Who We Are
CollegeInvest is a not-for-profit state agency within the Colorado Department of Higher Education. We administer Colorado’s 529 College Savings program with over $8 billion in assets under management as of June 2018 for over 350,000 accounts. 89% of our accounts are owned by Coloradans. CollegeInvest does not receive any taxpayer dollars.

Our Vision
Higher education is a debt-free reality for all Coloradans.

Our Mission
Connecting families with our industry leading 529 college savings plans.

Savings Facts
• Contributions are Colorado state income tax deductible.
• Earnings grow federal and state tax free.
• Money can be used at a public or private college, university, community college or vocational school nationwide.
• Gift and Estate tax benefits.
• High account balance limit of $400K per beneficiary.
• No restrictions on number of accounts, beneficiary or who can contribute.
• Beneficiary can be changed at any time.
• Account owner is always in control of the account.

Restrictions apply

Four Distinct Savings Plans
With 31 Investment Options
■ DIRECT PORTFOLIO
Managed by Ascensus, Vanguard
• Over $4 billion in assets*
• Ranked above average by Morningstar

■ SCHOLARS CHOICE
Managed by Legg Mason
• Over $4 billion in assets*
• Sold exclusively through financial advisors

■ SMART CHOICE
Managed by FirstBank
• FDIC insured
• $60 million in assets*

■ STABLE VALUE PLUS
Guaranteed by Brighthouse
• Insured program that protects principal and guarantees annual interest
• $155 million in assets*

*As of June 30, 2018

CollegeInvest Savings Assets by Fiscal Year

Investment returns are not guaranteed and you could lose money by investing.

TOLL FREE: 800-448-2424    ENROLL ON-LINE: www.collegeinvest.org
The Benefit of Paying For College Before, Not After

A quick and simple analysis of the challenge of how to pay for college is this: You can pay before, during or after. To meet the costs during a child’s college years, for the vast majority of families, is simply not feasible. To pay for college after means creating a burdensome debt load that can be difficult, if not impossible, for young adults to handle. The difference in the actual cost of saving vs. borrowing is stunning, even without considering the added CollegeInvest tax benefits.

In this illustration, saving $161.95 a month for 10 years would yield about $25,000 assuming a 5% return. Borrowing the same amount would require 120 payments of $265.78 each at the 5.05% federal unsubsidized interest rate plus a 1% loan fee of $250. Total amounts are rounded to the nearest dollar. This hypothetical illustration does not reflect an actual investment or any taxes payable upon withdrawal. All results assume no withdrawals are made, and do not reflect any taxes or penalties that may be due upon distribution.

Your investment will vary and may perform better or worse than these examples, which are for illustrative purposes only. A periodic investment does not assure a profit or protect against a loss in declining markets.

Why Save?

- Children are 7 times more likely to attend college if they have a college savings account in their name.¹
- A surprising 83% of Colorado parents expect their child to receive a scholarship to pay for their higher education.²
- The reality is only 11% of students receive non-athletic scholarships,³ with a mere 2% of all high school athletes receiving scholarships.³

Sources: 1. Washington University Center for Social Development, 2. FinAid.org, 3. NCAA.org