



Whatever the path, begin with a plan.

It's never too late or too early to get started.

What is a 529 Education Savings Plan?

A 529 education savings plan is a smart, tax-advantaged way to save money now and grow it over time to help cover the cost of future education. Your account grows tax-free and withdrawals are tax-free if used for qualified education expenses such as tuition and fees, room and board, books and computers. The money may be used at schools across the United States, both traditional and online. You can also use funds to pay for K-12 private tuition and expenses- up to \$10,000* per year, apprenticeship and credentialing expenses, and up to \$10,000 in student loan repayment.

It Pays to Live in New Mexico.

New Mexico's 529 plan, "The Education Plan[®]," offers an exclusive, state income tax deduction on contributions by residents, when funds are used to pay for qualified expenses.

Questions?

For more information, contact The Education Plan at 1.877.337.5268 to speak with a representative or visit TheEducationPlan.com.

*Limit increase to \$20,000 in January of 2026.

Call 1.877.337.5268 or visit theeducationplan.com to obtain a Plan Description and Participation Agreement, which includes investment objectives, risks, charges, expenses, and other important information; read and consider it carefully before investing. The Education Plan[®] and The Education Plan[®] Logo are registered trademarks of The Education Trust Board of New Mexico used under license.

Benefits:

- Helps reduce the burden of student loan debt
- Flexible use for any aspiring student, regardless of age, career path or socio-economics
- No minimum initial contribution required
- Contributions grow tax free and may even be tax-deductible
- Gift contributions for birthdays, holidays and graduations help grow savings
- Beneficiaries are transferrable



The Education Plan[®]
A little today goes a long way

