

Why Save?

Let's face it: College is expensive. But that doesn't mean it can't be made more affordable.

\$30K

The average Mississippi student **leaves college with \$30,000 worth of debt.**

NO. 1

The student debt crisis is only growing — and it's increasing faster in Mississippi than almost anywhere else!

30%

Thirty percent of graduates say they're **delaying major life milestones because of debt.**

\$25

You can lessen this burden for as little as \$25/mo through College Savings Mississippi.

2 Great Plans

Save with MACS

With a MACS account, you can start a tax-advantaged savings account for as little as \$25!

Pre-pay with MPACT

With a MPACT account, you can lock in today's tuition rates and pre-pay your child's college tuition and related expenses.



COLLEGE SAVINGS
MISSISSIPPI

Your third grader is halfway to college.

Are you halfway toward your college savings goals?

We are here to help.

ENROLL TODAY

Treasury.MS.Gov
Call Us: 1-800-987-4450

EMAIL US

CollegeSavings@
treasury.ms.gov

VISIT US

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WRITE US

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DAVID
MCRAE
STATE TREASURER

THE
Way TO
GO

MACS & MPACT: WHICH WAY TO GO?

College Savings Mississippi offers two great plan options. The Mississippi Affordable College Savings (MACS) Program allows you to open a tax-advantaged savings account, while the Mississippi Prepaid Affordable College Tuition (MPACT) Program lets families prepay all or part of college. We compare the plans below, but when you're ready to enroll, please visit Treasury.MS.Gov for more detailed information.

MACS

Allows you to open a tax-advantaged savings account that can be used for your child's education.

As little as \$25!

Almost anyone. Parents, grandparents, relatives, and friends can open an account and make contributions.

Anytime!

Tuition, books, supplies, and certain room and board expenses, as well as elementary and secondary tuition expenses for younger students.

In most cases, the answer is yes!

Visit Treasury.MS.gov or call us at 1-800-987-4450.



WHAT DOES THIS PLAN DO?



HOW MUCH MONEY DOES IT TAKE TO OPEN AN ACCOUNT?



WHO CAN START AN ACCOUNT OR PLAN?



WHEN CAN I ENROLL?



WHAT CAN THE ACCOUNT BE USED FOR?



DO I GET A TAX BREAK FOR INVESTING?



WHERE DO I GET STARTED?

MPACT

Allows you to lock-in tuition rates and pre-pay your child's college tuition.

It depends on your child's age. The younger your child is, the lower the monthly payment. Visit Treasury.MS.gov for pricing.

A parent or legal guardian. Anyone, however, can contribute.

The MPACT enrollment period is open from September 1 to May 31. Enrollment for newborns, however, is open throughout the year.

College tuition and mandatory fees.

In most cases, the answer is yes!

Visit Treasury.MS.gov or call us at 1-800-987-4450.

This comparison is a brief summary of MPACT and MACS plans and is not a substitute for College Savings Mississippi contract documents. Prospective purchasers are urged to review those documents carefully.