



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 maximum match of \$500 per year for up to three years.



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 [TNStars.com/TIPS](https://www.tnstars.com/TIPS) for current household income requirements.

**A FAMILY OF 4
MAKING LESS THAN \$60,000
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 [TNSTARS.COM/TIPS](https://www.tnstars.com/tips).

CONTACT US



[TNStars.com](https://www.tnstars.com) & [TNStars.com/TIPS](https://www.tnstars.com/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://www.tnstars.com).