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College Savings 529 Plan

We all know that college isn't getting any less expensive. That's why Toys"R"Us has teamed with Smith Barney to help you get ahead of the game with the Scholars Choice® 529 College Savings Plan. This plan allows you to start saving today for your family's future college expenses. All team members are eligible to participate in this plan.

<http://www.rusbenefits.com/savings-and-retirement/college-savings-529-plan#HowToEnroll>

How it Works

- **Enroll anytime.** You can enroll at any time with an initial deposit of \$250 or more. The earlier you start saving, the more money you could have when it's time to send your family member to college.
- **You choose how much to contribute.** You can choose to make automatic deposits from your personal bank account or to make deposits manually.
- **It's easy to manage your account.** The money is managed by the Scholars Choice® 529 College Savings Plan, so you don't have to choose investments on your own. It operates much like a bank account, so you can make changes and get information online, by phone or by contacting Smith Barney.
- **Enjoy tax advantages.** Your savings grow free of federal income tax while in your account. When you take money from the account to pay college tuition or other qualified educational expenses (such as room, board, books, fees and other expenses), you don't pay federal income taxes on those withdrawals.

This Scholars Choice® 529 Plan is sponsored by the State of Colorado. However, you don't need to be a resident of Colorado to save in the plan and you can use the money for qualified higher education expenses at any private, public or vocational school in the U.S.

How to Enroll

Call Scholars Choice® toll-free at 1-888-572-4652 to get your questions answered or to ask for a Scholars Choice® Enrollment Kit. You may also visit www.scholars-choice.com (<http://www.scholars-choice.com>) for more information on the program.

To make sure the Scholars Choice® 529 College Savings Plan is the right fit for you, take some time to compare it against other college savings programs, including Coverdell education savings accounts or the 529 Plan offered by the state you live in. Some states provide residents additional tax savings opportunities if the 529 plan is based in that state. You can compare the plans yourself at www.savingforcollege.com (<http://www.savingforcollege.com>) or contact your tax advisor for guidance.

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