



EASE. FLEXIBILITY. ACCESS.

With the PA 529 GSP, you get all three. The PA 529 GSP helps you save for college in a way that meets your unique set of financial circumstances.

EASY TO SET UP.

You may open an account with as little as \$25 and make minimum subsequent contributions of \$25 whenever you want.

FLEXIBILITY TO USE YOUR ACCOUNT AT MOST COLLEGES & CAREER SCHOOLS.

Nearly all colleges, universities, community colleges, career schools, and law, medical, or business schools qualify.

For a list of eligible schools, visit fafsa.ed.gov.

PAY FOR MORE THAN JUST TUITION.

You can use your PA 529 GSP account to pay for tuition, certain room and board costs, and required books and supplies.

ACCESS YOUR ACCOUNT.

Manage your account securely online at PA529.com at any time or call the PA 529 GSP Customer Service Center at 1-800-440-4000.

NO INCOME RESTRICTIONS.

It doesn't matter what your income is - any U.S. legal resident 18 and older can open a PA 529 GSP account, so long as either the Account Owner or Beneficiary is a resident of Pennsylvania.

ANYONE CAN CONTRIBUTE.

Parents, grandparents, aunts, uncles, and family friends can all help cover the cost of your child's college education.

GET YOUR MONEY BACK - ANY TIME, FOR ANY REASON.

If you choose not to use your PA 529 GSP account for college or career school, you can always get your money back whenever you want, for any other purpose.

CONGRATULATIONS ON TAKING THE FIRST STEP TOWARDS SAVING FOR YOUR CHILD'S EDUCATION.

As the father of two boys, I know that one of the most important things we can do for our children is to save for their future. Take it from me - it's best to save early and often, because paying for your child's education with money you've saved costs about half as much as it would with money you've borrowed.

Start saving today.

Visit PA529.com or call 1-800-440-4000 to enroll.

As Pennsylvania Treasurer, one of my greatest accomplishments will be helping you make college possible!

Warmly,

Rob McCord
State Treasurer

This flier provides only highlights of a few PA 529 GSP provisions. The guarantee of the PA 529 GSP is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any government agency. Please read the GSP Disclosure Statement (available at PA529.com or by calling 1-800-440-4000) to learn more about the plan, how the guarantee works, the limitations, risks, fees, premiums, and tax implications of the PA 529 GSP.

Please note that Upromise and SAGE are optional services separate from the PA 529 GSP. Each program has specific terms and conditions which are subject to change without notice.

For details of those programs, visit:

Upromise.com

Tuitionrewards.com

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PENNSYLVANIA
TREASURY
529 COLLEGE SAVINGS PROGRAM



**PA
529
GUARANTEED
SAVINGS PLAN**

LOWER-RISK COLLEGE SAVINGS SOUNDS PRETTY GOOD.

It's important to start or keep saving – regularly, and in whatever amount you can afford. After all, every dollar saved for college now is one less you'll have to borrow or spend in the future.

With the Pennsylvania 529 Guaranteed Savings Plan (PA 529 GSP), you can rest easy knowing that your savings will keep up with the rising cost of tuition.

HOW THE PA 529 GSP CAN HELP YOU MAKE COLLEGE AFFORDABLE:

- Help your savings keep pace with rising tuition costs.
- Cut your tax bill, with important tax advantages and special benefits for Pennsylvania residents.
- Keep track of your savings as your child grows.
- Provide you with easy account access, flexibility, and the freedom to get your money back at any time, for any reason.
- Boost your savings with attractive rewards programs.

SAVE WITH THE PA 529 GSP AND CUT YOUR TAXES.

STATE TAX DEDUCTION.

Pennsylvania taxpayers can deduct contributions to the PA 529 GSP from their Pennsylvania taxable income up to \$13,000 per Beneficiary per year. For married couples, contributions up to \$26,000 per Beneficiary are deductible, provided each spouse has taxable income of at least \$13,000.

TAX-DEFERRED GROWTH.

The money you save for college in your PA 529 GSP account is federal and state tax-free while it remains in the account.

TAX-FREE WITHDRAWALS.

When used for qualified expenses, the growth in your account is not subject to federal or state income taxes.

More ways to save for college —

EARN ADDITIONAL SAVINGS WITH UPROMISE®

Upromise is a free service that is designed to help families save and pay for college. Through Upromise, hundreds of America's leading companies help you save by giving you back a percentage of the qualified dollars you spend with them. When you sign up for the Upromise program, and buy goods and services at more than 23,000 grocery stores and drug stores and 14,000 gas stations nationwide, a percentage of the dollar value of your purchases can be directed to your Upromise account. You can also easily link your Upromise account with your PA 529 GSP account and have your college savings automatically transferred.

Upromise.com

How the GSP Works

1 OPEN AN ACCOUNT.

Anyone age 18 or older can open a PA 529 GSP account, so long as the Account Owner or Beneficiary is a resident of Pennsylvania. An initial minimum contribution of \$25 is required in order to open your account.

2 CONTRIBUTE.

You can make additional contributions (minimum of \$25 and maximum of \$368,600 per Beneficiary) whenever you want – in a lump sum, periodically, or by automatic contributions by payroll deduction or bank transfer.

3 KEEP PACE WITH TUITION INFLATION.

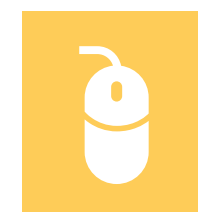
The Pennsylvania Treasury places your money in the GSP Fund, a separate fund established for the PA 529 GSP by the Commonwealth of Pennsylvania. Treasury invests participant contributions through professional investment managers with the specific goal of seeing that the growth meets or exceeds tuition increases. Regardless of how well or poorly these investments do, your account is guaranteed to grow every year by the same percentage that tuition increases.

4 PAY FOR HIGHER EDUCATION COSTS.

When your student is ready for college or career school, you tell the PA 529 GSP to pay an amount from your available account balance to cover any qualified higher education expenses.



AS OF JUNE 30, 2010, THE PA 529 GSP HAS PAID OUT OVER \$709 MILLION TO HELP MAKE COLLEGE POSSIBLE FOR 33,682 STUDENTS ATTENDING MORE THAN 1,600 DIFFERENT SCHOOLS.



Enroll today.

Enroll online at PA529.com or call 1-800-440-4000 to obtain an enrollment kit.

Please read the PA 529 GSP Disclosure Statement carefully for important information about the plan.

EARN COLLEGE TUITION DISCOUNTS FROM SAGE SCHOLARS

You can earn Tuition Reward points – similar to “frequent-flyer miles” – that can be redeemed for tuition discounts at 230+ participating private colleges and universities by joining SAGE Scholars. The maximum Reward per student varies by school but can cover up to a year of undergraduate tuition. The amount of the discount you earn is based on the value of your GSP account. Joining SAGE is free to PA 529 GSP account owners, so make sure you sign up. Just click the box for SAGE on your PA 529 GSP enrollment form.

TuitionRewards.com