



Do you want to save for education for your kids, grandkids, or even yourself? Did you know the State of Idaho has a program specifically created to help Idahoans do that? IDEal is Idaho's official 529 education savings program.

IDEal features a variety of tax advantages:

- State income tax deduction of up to \$6,000 for single filers – or \$12,000 for couples filing jointly – per year from adjusted gross income for contributions.
  - Any Idaho taxpayer can receive the tax deduction for contributions. You don't have to be the account holder. It makes a terrific gift!
- Tax-deferred earnings and tax-free withdrawals for qualified expenses.

It also is flexible and can be used for a variety of education options:

- Two or four-year colleges and universities nationwide
- Skills/career training programs
- Registered apprenticeships
- K-12 tuition<sup>1</sup>
- Student loan repayment<sup>2</sup>

Want to find out more? We have regular webinars to provide you with the information you want. Go to [www.idsaves.org](http://www.idsaves.org) to sign up, or call us at 208-332-2935. When you are ready to get started, it only takes \$25 and 10 minutes!

<sup>1</sup> 529 funds can be used to pay for tuition only at any K-12 public, private or religious school. Limited to \$10,000 per student annually.

<sup>2</sup> Student loan repayments: Principal or interest on any qualified education loan of the Beneficiary or a sibling of the Beneficiary, up to \$10,000 lifetime, per individual. If you make an education loan repayment from your Account, you may not also take a federal income tax deduction for any interest included in that education loan repayment.