



West Virginia State Treasurer's Office

Savings Programs

Every child has their own path to follow
We have a savings plan to help them reach their destination



PLANNING FOR HIGHER EDUCATION

West Virginia's official education savings plan, **SMART529**, encourages families to save for higher education.

SMART529 savings can be used for:

- ▶ Traditional four and two year colleges
- ▶ Accredited vocational and trade schools
- ▶ Graduate and doctoral programs
- ▶ K-12 private school tuition
- ▶ Qualified school-related expenses such as tuition, fees, books, supplies, computer equipment, room and board

SMART529[®]
West Virginia's Education Savings Solution

SMART529.com | 866.574.3542
SMART529@wvsto.com



FUTURE CAREER IN A SKILLED TRADE

Jumpstart is a state-administered program to help West Virginians save money to help cover the costs of pursuing a career in a skilled trade.

Jumpstart savings can be used for:

- ▶ Equipment, supplies, and basic & specialty tools
- ▶ Licenses, certifications, and additional training
- ▶ Business start-up costs, including rental fees and marketing/advertising
- ▶ Personal Protective Equipment (PPE)
- ▶ Business insurance and legal or professional services

JUMP START
SAVINGS PROGRAM

wvjumpstart.com | 304.340.5055
wvjumpstart@wvsto.com



INDEPENDENCE AND FINANCIAL SECURITY

WVABLE gives West Virginians with a disability a way to save and invest without losing needs-based benefits.

Additional benefits of WVABLE:

- ▶ Savings will not count towards your SSI asset limit* or affect your eligibility for Medicaid
- ▶ State and federal tax benefits
- ▶ Qualified expenses are geared toward improving health, independence, and quality of life
- ▶ No Medicaid claw back except as required by federal law

*Unless account balance exceeds \$100,000

WVABLE
Powered by **STABLE**

WVABLE.com | 304.340.5050
WVABLE@wvsto.com