

**A MOST 529 plan is a powerful tool that helps families save for educational expenses while providing significant tax benefits. Originally designed for college savings, 529 plans can now also be used to pay for elementary and secondary school tuition at private and religious schools, like Queen of All Saints!**

# MOST 529 USE YOUR MONEY FOR TUITION NOT TAXES



*Explore how a MOST 529 plan can work for your family today and make the most of the opportunity to give your child the gift of a Catholic education at Queen of All Saints.*



- **Tax Advantages:** Contributions to a MOST 529 plan grow tax-free, and withdrawals used for qualified education expenses—including K-12 tuition—are also tax-free. Additionally, many states, including Missouri and Illinois, offer state income tax deductions or credits for MOST 529 contributions.
- **Flexibility for K-12 Education:** With recent tax law changes, families can use up to \$10,000 per year from a MOST 529 plan to pay for private elementary or secondary school tuition. This makes MOST 529 plans an excellent way to reduce the financial burden of providing a quality, faith-based education for your child.
- **Investing in Your Child’s Future:** By utilizing a MOST 529 plan, you’re not just covering tuition—you’re making an investment in your child’s academic and spiritual development. At Queen of All Saints, we provide an education rooted in faith, values, and academic excellence, preparing students for lifelong success.
- **It’s Never Too Early to Start Saving:** Even small, consistent contributions to a MOST 529 plan can make a significant impact over time. Whether your child is just starting their educational journey or already enrolled, leveraging a MOST 529 plan can help you plan ahead and save more effectively.

2- or 4-year college or university worldwide  
 Trade and vocational school worldwide  
 K-12 public, private, and religious institutions tuition\*  
 Graduate school worldwide  
 Continuing education  
 Registered apprenticeship  
 Student loan repayment†