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Dear Principals and Counselors,

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- Earnings grow tax free and can be withdrawn tax free for qualified expenses.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](http://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 of your 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.

**With a limited marketing budget for the program, we need your help to reach your student's parents with this important information.** The enclosed posters are updated with this year's income amounts. Our office would also be grateful if you would include information about Learning Quest and the K.I.D.S Matching Grant in your school newsletter, newspaper, web site, or other communications to parents. More information and can be found at [www.learningquest.com/kids](http://www.learningquest.com/kids). These materials are also available electronically on the site.

Lastly, if you would like to schedule a presentation about saving for higher education for the parents in your school district, or have any other suggestions of how we can share information about K.I.D.S. and the Learning Quest 529 Education Savings Program with your students, please give me a call.

Scott M. Gates

Learning Quest Director