



College
is necessary.
Tuition debt
is not.



529 PREPAID TUITION PROGRAM

Do everything you can **now** to minimize tuition debt for your child later.

**College Illinois!®
529 Prepaid Tuition Plan**

A 529 plan is a tax-advantaged plan designed to encourage families to set aside funds for future college costs.

This program allows you to:

- **PREPAY** college tuition and mandatory fees at today's plan rate
- **REDUCE** the risk of tuition inflation
- **APPLY** the value of plan benefits to **any public or private college, university or trade school in the country recognized by the U.S. Department of Education**, and to more than one college or university should your child choose to transfer

Success Stories

More than 30,000 students have gone to college using College Illinois! benefits. Here are some recent stories.

“*My story begins when I became a divorced mother of a 3-year-old. I did not know how I would be able to send my child to college. Without College Illinois! I would have had many sleepless nights worrying about my daughter's future. Because of College Illinois! she is now a licensed professional with her master's degree!*

Sharon, Rockdale, IL

“*My only regret was not starting the funding earlier. Give the kids a 'leg up' on others, you'll be very, very proud once it's fully funded.*”

Edward, Sycamore, IL

THE REAL COST OF
**Tuition Debt
Can Be
Shocking.**



More than
\$35k

Average student loan debt for class of 2016 graduates who borrowed to finance their education¹

Student loan debt has forced many young adults to **delay important milestones**²



Help your child limit student debt by prepaying for college tuition today.

¹ CBS Money Watch. 2016. *Congrats, class of 2016: You're the most indebted yet.* <http://www.cbsnews.com/news/congrats-class-of-2016-youre-the-most-indebted-yet/>

² American Student Assistance. 2015. *LIFE DELAYED: The Impact of Student Debt on the Daily Lives of Young Americans.* http://www.asa.org/site/assets/files/4743/life_delayed_whitepaper_2015.pdf

6 POWERFUL REASONS TO ENROLL IN COLLEGE ILLINOIS!®

- 1 START EARLY, PAY LESS**
The younger your child when you purchase a plan, the less you pay. Plus, every year you delay increases the risk of tuition inflation.
- 2 TAX ADVANTAGES: NOW AND LATER**
Several state and federal tax benefits are available³ (see more details at 529il.com/advantages).
- 3 NOT LIMITED TO ILLINOIS SCHOOLS**
The value of plan benefits can be used at any public or private college, university or trade school in the country recognized by the U.S. Department of Education.
- 4 FLEXIBLE PLANS**
Purchase up to nine semesters for any one child with multiple plan and payment options to fit your needs.
- 5 SIMPLE PURCHASING**
It's easy for any U.S. resident 18 or older⁴, including parents, friends, grandparents and others, to purchase a plan for a future student.
- 6 PEACE OF MIND**
Feel the sense of relief that comes with helping to set your child up for future success—today.

This is only the beginning!

Learn more about these benefits and others at 529il.com/advantages.

³ College Illinois! cannot provide legal or tax advice. Please consult your tax advisor concerning federal and state tax implications of purchasing a contract.

⁴ College Illinois! requires either the beneficiary or the purchaser to be an Illinois resident as described in the Disclosure Statement and Master Agreement.

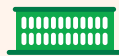
How to Enroll

1 Choose one of our flexible prepaid tuition plans

Purchase anywhere from one to nine semesters at qualified Illinois public higher education institutions, including the University of Illinois at Urbana-Champaign (UIUC), depending on the plan. **Or use the value of plan benefits at private or out-of-state schools.**⁵

UNDERSTAND YOUR THREE OPTIONS.

Choice 1 COMMUNITY COLLEGE



Covers 100% in-district tuition and mandatory fees at all Illinois community colleges

Choice 2 UNIVERSITY



Covers 100% in-state tuition and mandatory fees at all Illinois public universities except UIUC

Choice 3 UNIVERSITY+



Covers 100% in-state tuition and mandatory fees at all Illinois public universities including UIUC

Combination plans are also available. For more information, visit 529il.com/combinations.

⁵ For private or out-of-state schools, benefits are based on the mean-weighted-average value of tuition and mandatory fees charged by Illinois public universities or community colleges (in the plan you purchased) at the time your child enrolls in college.

2 Pick a payment option that fits your needs

Monthly, annual or lump-sum payment options are available. For assistance, check out the Plan Finder and our other simple calculation tools at 529il.com/plans.

3 Prepay at today's plan pricing and reduce the impact of tuition inflation

Once you choose your plan and payment option, **the price is locked in. Your payments will not increase**, regardless of tuition increases.

ENROLLMENT OPEN November 1, 2016 – May 31, 2017

Newborn* enrollment extends through August 31, 2017

* Children born on or between September 1, 2016 and August 31, 2017

Looking for more information?

Visit collegeillinois.org or call **1.877.877.3724** today!

Common Questions

Am I limited to an Illinois public college?

No. The value of your benefits can also be used toward tuition and mandatory fees at most private and out-of-state institutions.

What will the College Illinois! 529 Prepaid Tuition Program cover?

The program covers full in-state or in-district tuition and mandatory fees for the number of semesters purchased at the schools within your plan. Each semester is equal to 15 credit hours. Mandatory fees are those fees required as a condition of enrollment for all students.

Who can contribute to a College Illinois! 529 Plan?

Anyone! Grandparents, family members and friends 18 or older can make payments into an existing plan. College Illinois! requires either the purchaser or the beneficiary to be a resident of Illinois. No maximum or minimum age limit applies to beneficiaries.



For full program details, request an Enrollment Kit on our website at collegeillinois.org or by contacting a College Illinois! representative at isac.529info@isac.illinois.gov or **1.877.877.3724**.

Stop by an event near you! Go to 529il.com/events for a full list of upcoming information sessions and outreach events.



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