

COLLEGE SAVINGS MADE SIMPLE FOR EMPLOYEES OF THE STATE OF GEORGIA



WHAT IS THE PATH2COLLEGE 529 PLAN?

The Path2College 529 Plan is a simple way for families to save for higher education costs. You may be familiar with Roth IRA plans for retirement. Path2College is similar, but it's used to save for higher education. With Path2College you enjoy a low minimum contribution, low fees, and the availability of a state income tax deduction for Georgia residents. Path2College makes it easier to accomplish your college savings goals.

FIRST

GET STARTED!

OPEN A PATH2COLLEGE ACCOUNT. Please be sure to open your Path2College 529 Plan account before attempting to add direct deposit from payroll. If the payroll direct deposit will be your method of initial funding, select a minimum of \$25 as your initial contribution, and select "Fund by Check." You will not be required to send the check for \$25 since your payroll direct deposit will be your initial contribution.

ALREADY HAVE A PATH2COLLEGE ACCOUNT? ADD DIRECT DEPOSIT FROM PAYROLL.

Download the [PATH2COLLEGE Payroll Direct Deposit Form](#) and submit the form to the PATH2COLLEGE. You must complete and submit the Payroll Direct Deposit Form regardless of whether you are a new or existing PATH2COLLEGE account owner.

- Tip: This form must be processed by PATH2COLLEGE before the first payroll direct deposit contribution (may take up to 10 business days). So hit the pause button for a few days... then move onto the next step!



BEFORE YOU PROCEED TO THE NEXT STEP MAKE SURE YOU HAVE OPENED A PATH2COLLEGE ACCOUNT (OR HAVE AN EXISTING ACCOUNT).

NEXT

ENTER YOUR PATH2COLLEGE DIRECT DEPOSIT INSTRUCTIONS THROUGH TEAMWORKS HCM SELF-SERVICE

EMPLOYEE: TEAMWORKS HCM EMPLOYEE SELF-SERVICE

Use the following direct deposit instructions:

- Code the account as "checking"
- Routing number for State Street Bank: 011000028
- Account number: PATH2COLLEGE ID 99055634 + 9-digit employee SSN or TIN
- Enter \$15 minimum contribution amount per pay period per beneficiary and investment option (if you have multiple beneficiaries/investment options, enter the total amount)

THAT'S IT

REMEMBER TO TAKE A MOMENT TO CONFIRM YOUR CONTRIBUTIONS TO YOUR NEW PATH2COLLEGE ACCOUNT. YOUR FIRST CONTRIBUTION MAY TAKE UP TO 1-3 PAY PERIODS.



BUDGET FRIENDLY SAVINGS

CONTRIBUTE \$15.00 (OR MORE) PER PAY PERIOD WHEN YOU ENROLL WITH PAYROLL DIRECT DEPOSIT!

FAST FACTS

Anyone, not just a child's parents, may open or contribute to a Path2College 529 Plan account – even out-of-state family and friends.

Georgia residents may be eligible for a state tax deduction up to \$4,000 per year, per beneficiary for those filing a single return or \$8,000 per year, per beneficiary for those filing a joint return.

Limitations apply.*

Path2College funds may be used at accredited or eligible universities, colleges, professional schools, technical colleges, and graduate programs.

Funds may be used at accredited or eligible schools across the country and even some abroad.

Use funds for tuition, books, room and board, computers, tablets, and other expenses.

Visit path2college529.com/benefit to learn more and get started.

QUESTIONS?

Learn more about the Path2College 529 Plan at path2college529.com

Access FAQs, explore investment options, use college savings tools, and more!

Path2College college savings specialists are available **Monday–Friday 8am–8pm ET** at 1-877-424-4377

The Path2College 529 Plan

PO Box 219293
Kansas City, MO 64121-9293



*Limitations apply. To learn more about the Path2College 529 Plan, its investment objectives, tax benefits, risks, and costs, please see the Disclosure Booklet at path2college529.com. Read it carefully. Investments in the plan are neither insured nor guaranteed and there is the risk of investment loss. If the funds aren't used for qualified higher education expenses, a 10% penalty tax on earnings (as well as federal and state income taxes) may apply. Check with your home state to learn if it offers tax or other benefits such as financial aid, scholarship funds or protection from creditors for investing in its own 529 plan. Consult your legal or tax professional for tax advice. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributor and underwriter. 971622