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▶ [How much should I save for college?](#)

Estimate how much to save to put your child through college.

▶ [What does it cost to raise a child?](#)

Discover just how much you may need to clothe, feed, and educate your child.

▶ [Find a Personal Financial Representative](#)

Our Personal Financial Representatives are waiting to help. Find the one nearest you.

529 College Savings Plans

The 529 College Savings Plan (529 Plan) is a new, innovative, state-sponsored college savings plan that helps families save for college. The 529 plan can be a smart way to save for college because:

- Money invested grows federal income tax-free and withdrawals for qualified education expenses are exempt from federal taxes.*
- Contribution limits are higher than other college savings plans. Accounts often can be started for just \$25 per month or less.
- Assets are professionally managed in a portfolio of investments.**
- Most 529 plans allow students to use plan funds to attend any accredited college in the U.S., for qualified higher educational expenses.
- If the child decides not to attend college, or if the student finishes college without using all the money, the plan can be transferred to another member of the child's family.

To learn more about 529 plans, read: [There's Always a Way to Pay for College](#) and [Earn Your "A" in Investing for College](#). Or, contact a [Personal Financial Representative](#) who can help you make the best decisions in saving for college.

*Nonqualified withdrawals are subject to ordinary income taxes and a 10% penalty on earnings. Tax laws are subject to change. You may want to consult with a tax advisor.

**As with any securities product, 529 plans do not offer a guaranteed return or investment performance unless you place your money in a fixed account. Participation in a 529 plan does not guarantee that contributions and earnings will be adequate to cover your child's future college costs. Securities offered by Personal Financial Representatives through Allstate Financial Services, LLC, (LSA Securities in LA and PA). Registered Broker-Dealer. Member NASD, SIPC. Main Office: 2920 South 84th Street, Lincoln, NE 68506. 877-525-5727.

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