



529 and Other College Savings Plans For Dummies

Margaret A. Munro

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There's no question: The cost of college continues to soar, even when the rest of the economy stagnates, and this reality is not likely to change any time soon. Fortunately, everyone, including you, the various governments (federal and state), and the colleges themselves, are in on this secret, so everyone can plan and plot, well in advance of that eventual first day of your child's freshman year, ways to get that child there, and ways to help you pay the bills when they happen. Consider this book to be your accomplice.

529 & Other College Savings Plans For Dummies is simply a way to find a reasonable solution to a seemingly unreasonable problem: saving for future college costs in the sanest, least stressful way possible for you. In keeping with the theme of stress reduction, you can use this book in a variety of ways:

- **As a reference:** It's all here: the ins, the outs, the do's, and the don'ts. The world of college savings is one of very specific rules, and they're here, in all their glory, and they're all explained.
- **As an advisor:** It's a case of the very good savings techniques, the merely okay savings techniques, and the truly ugly techniques (which you really want to avoid), and this book highlights them all.
- **As a little light reading:** Amazingly enough, the topic of money can be mildly amusing, and college savings is no exception. Read this with an eye towards the absurd, and you won't go far wrong.

This down-to-earth book is designed to explain the strategies that are out there to help you save, save, save. There's no doubt that the bill will be large; there's also no question that, with planning, strategy, and purpose, you can achieve your goal. To help you get there, this book covers all these vital topics, and more:

- Evaluating all your resources
- Understanding the basics of Section 529 plans
- Working around the 529 shortcomings
- Contributing to Coverdell accounts
- Choosing savings bonds that work
- Looking at your investment options
- Searching for scholarships, fellowships, and grants
- Tapping into your Roth IRA
- Financial Aid 101

In this one-size-fits-all world, the powers that be have recognized that all people don't save money the same way. Some save more, some save less, some can live with risk, and others can't tolerate any risk. Clearly, no two are alike, but you're all savers, either present or potential. Numerous options exist that make saving possible and desirable for everyone. *529 & Other College Savings Plans For Dummies* is here to tell you that it is possible to understand the costs associated with college, both right now and in the future, and then find ways to pay for those costs.

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