Prepaid Tuition Plans Comparison With Other College Savings Options

ADVANTAGES

DISADVANTAGES

Prepaid Tuition Plans

Guaranteed Tuition Inflation Protection, Tax-Free Withdrawals, Fixed Rate Plans Limited Eligible Institutions, Limited Investment Options, Inflexibility in Use of Funds

529 Savings Plans

Greater Investment Options, Flexibility

No Tuition Inflation Protection

Coverdell ESAs

Investment Flexibility, Tax-Free Withdrawals

Lower Contribution Limits, Strict Income Restrictions

Traditional Savings

Investment Control, Flexibility

No Tax Advantages, No Tuition Inflation Protection



Prepaid College Tuition Plans

Rosina Ehmann

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