

Prepaid Tuition vs. College Savings Plan

Prepaid Tuition Plan	College Savings Plan
Locks in tuition prices	No lock on college costs
All plans cover at least tuition and mandatory fees	Covers all qualified expenses, incl. tuition, room & board, mandatory fees, books, computers
Lump sum and installment payments prior to purchase based on age of beneficiary and number of years of college tuition	Many plans have contribution limits in excess of \$200,000
Many states plans guaranteed or backed by state	No state guarantee. Investment options are subject to market risk
Age/grade limit for beneficiary	No age limits
Most state plans require either owner or beneficiary to be a state resident	No residency requirement
Limited enrollment period	Enrollment open all year

Prepaid College Tuition Plans

Minjie Lin



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