Sample Op-Ed:

Ever had a “Jingle All the Way” experience trying to get that last minute holiday gift for someone? It might have even been a Turbo-Man action figure or the coveted Tickle Me Elmo. This holiday season, we may all be our own versions of Arnold Schwarzenegger tracking down the last gift on the shelves.

Want to beat the rush at the mall? Or are you tired of patiently, or not-so-patiently, waiting by your mailbox for a gift? 529 accounts are a great opportunity to invest in the future education of someone you love.

529 plans make it easy and affordable to plan ahead for the cost of higher education at colleges & universities, technical & community colleges, trade schools and many other post-secondary education programs. Investing in a 529 account not only helps individuals’ budget, but it also provides tax advantages to the account owner. While state tax incentives vary federally, money grows in a 529 account tax deferred and then it can be withdrawn tax free if used for qualified expenses. Those expenses range from college tuition, books, computers, room, and board, and more.

According to the College Savings Plans Network, over $412 billion dollars are being set aside all over the country for education expenses. {INSERT SPECIFICS ABOUT YOUR PLAN} You can be one of those saving and investing for education with a 529 plan.

Is wrapping gifts one of your favorite parts of the holiday season? Don’t let giving financially to a 529 account hold you back from watching your gift be unwrapped. There are plenty of ways to be creative when sharing the news. You could share the news in a new paperback book, or you can make a paper airplane with the news and let it fly into their lives. The opportunities are endless!

Regardless, a 529 is not only a way for you to not end up like Arnold in “Jingle All the Way,” but a chance to invest in the future of a loved one in their quest to pursue higher education – it will be the gift that lasts the longest!