



TENNESSEE INVESTMENTS
PREPARING SCHOLARS

TENNESSEE INVESTMENTS PREPARING SCHOLARS (TIPS) is a matching grant program encouraging families of all income levels to save for the future cost of college by opening a TNStars College Savings account. TIPS and TNStars are administered by the Tennessee Treasury Department.

4-TO-1 MATCHING GRANT

When a qualifying family opens a TNStars account and enrolls a beneficiary in the TIPS program, the state will provide a 4-to-1 matching contribution to the beneficiary's TNStars account. That's \$100 for every \$25 contributed by the account holder! Beneficiaries can receive a match of \$500 per year, with a lifetime maximum match of \$1,500.



YOUR SAVINGS GO
FURTHER WITH
TIPS



Your
contribution

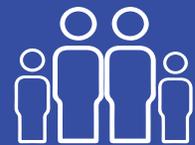


TIPS
contribution

TO QUALIFY FOR TIPS:

- ✓ The account holder and beneficiary must be Tennessee residents.
- ✓ The beneficiary must be 15 years of age or younger.
- ✓ Families must meet the income eligibility requirements. Visit treasury.tn.gov/TIPS for current household income requirements.

A FAMILY OF 4
MAKING LESS THAN \$65,500
COULD QUALIFY FOR TIPS

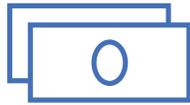


HOW DOES TNSTARS WORK TO HELP YOU SAVE FOR COLLEGE?

The TNStars College Savings 529 Program is designed to help families save for future college costs. Contributions to a TNStars account are invested, and the earnings grow tax-free when used for qualified higher education expenses.



ACCOUNTS CAN BE
OPENED ONLINE



WITH AS
LITTLE AS \$25



IN JUST
15 MINUTES



AND EARNINGS
GROW TAX-FREE



WHEN YOUR CHILD IS READY FOR COLLEGE:

Funds can be used at any school that can accept federal financial aid including:

- FOUR-YEAR UNIVERSITIES
- PRIVATE COLLEGES
- COMMUNITY COLLEGES
- TECHNICAL SCHOOLS
- OUT-OF-STATE SCHOOLS

Funds can be used for expenses required for attendance & enrollment including:

- ROOM & BOARD
- EQUIPMENT & SUPPLIES
- BOOKS
- COMPUTERS
- FEES

TO LEARN MORE AND FIND OUT IF YOU QUALIFY FOR TIPS, VISIT [TREASURY.TN.GOV/TIPS](https://treasury.tn.gov/tips).

CONTACT US

 [TNStars.com](https://tnstars.com) & [treasury.tn.gov/TIPS](https://treasury.tn.gov/tips)

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 TNStars College Savings 529 Program

 @TNStars529

To learn more about TNStars investment objectives, risks, costs and to read the official statement, go to [TNStars.com](https://tnstars.com).