

# A Dino-Mite Way to Save for Education

What dreams does your student hold?

## Message from the Treasurer

A friend of mine said her son wanted to be a dinosaur when he grew up, and it was a gentle reminder of the innocence these young minds hold. Sure, he might not be able to become an actual dinosaur, but maybe a paleontologist? A museum curator? A geoscientist? The possibilities are endless, and ISave 529™ is here to help you make their dreams soar – dare I say, like a pterodactyl?

From involving grandparents in your education savings to changing beneficiaries, I hope the tools in this newsletter will enhance your savings experience. Enjoy!

Roby Smith  
Iowa State Treasurer

## Getting Grandparents Involved

“What does Suzy want for gifts this year?”

“Is Tommy still into building with Legos?”

As we approach the holiday season, questions like these from grandparents and other loved ones might be trickling in. Instead of (or in addition to) toys and trinkets, ask them to get involved with ISave 529. Here’s how:

1. **Open an account themselves:** Since a student can be named the beneficiary of multiple 529 accounts, encourage grandparents to set aside money in their own account. Plus, if they’re Iowa taxpayers, they get the [state tax deduction](#)!
2. **Contribute to a parent-owned account:** Provide your student’s account number so grandparents can set up recurring contributions or send funds when it’s convenient for them.
3. **Share Ugift® codes:** Each beneficiary account is assigned a unique Ugift code, and all you have to do is share it with family and friends. Then, they can enter the code at [ugift529.com](http://ugift529.com) to transfer money directly into the account. Did we mention it’s free to use?

## Reconciliation Bill

Effective July 4, 2025, qualified withdrawals for federal tax purposes were expanded, and beginning January 1, 2026, other federal changes will go into effect for K-12 withdrawals. Learn more about these changes in our [Reconciliation Bill Fact Sheet](#).

[Reconciliation Bill Fact Sheet](#)

## ABLE Age Adjustment

ISave 529 isn’t the only one with changes on the horizon. IAble®, the state’s Achieving a Better Life Experience (ABLE) plan, is also approaching some exciting updates. This savings plan allows eligible people with a disability to save for qualified expenses without impacting Medicaid and other needs-based benefits.

Currently, a person’s eligible disability must be present before age 26. Beginning January 1, that age limit increases to 46. The [ABLE National Resource Center](#) estimates this change could nearly double the number of eligible users. Is your student one of them? Visit [Able.gov](http://Able.gov) to see everything this plan has to offer – including the same state tax deduction you get with ISave 529!

## READYSAVE 529 App

Ready to make managing your account even easier? Download the [READYSAVE 529 app](#) to complete account transactions in the palm of your hand:

- Add a beneficiary account
- Make contributions
- Share Ugift codes
- Set up recurring contributions
- Update financial information

Exciting news – coming in November, account owners will be able to make withdrawals in the app!

[Download READYSAVE 529 App](#)

## Account Tip: How to Change Beneficiaries

Imagine a world where you weren't able to change your mind – scary, right? That's why at ISave 529, we're committed to adaptability. Maybe your student goes on a different path than you originally thought, or doesn't need all of the money you have saved.

In these instances, consider changing the beneficiary to an eligible family member. All you need to do is send in a completed [Beneficiary Change Form](#) or [log in to your account](#) at ISave529.com, and decide whether you want to keep the money in the same investments or use a different strategy.

For a complete list of eligible family members, view page 66 of our [Program Description](#).

## Survey Says...

We surveyed kids who visited our booth at the Iowa State Fair about their career dreams and how much they think it would cost to get there. Let's see what they had to say!

- Top three career paths were athlete, teacher and veterinarian.
- 82% believe they will need higher education to achieve their career goals.
- 53% think it will cost about \$100,000.

It's fun for kids to dream of what they want to be when they grow up, and a little encouragement goes a long way in helping them get there. Thank you for being part of their "dream team."

Not saving yet? It's never too late to start – all it takes is \$25 and 10 minutes at ISave529.com.

[Start Saving](#)

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