

Keystone Scholars is Your Child's First Step to Saving

Your child's life is sure to be full of memorable firsts — first giggles, first steps, first days of school — and the [Pennsylvania Treasury](#) is here to take the first step to help you save for your child's future education.

Every Pennsylvania newborn automatically gets \$100 through the [Keystone Scholars](#) program! This innovative program, funded without any taxpayer dollars, is a great way to kickstart your child's education savings. The money will grow under Treasury's care right alongside your child, and will be there for them when they chase their dreams — no matter where they lead!

Families can keep saving by opening a [PA 529 College and Career Savings Program](#) account with as little as \$10. A PA 529 account can be linked to Keystone Scholars, so savings can be seen in one convenient place. PA 529s offer valuable tax benefits — and balances don't affect a child's state financial aid eligibility when they're ready to embark on the next step of their journey. Parents can contribute to a PA 529 anytime, set up direct deposits, and can even invite friends and families to easily give the gift of education savings through [Ugift](#)®.

We know that parents have big education dreams for their children — our recent [research](#) revealed that 98% of Keystone Scholars families want their child to pursue at least a Bachelor's degree. Saving early and often can help make that dream a reality. Last year we saw [more families than ever before](#) open PA 529s to help save for their child's future.

The Pennsylvania Treasury is here to help you find the right tools to meet your savings goals. Learn more online at pa529.com/keystone or call or email for more details: 800-440-4000 or pa529@patreaury.gov.

Bright Futures Straight Ahead!

A new baby's arrival brings great hope for the future, and the [Pennsylvania Treasury](#) wants to make sure your child's dreams can become reality. To get them on the path to saving for education early, the Pennsylvania Treasury makes sure every baby has a [Keystone Scholars](#) account with \$100 set aside just for them. The money grows under Treasury's care, while you care for and nurture your child.

This jumpstart to saving can be even more powerful when families open their own [PA 529 College and Career Savings Program](#) account and link it to their Keystone Scholars funds. It takes just \$10 to start saving in a PA 529. In fact, saving just \$25/month would result in almost \$10,000 by the time a child is 18!

Treasury's [research](#) shows that nearly every parent wants their child to pursue a Bachelor's degree, and we know that children with even a little bit of savings are more likely to enroll in and graduate with a postsecondary degree. PA 529s are the perfect tool for families to save now to help make their and their child's dream a reality later.

Learn more about Keystone Scholars and PA 529 accounts at pa529.com/keystone. Have questions? Call or email for more details: 800-440-4000 or PA529@patreasury.gov.

Five Reasons Families Should Start Saving for Your Child's Education with a PA 529

1. **It's simple to get started!** In fact, if your child was born in 2019 or later, Treasury's Keystone Scholars program already has \$100 set aside just for them. Visit pa529.com/keystone to register your child's Keystone Scholars account. When you open a [PA 529 College and Career Savings Program](#) account, you can link it to your Keystone Scholars account and see all of your savings in one place.
2. **It takes just \$10 to start saving** with a PA 529, and you can contribute a minimum of \$10 anytime. Saving early and often will help reduce or even eliminate debt when your child follows their path after high school, but it's never too late to start saving!
3. **There are two PA 529 options to pick from** to reach your savings goals — the [Investment Plan \(IP\)](#) and the [Guaranteed Savings Plan \(GSP\)](#). The IP ties returns to market performance, while the GSP is a lower-risk option that lets you pay for tomorrow's tuition rates at today's prices. Both plans offer **great tax benefits**.
4. **Set it and forget it!** You can make saving easy and automatic by setting up deposits through your payroll or bank.
5. They say "it takes a village." Well, your village can be part of your education savings too! With [Ugift®](#), **friends and family can easily make tax deductible contributions** to help save for your child's future!

Learn more about how to get started at pa529.com, by calling 800-440-4000 or emailing PA529@patreasury.gov.

Saving for Education is Easy as 1-2-3 with the Pennsylvania Treasury

1. Head to pa529.com/keystone to register your child's Keystone Scholars account – \$100 for every Pennsylvania newborn (born on or after January 1, 2019) to start saving for education early!
2. Open and save with a [PA 529](#) account. There are two types of accounts to choose from, it takes just \$10 to get started, and you can even make deposits automatic through your payroll or bank! PA 529s offer exciting tax benefits and won't affect your child's state financial aid eligibility when they choose their higher education path – whether that means college, a technical school, or even a qualified apprenticeship.
3. Let your family and friends know they can easily contribute tax-deductible gifts to your child's account with [Ugift](#)®.