



# DENVER WEALTH MANAGEMENT, INC. | STANDARD OF CARE **INVESTING FOR COLLEGE**

Maybe it's time to send your child off to college, or perhaps you have years to plan. Now may be the right time to address those higher-education needs. Note, community college can be a good start. The cost-efficient option is a great way to cut down expenses for the first two years while your student knocks out their gen-eds. Many parents offer to pay for years 3 and 4 if their child covers the first two. For assistance, please do not hesitate to reach out to our team—call our office at (303) 261-8015.

## **EDUCATION SAVINGS**

Colorado offers some of the best 529 college savings benefits, including a match program of up to \$500 and a \$2,000 scholarship for Colorado residents—that's \$2,500 for free!

Consult your financial professional about opening a 529 college savings account.

Research your state's 529 matching program.

## **BUDGETING FOR SCHOOL**

Discussing the budget with your child can be beneficial, helping them understand college's actual expense—perhaps they will study just a little bit harder!

Compare the total costs of each school your child is considering, including tuition, room and board, etc.

Discuss your financial contribution with your child.

Explore scholarships and financial aid options.

---

 | **Helping successful individuals address their financial future.**

Securities offered through LPL Financial, Member FINRA/SIPC. Investment advice offered through Denver Wealth Management, Inc., a registered investment advisor. Denver Wealth Management, Inc. is a separate entity from LPL Financial.

This information is not intended to be a substitute for individualized tax or legal advice. We suggest that you discuss your specific situation with your tax or legal advisor.