**Flexibility is Future Scholar’s Greatest Benefit**

There’s no denying that it’s impossible to predict what the future will bring. But having a smart plan can help you influence just how bright the future will be for you and your family.

If your vision for your family includes a child’s future education, investing in South Carolina’s [Future Scholar 529 Plan](https://futurescholar.com/) will provide the flexibility you need to help you achieve that important goal.

How flexible is it? Let’s take a look:

**1. Flexible in *How You Contribute***

With Future Scholar, there’s no minimum amount necessary to open an account, and you can make contributions as your family’s budget allows.

And you don’t have to do it alone. Anyone, including parents, grandparents, as well as other family and friends, can contribute to a Future Scholar account, and contributions can be made by check, through a one-time bank draft or by setting up a recurring payment from your bank account.

Plus all who contribute to a Future Scholar plan can deduct that amount from their South Carolina state income tax return.

**2. Flexible in *the Way You Invest***

Not an investment guru? You don’t need to be. Future Scholar offers [three convenient ways to invest](https://futurescholar.com/savings-plans/future-scholar-direct-plan/) – age-based, target allocation and single-fund options – so you’re sure to have an option that’s simple to use and fits your needs and objectives perfectly.

**3. Flexible in *Where You Use the Funds***

While you can plan ahead for your child’s education, you can’t always predict what your child’s dreams and goals will be. That’s why Future Scholar provides the flexibility to use your funds at any accredited school in the country and many international schools, including two-year and four-year colleges and universities, technical schools and graduate programs.

Is it your child’s dream to create mouth-watering gastronomical delights? Then, use Future Scholar savings for your budding chef’s culinary school tuition and supplies. Or perhaps you’d like to use your savings on a qualified apprenticeship that teaches specific skills your child hopes to master.

Thanks to recent changes at the federal level, 529 funds can also be used for K-12 tuition at charter and private schools, to help pay down student loans (up to $10,000) and more recently, unused funds can be rolled over to a Roth IRA.

**4. Flexible in *How You Use the Funds***

Not only can you use your funds *where* you want, but you’re also able to leverage them *how*you want. In addition to college tuition and fees, the money you save in your plan can be used to cover qualified educational expenses, such as:

* The cost of housing and meals
* Books, equipment, and other supplies (including computers) required for enrollment
* Expenses required to participate in a registered apprenticeship program

The flexibility of Future Scholar begins when you open an account. Enroll in Future Scholar and start saving by visiting [**futurescholar.com/enroll**](https://futurescholar.com/enroll/)**.**