EDUCATIONAL AND SAVINGS STRATEGIES

Jumet FINANCIAL

Jumet Financial can assist you with a variety of strategies to pursue your educational goals. Several options exist to help save for future education expenses, including UTMAs, 529 Plans, Guardian Roth IRAs, and a newly introduced account under the One Big Beautiful Bill known as the Trump Account. Each strategy has unique features and contribution rules, outlined below.

Account Type	Tax Treatment	Contribution Limits	Usage Restrictions	Eligibility	Investment Options	Special Provisions
UTMA	Taxed at child's rate (Kiddie Tax may apply)	No Limit	Funds must be used for benefit of minor	Minor with custodian	Broad investment options	Assets become child's at age of majority
529 Plan	Tax-free growth & withdrawals for qualified education	Varies by state, often $300k+	Education related expenses only	Beneficiary must be named	Limited to plan options	Can change beneficiary within family
Guardian Roth	Tax-free growth & withdrawals for retirement	$7,500/year (under 50)	Withdrawals before 59½ may incur penalties	Earned income required	Broad investment options	Qualified withdrawals are tax-free
Trump Account	Tax-deferred growth	$5,000/year (indexed); $1,000 initial govt. credit	No withdrawals before age 18; can transfer to Traditional IRA	Anyone under 18	Index-like investments only	No earned income required; taxable if child dies before 18

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