

Resolve to Make Saving Even Easier in 2025

ISave 529 tools can help your savings add up.

January 14, 2025

Message from Treasurer Smith

The start of a new year offers us the perfect time to review the success of our past saving habits and establish new ones. It's easy to get caught up in the day-to-day demands of our time. This year, resolve to make saving for education even easier. From setting up automatic contributions to giving gifts directly to your account with ease, a streamlined and consistent approach over time can really add up!

Whether you're just starting or looking to boost your existing savings, ISave 529 offers families flexibility to take the loved one you're saving for from here to anywhere.

Sincerely,

Roby Smith
Iowa State Treasurer

Create a Habit of Saving

Set up automatic contributions.

A simple strategy that can make a significant difference in your education savings is automatic contributions. Providing ease and continuity in saving for future education expenses, automatic contributions eliminate the risk of forgetting or delaying your contributions. Plus, it's a strategy that allows you to focus on other important aspects of your life by taking this item off your "to do" list!



Automate your savings by determining how much and how often funds are deposited, knowing your education savings are on track. You can also schedule your contributions to automatically increase at a time and amount you choose. Being proactive now could lead to more funds available when you need them, minimizing your financial burden later on.

[Log in to your account](#)

READYSAVE® 529 App

Manage your account from the palm of your hand.



Manage your accounts on the go with ease in the READYSAVE 529 app. Make contributions, check on your accounts, see how you compare to other savers and share Ugift codes directly from your phone. Download it from your [mobile app store today](#).

[Visit the app store](#)

Give the Gift of Education All Year Long

Use Ugift® to make a contribution for any special occasion.

Gift-giving doesn't happen just during the winter season. There are so many moments to celebrate: birthdays, graduations, special milestones or just because! Every gift, even small ones, adds up over time.

With Ugift, a free service provided with your account, family and friends can put money directly into your 529 account. Each Beneficiary profile is given a unique Ugift code, which family and friends can use to make direct contributions to the account. Find the code on your online account or via the READYSAVE 529 app.

Using Your Online ISave 529 Account:

1. [Log in](#) to your account at www.ISave529.com.
2. Click **Share Ugift code and view history of gifts** in the right menu.
3. Locate the correct Beneficiary's account, which will have the Ugift code below their name.
4. Share the Ugift code via social media, email or print a Ugift contribution slip.

Using the READYSAVE 529 App:

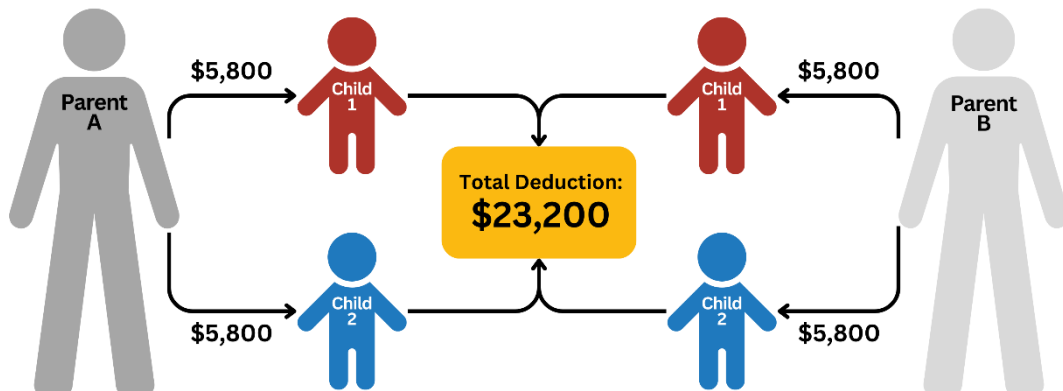
1. Log in to your account using the READYSAVE 529 mobile app.
2. Click the Ugift icon in the bottom right corner.
3. Locate the correct Beneficiary's account and click **Share invitation**.
4. From the pop-up menu, choose who you would like to send the code to and how (text message, email or social media).
5. The individual will receive a link unique to the chosen Beneficiary. From this link, they can contribute directly to the account.

[Log in to your account](#)

[Visit Ugift529.com](http://Ugift529.com)

2025 Tax Deduction Increase

Saving for education expenses is an investment for the future, and the tax benefits are a great incentive for families saving with ISave 529! For 2025, Iowa taxpayers can deduct up to \$5,800 per Beneficiary account from their state taxable income. Maximize this benefit with an account for each child by each parent. For example, a family of four could deduct up to \$23,200 from their 2025 Iowa state income taxes. By taking advantage of the increased deduction limit, you can save more for education while reducing your taxable income.



For additional details about the Plan, read the [Program Description](#).

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