

# COLLEGE SAVINGS IOWA<sup>®</sup>

Roby Smith | Iowa State Treasurer

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CSI@collegesavingsiowa.com  
(888) 672-9116

**Roby Smith**  
Treasurer of State  
College Savings Iowa  
P.O. Box 219219  
Kansas City, MO 64121-9219

## FALL SEMESTER IS ON THE HORIZON

### What to do when you're ready to use your funds.

Withdrawals from your College Savings Iowa account can be made online, by U.S. mail or by phone. Be sure to allow at least 10 business days, plus mailing time, for funds to arrive.

- If withdrawing funds online, log in to your account to begin. Click Make a Withdrawal from the left menu, and follow the prompts until the withdrawal request is complete.
- If sending your withdrawal request by U.S. mail, download and print the Withdrawal Request Form.
- If making your withdrawal request by phone, call (888) 672-9116.

## YOU DON'T HAVE TO SAVE ALONE

### Earn money for your College Savings Iowa account while you shop.

When it comes to saving for education expenses, you don't have to do it alone. Earn rewards while you shop! Contributions from Upromise<sup>®</sup>, a free service that allows members to receive a percentage of their qualified spending with hundreds of companies, can help boost your savings. Link your Upromise account to your College Savings Iowa account so your rewards can be automatically transferred. Visit [Upromise.com](https://Upromise.com) for more information.

## KEEP GOOD RECORDS

### Save receipts of qualified education expenses.

When using funds for qualified education expenses, be sure to keep records and receipts of expenses and withdrawals. While the Plan doesn't ask for proof of the expense, receipts should be kept for your records. Consult your tax advisor for further guidance.

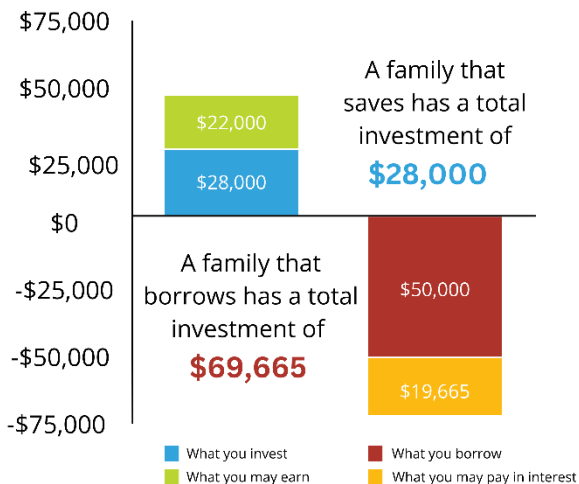
## SAVING VS. BORROWING

### Saving a little more now could have a huge payoff later.

Families often use a combination of savings, borrowing and scholarships to cover the costs of higher education. Every dollar counts, and even a small increase to your contributions could have a huge payoff down the road! With the power of compounding, you might be surprised at how saving an additional \$5, \$10 or \$25 a month can affect your savings.

To calculate saving scenarios, the College Savings Planner from Vanguard can help. Add or subtract amounts and adjust your timeline to view potential outcomes.

The hypothetical borrowing example assumes a 7% interest rate with a 10-year repayment. The saving example assumes monthly contributions of \$130 for 18 years and a 6% annual return. It doesn't represent any particular College Savings Iowa investment option, nor does it account for inflation or any taxes or fees payable/due upon distribution. Figures have been rounded.



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