THREE WAYS TO SAVE

Meeting your financial goals becomes easier when you have the right tools.

The **West Virginia State Treasurer's Office** has three tax-advantaged savings programs that are specifically designed for your unique needs. Explore your options to see if there is one or more that is right for you!

	SMART529® West Virginia's Education Savings Solution	JUMPSTART SAVINGS PROGRAM	WVABLE Powered by STABLE
What it is	**SMART529®** is West Virginia's 529 education savings program. It features different plans and investment options	**Jumpstart Savings** is the first-ever state-administered career investment account for entrepreneurs and skilled workers	**WVABLE** is a savings and investment program specifically designed for people with disabilities
Who it helps	Parents, grandparents, and individuals saving for education expenses for themselves or a loved one	Entrepreneurs and skilled workers in West Virginia saving for qualified career expenses; Guardians and parents may also set up the accounts for a child	West Virginians who developed a qualifying disability before age 46 who want to save and invest without losing eligibility for needs based benefits like Medicaid and SSI
Enrollment incentives	$100 Bright Babies	$100 Ignite Incentive; $100 Send It Foundation Incentive	$25 Enrollment Incentive
Tax benefits	State and federal tax-deferred accumulations; Tax-free withdrawals on qualified expenses	State tax-deferred accumulations; State tax-free withdrawals on qualified expenses	State and federal tax-deferred accumulations; Tax-free withdrawals on qualified expenses
2026 Annual Contribution Limits*	Gift tax contribution limit $19,000 ($38,000 married filing jointly)	$25,000 annual state tax-advantaged contribution limit	$20,000 standard; $35,650 for employed accountholders
Find out more!	SMART529.com	WVJUMPSTART.gov	WVABLE.com

*Account limits are subject to change. This chart does not include lifetime contribution limits.

All information is subject to change and should not be considered tax advice. Be sure to review all Plan Disclosure Statements before enrolling in an investment program. Investments are subject to investment risks and are not guaranteed by the State of West Virginia.