



900 SW JACKSON ST., STE 201
TOPEKA KS 66612-1235

Jake LaTurner
KANSAS STATE TREASURER

PHONE: 785-296-3171
FAX: 785-296-7950

Helping students achieve their potential is critical to our state's economy and quality of life. But, families need to be financially prepared for this expense. Unfortunately, many students and their families take on large student loans to finance education expenses after high school. The Learning Quest 529 Education Savings Program can help families reduce loans and utilize tax advantages while saving.

- Contributions are with "post tax" dollars.
- Contributions are deductible on a Kansas income tax return up to \$3,000 for single filers and \$6,000 for joint filers per beneficiary.
- Earnings grow tax free and can be withdrawn tax free for qualified expenses.
- More information is available at www.learningquest.com.

The state of Kansas will even help families of modest means get started with the K.I.D.S. Matching Grant Program. Kansas families with incomes less than 200 percent of the federal poverty level can have their contributions to a Learning Quest 529 Education Savings account matched up to \$600 per student each year that their income is eligible. For example, a family of four making \$50,200 or less annually, qualifies for this program. Most students who qualify for free school lunches will also qualify for this incentive. If they begin contributing from birth, the State of Kansas will contribute over \$10,000 to that student's education.

Scott M. Gates
Learning Quest Director