



## Learning Has Its Benefits

### Offering the PA 529 College and Career Savings Program as a Voluntary Benefit

**PA 529 College and Career Savings Program** accounts can help PA families steadily and strategically save for future educational expenses. PA 529 offers two ways to help families save while getting great tax benefits.



**PA 529 Guaranteed Savings Plan (GSP)** allows you to save at today's tuition rates to meet tomorrow's tuition costs.



**PA 529 Investment Plan (IP)** offers a number of investment options tied to financial markets that allow you to customize and manage your education savings.

Employees can use PA 529 accounts to save and pay for a variety of education expenses at **colleges and universities, career, vocational, and technical schools, many apprenticeships and credential programs**, and more.

#### Benefits of PA 529 At Work:

Demonstrates  
Commitment

Improves Job  
Satisfaction

Attracts & Retains  
Top Talent

Expands Current  
Benefits Offerings

#### Workplace support includes:

- ✓ Webinars
- ✓ Marketing Materials
- ✓ Lunch & Learns
- ✓ Payroll Programs
- ✓ Benefits or open enrollment events
- ✓ Presentations

Call the PA 529  
Outreach Team at  
800-440-4000.  
Start today!



# Payroll Options

## Direct Deposit

1. Employee obtains payroll deduction form from PA 529.
2. Employee provides completed form and submits to employer (or updates payroll via self-service).
3. Employer (or employee via self-service) sets up payroll direct deposit to the PA 529 account.

**Consideration:** *Least amount of administrative requirement; totally automated; fastest option; contribution credited to account when funds are transferred; may be managed by employees with access to self-service payroll systems.*

## ACH Deposit and Roster

1. Employee completes payroll documents required by employer.
2. Each pay period, employer sends one ACH transfer to PA 529.
3. Employer manages and submits electronic instructions on how to apply to individual PA 529 accounts (electronic roster); must include names of employees, deposit amounts, and PA 529 payroll account number.
4. Electronic roster required for initial transfer and when any employee information changes.

**Consideration:** *Additional administrative requirements; partially automated; contributions credited to account the day ACH transfer received (typically 1-2 days after pay date).*



## Check and Roster

1. Employees complete payroll documents required by employer.
2. Each pay period, employer mails check for total amount of all PA 529 payroll deposits.
3. Employer manages and submits instructions on how to apply to individual PA 529 accounts (roster); must include names of employees, deposit amounts, PA 529 account number, and date of paycheck.

**Consideration:** *Most administrative requirements; completely manual; slowest option; credited to account the day the check is received (varies by employer, but typically 4-7 days after pay date).*

The Pennsylvania 529 College and Career Savings Program offers two 529 plans – the PA 529 Guaranteed Savings Plan (GSP) and the PA 529 Investment Plan (IP) – and sponsors Keystone Scholars, a Children’s Savings Account program. The guarantee of the PA 529 Guaranteed Savings Plan is an obligation of the GSP Fund, not the Commonwealth of Pennsylvania or any state agency. Before investing in either PA 529 plan, please carefully read that plan’s disclosure statement (available at [pa529.com](http://pa529.com) or by calling 1-800-440-4000) to learn more about that plan, including investment objectives, risks, fees, and tax implications. Before you invest, consider whether your or the beneficiary’s home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in that state’s qualified tuition program.

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