

Nevada State Treasurer's Office

- Lock in the cost of future higher education tuition costs for Nevada colleges and universities at today's rates.
- Program earnings are *free from federal taxes* if the benefits are used to pay for the cost of future college credit hours.
- Flexibility and portability: a variety of plan and payment options, including monthly payments up and until the date the beneficiary graduates from high school.
- Contracts can also be used to pay tuition costs at out-of-state eligible public or private colleges and universities.
- Contracts may be canceled at any time and a refund issued, minus a \$100 administrative fee.
- **Open enrollment** is December 1, 2009, through February 28, 2010. For newborns, the deadline is June 30, 2010.
- Review the complete Program Description, including the various contract costs, on our website under Prepaid Tuition, Documents and Forms.

To learn more about the Nevada Prepaid Tuition program and the state's other 529 College Savings Plans, visit our website at nevadatreasurer.gov.

### **Choose Your Plan:**

- 4-Year University
- 2-Year University
- 1-Year University
- 2-Year Community College
- 2-Year/2 Year Combination

### **Choose Your Payments:**

- One Time Payment
- 5 Year Payment Plan
- Long Term Payments

## **Choose Your School:**

- University of Nevada System
- In-State, Public or Private
- Out-of-State, Public or Private



Save for College, One Step at a Time!

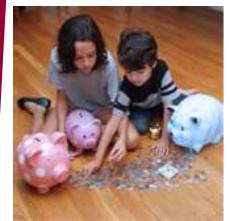


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Save for College, One Step at a Time!



# 2010 Open Enrollment

December 1, 2009 through February 28, 2010

Newborns until June 30, 2010

State Treasurer Kate Marshall

nevadatreasurer.gov

## A message from State Treasurer Kate Marshall



We all want the absolute best for our children. Providing for a child's higher education needs is one of the greatest gifts we can pass along. A college education is a gift that will last a lifetime, and will most certainly pave the way to a more successful future.

Of course, the cost of attending college continues to escalate, and that's where the Nevada Prepaid Tuition Program can help you make a profound difference in your child's life.

By opening a Nevada Prepaid Tuition account, you can begin to Save for College, One Step at a Time!



By doing so, you'll be better able to deliver on the promise of a college education for your child.

To find out more, or to enroll online, go to **nevadatreasurer.gov** and click on the Nevada Prepaid Tuition logo.

# FREQUENTLY ASKED QUESTIONS



#### How do I purchase a contract?

Enrollment forms are available at **nevadatreasurer.gov**, or can be mailed directly to you by contacting the Nevada Prepaid Tuition Office at 888-477-2667 or via email at PrepaidTuition@nevadatreasurer.gov.

#### When can I purchase a contract?

The Open Enrollment dates for when contracts must be purchased is between December 1, and February 28. Contracts for newborn children only are accepted until June 30.

#### What will a contract cover?

The undergraduate in-state tuition rate for credit hours at any Nevada state community college or state university. The contract may also be used to pay tuition costs at private or out-of-state institutions of higher learning, but the amount is limited to what would be paid to an in-state college or university.

#### Do I have to pick a school when I enroll?

No. When your student is ready to begin college, the Program Administrator will send information about how to use your contract at any eligible school.

Am I able to cancel my contract at any time? A contract may be canceled at any time by requesting a refund in writing, minus a \$100 administrative fee.

**If I move out of state, do I lose my benefit?** The contract beneficiary must meet the residency requirements as established by the Nevada System of Higher Education's Board of Regents to qualify for in-state tuition rates. However, contract benefits can also be used at out-of-state institutions, with limitations.

# What if my beneficiary decides not to attend college?

You can transfer the contract to another qualified beneficiary (sibling or first cousin), keep the contract intact for up to 10 years or until the beneficiary reaches the age of 30, or cancel the contract and request a refund.

What if my child qualifies for the Governor Guinn Millennium Scholarship or receives another form of scholarship?

Your Prepaid contract is compatible with the Millennium Scholarship, which can be used to cover expenses beyond the credit hour costs of a Prepaid Tuition contract. If the beneficiary receives a full scholarship that renders the plan unusable, the contract may be refunded or transferred to another qualified beneficiary at no additional fee.

#### Does the purchase of a contract ensure that my child will be admitted to a Nevada college or university?

No. A student must meet the admission requirements and maintain the required academic status.

Where can I view the complete Program Description, including the various costs and payment options?

On the website, under Prepaid Tuition, Documents and Forms.

The Nevada Prepaid Tuition program is not guaranteed by the State of Nevada and is not an obligation of the taxpayers of the State. Neither the full faith and credit nor the taxing power of the State is pledged directly or indirectly or contingently, morally or otherwise, to payment of the contract.