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BACK to SCHOOL Stop, Look, & Cross

Use Crossroads and Pedestrian Crossing Always Use Sidewalks

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Back 2 School
Be Safe and Smart
Remind Teen Drivers to:

- Stay off their phones while driving.
- Use Extra caution and safety
- Share roads with school buses, pedestrians and bicyclists.

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BACK-TO-SCHOOL
Tips For Parents

- Prepare a weekly meal planner and to-do list, including their outfits
- Communication is key

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Back To School Safety Tips!

- Obey school zone speed limits and follow your school drop-off procedure.
- Safety starts at the bus stop. Your child should arrive at the bus stop at least five minutes before the bus is scheduled to arrive.
- Talk to your kids about their behavior on the bus by staying in their seats and talking quietly.

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- ✓ Eat Well and Be Active.
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School Safety Tips

- Know and follow the school's safety policies.
- Always tell your parents where you plan to be before and after school.
- Always be aware of your surroundings.
- Utilize cross walks.

Have a safe & wonderful school year!

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Flashing Red? Bus Stopped Ahead!

Don't forget, traffic from **both directions** must stop for stopped school busses.

GRINNELL MUTUAL

Wishing our students & teachers a safe and wonderful journey as they embark on a new school year.

Enjoy the Ride!

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Safety Tip
Remember to slow down in School Zones!

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BACK TO SCHOOL **SAFETY TIPS**

- 1, Don't Talk to Strangers.
- 2, STOP Before You Cross the Street.
- 3, Memorize Your Phone Number & Address.
- 4, Stand Up To Bullies.
- 5, Don't Keep Secrets From Parents.

ACE Hardware Schueth
6 W Main St., New Hampton
(641) 394-2375

back-to-school
Be Safe & Smart

Be on the look out for school zone signals and ALWAYS obey the speed limits

Never pass other vehicles while driving in a school zone

Never text & use a cell phone while driving in a school zone

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529 plan can help ease college ‘sticker shock’

The school year will soon be here. And if you have young children, you’re one year closer to the day when they may be headed off to college. When that day arrives, will you be financially prepared?

College isn’t cheap. For the 2023–24 academic year, the average cost — including tuition, fees, housing, food, books, transportation and other expenses — was nearly \$29,000 for in-state students at four-year public colleges and universities, and about \$60,000 for private schools, according to the College Board. Most students do get some type of financial aid or scholarships, or both, but even the “net” price of college can be considerable. So, it’s a good idea to begin a savings program as early as you can.

One popular way to build money for college expenses is through a 529 education savings plan. When you invest in a 529 plan, your earnings can grow tax deferred and your withdrawals are federally tax free when used for qualified education expenses — tuition, fees, books and so on. And while you can invest in any state’s 529 plan, you might be able to deduct your contributions from your state income tax or receive a state tax credit if you invest in your own state’s plan.

Despite these tax benefits, some people are concerned that a 529 plan can prove costly in terms of lost financial aid. And the value of a 529 plan is looked at as an investment asset on the Free Application for Federal Student Aid (FAFSA). However, recent changes to FAFSA may mean that a 529 plan has a relatively small effect on the amount of aid you may receive.

A 529 plan also can be used to pay for other costs, including:

- K-12 expenses —You can use a 529 plan to pay K-12 expenses, up to \$10,000 per student per year. Not all states comply with this 529 expansion for K-12, so you might not be able to claim deductions and



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MAKING SENSE OF INVESTING

your withdrawals could be subject to state tax penalties.

- Apprenticeship programs – A 529 plan can be used to pay for most expenses connected to apprenticeship programs registered with the U.S. Department of Labor. These programs are often available at community colleges and combine classroom education with on-the-job training.

- Student loans – You can withdraw funds from a 529 plan to repay qualified federal private and student loans, up to \$10,000 for each 529 plan beneficiary and another \$10,000 for each of the beneficiary’s siblings.

Another potential advantage of a 529 plan is its transferability. If you’ve named a child as a 529 plan beneficiary, and that child eventually chooses not to pursue any post-secondary education, you — as the account owner — can name another family member as beneficiary. And with the passage of the SECURE 2.0 Act, any unused 529 plan funds up to a lifetime limit of \$35,000 can be transferred to a Roth IRA for a beneficiary, free of taxes and penalties. There are certain rules governing this 529-to-Roth move — for example, you must have had your 529 plan at least 15 years — so you’ll want to consult with your tax advisor before making any moves in this area.

If you’d like to invest in your children’s future education, a 529 plan can be a good choice — so study up on it soon.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Edward Jones, Member SIPC

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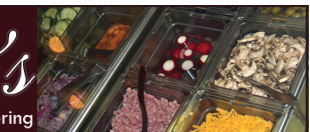
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