn for the child's benefit. Also, when the child reaches the age of majority (either 18 or 21, depending on state law), the account terminates and the child gains full control of all the assets in the account.

U.S. savings bonds

Series EE and Series I bonds are types of savings bonds issued by the federal government that offer a special tax benefit for college savers. The bonds can be easily purchased from most neighborhood banks and savings institutions, or directly from the federal government. They are available in face values ranging from $50 to $10,000. You may purchase the bond in electronic form at face value or in paper form at half its face value.

If the bond is used to pay qualified education expenses and you meet income limits (as well as a few other minor requirements), the bond's earnings are exempt from federal income tax. The bond's earnings are always exempt from state and local tax.

In 2010, to be able to exclude all of the bond interest from federal income tax, married couples must have a modified adjusted gross income of $105,100 or less at the time the bonds are redeemed (cashed in), and individuals must have an income of $70,100 or less. A partial exemption of interest is allowed for people with incomes slightly above these levels.

The bonds are backed by the full faith and credit of the federal government, so they are a relatively safe investment. They offer a modest yield, and Series I bonds offer an added measure of protection against inflation by paying you both a fixed interest rate for the life of the bond (like a Series EE bond) and a variable interest rate that's adjusted twice a year for inflation. However, there is a limit on the amount of bonds you can buy in one year, as well as a minimum waiting period before you can redeem the bonds, with a penalty for early redemption.

Qualified education expenses

To be tax free at the federal level, investment funds have to be used for "qualified" education expenses. Surprisingly, this can mean different things depending on the savings vehicle. The following table shows how this term is defined for different savings vehicles.

	Definition of qualified education expenses
529 plans	Tuition, fees, books, equipment, and room and board for post-secondary education (529 prepaid tuition plans generally don't include room and board, books, equipment or graduate school--check with individual plan) Room and board: Qualified only if the student is enrolled at least-half time (if student lives on campus, room and board is limited to the actual amount charged by the school; if student lives off campus or at home, room and board is limited to the college's specific published room and board allowance figure) Computers: For 2009 and 2010, computers, software, and Internet access while beneficiary is in college are qualified expenses (previously, computers qualified only if the college specifically required one in order to enroll or attend) Special needs services: Qualified if incurred by a beneficiary with special needs in order to enroll or attend
Coverdell ESA	Elementary, secondary, and post-secondary education expenses, including tuition, fees, tutoring, books, supplies, room and board, uniforms, transportation, and related equipment Computers: Qualified for students in elementary and secondary school, even if the school doesn't require one; not qualified at the post-secondary level unless the college requires one
U.S. savings bonds	Tuition and fees for post-secondary education, as well as contributions to 529 plans and Coverdell ESAs Room and board, books: Not qualified education expenses

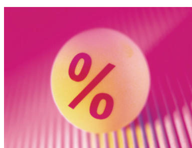
Financial Aid

Financial aid is money distributed primarily by the federal government and colleges in the form of student loans, grants, scholarships, and work-study jobs. Loans and work-study must be repaid (through monetary or work obligations), while grants and scholarships do not. A student can receive both federal and college aid.

Financial aid can be further broken down into two categories: needs-based, which is dependent on your child's financial need, and merit-based, which is awarded on the basis of academic, athletic, musical, or artistic merit.

Most financial aid is needs-based, though merit aid has been making a comeback in recent years as colleges, particularly private colleges, use favorable merit aid packages to attract bright students to their campuses, regardless of their financial need. However, be aware that the availability of college-sponsored merit aid tends to fluctuate from year to year as colleges decide how much of their endowments to spend, as well as the specific academic and extracurricular programs they want to target.

The financial aid impact



You may or may not know that the college savings decisions you make today can impact the needs-based financial aid process tomorrow. Come financial aid time, your family's income and assets are run through a formula at the federal level (and at the college level for institutional aid) to determine how much money your family should be expected to contribute to college costs before you are eligible for financial aid. This process is called needs analysis, and the resulting figure is known as your expected family contribution, or EFC.

The difference between your EFC and the cost of attendance at any given college equals your child's financial need. Your EFC remains a constant, but the amount of your child's financial need will vary depending on the cost of attendance at the underlying college. The higher your EFC, the less needs-based aid your child will be eligible for.

Under the federal methodology, student assets are weighed differently than parent assets. Students must contribute 20 percent of their assets each year, while parents must contribute 5.6 percent of their assets.

For example, $10,000 in your child's bank account would equal an expected contribution of $2,000 from your child ($10,000 x .20), but the same $10,000 in your bank account would equal an expected $560 contribution from you ($10,000 x .056).

Under the federal rules, 529 plans and Coverdell ESAs are considered parental assets only if the parent is the account owner (so accounts owned by grandparents wouldn't be counted at all). This is also true for mutual funds, stocks, bonds, U.S. savings bonds, certificates of deposit, real estate, and any other investment that may be owned by the parent. Exceptions under the federal methodology are retirement plans (e.g., 401(k) plans, Roth IRAs, 403(b) plans) cash value life insurance, and home equity--these assets are never counted, even if they are owned by the parent.

What counts the most in needs analysis?

Your current income is the most important factor in determining need, but other factors play a role, such as your total assets, how many family members are in college at the same time, and how close you are to retirement age.

By contrast, a custodial account is classified as a student asset. This means that it is assessed at a higher rate than a parental asset (20 percent vs. 5.6 percent).

How much should I rely on financial aid?

Some parents assume that financial aid will do most of the heavy lifting when it comes time to paying the college bills. But the reality is you shouldn't rely too much on financial aid. Although it can certainly help cover your child's college costs, student loans make up the largest percentage of the typical aid package, not grants and scholarships.

As a general rule of thumb, plan on student loans covering up to 50 percent of college expenses, grants and scholarships up to 15 percent, and work-study jobs covering a variable amount. But remember, parents and students who rely mainly on loans to finance college can end up with a considerable debt burden. The best thing to do is start saving as early as possible.

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College Savings Vehicles Compared

	529 Plans	Coverdell ESA	U.S. Savings Bonds	Custodial Account
Participation restrictions	No (though state-run prepaid tuition plans are generally limited to state residents)	Yes, income limit for contributions and $2,000 maximum annual contribution per child*	No, but ability to exclude bond proceeds from federal income tax depends on income	No
Investment control **(of the underlying investments)**	No	Yes	Yes	Yes
Federal tax-exempt withdrawals **(if funds are used for qualified education expenses)**	Yes (withdrawals may also be exempt from state income tax, depending on state law)	Yes (withdrawals may also be exempt from state income tax, depending on state law)	Yes, but income limits and other require-ments must be met (bond proceeds are generally exempt from state income tax)	No
Penalties **(if funds aren't used for qualified education expenses)**	Yes, a 10 percent federal penalty applies to the earnings portion of all nonqualified withdrawals (a state penalty may also apply)	Same as 529 plans	No, but the bond proceeds won't be exempt from federal income tax	No, but withdrawals from the account can only be made for the child's benefit
Federal financial aid treatment **(student assets are weighed more heavily than parent assets)**	Parent asset (if parent is account owner)	Parent asset (if parent is account owner)	Parent asset (if parent is owner of bonds)	Student asset
Fees and expenses	*College savings plan:* Typically an annual maintenance and administration fee, and investment expenses based on a percentage of total account value *Prepaid tuition plan:* Typically an enrollment fee and various adminis-trative fees	May be fees associated with opening and/or maintaining an account, depending on financial institution	No fees or expenses, except for the possibility of brokerage fees if bonds are purchased through a broker	May be fees associated with opening and/or maintaining an account, depending on financial institution

*The provision of the Economic Growth and Tax Relief Reconciliation Act of 2001 that increased the annual contribution limit for Coverdell ESAs to $2,000 is set to expire on December 31, 2010. Unless Congress acts, after that date, the annual contribution limit for Coverdell ESAs will revert to $500, the limit that was in effect prior to January 1, 2002.

U.S. savings bonds are guaranteed as to the payment of principal and interest. The remaining types of college savings vehicles are not guaranteed (except for 529 prepaid tuition plans) and are more risky.

Investors should consider the investment objectives, risks, charges, and expenses associated with 529 plans before investing. More information about specific 529 plans is available in each issuer's official statement, which should be read carefully before investing. Also, before investing, consider whether your state offers a 529 plan that provides residents with favorable state tax benefits.

The availability of the tax and other benefits mentioned above may be conditioned on meeting certain requirements.

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