

Gifting Grandparents





A Holiday Tale





Need a Gift Idea for the Holidays? Think Education.

The holiday shopping season is upon us and kids will be putting gifts like video games, clothes and concert tickets at the top of their wish lists. Though it may not be as fun to unwrap, they might come to appreciate a different type of gift this year: money towards their college education.

With the cost of college continually on the rise, saving has become more of a family effort. And many grandparents are stepping in to help. In fact, according to the 2014
Grandparents and College Savings
Study by Fidelity Investments, more
than half (53 percent) of
grandparents are already saving or
plan to start saving to help pay for
their grandchildren's college costs.

While it may not be as flashy as the latest gadget, money that's contributed to a dedicated college savings account (like a 529 plan) can reap long-term benefits and offset some of the future costs of college.

The following is a look at grandparents' attitudes toward saving for college and how they can continue to help make a difference during the holidays.

In 2014, the average person celebrating Christmas, Kwanzaa and/or Hanukkah will spend



on gifts than in 2013.

If you had an extra \$37.15 to spend on your grandchildren this holiday season,

would you spend it on...



a toy?



a gift card?



an event ticket?

How about a college education?







feel that it's important to help pay for their grandchild(ren)'s college education.

Why do you think it is important to help pay for your grandchild(ren)'s college education?

Education is key. It opens many doors and opportunities.





Tuition and fees are outrageous and out of line. Too few jobs are available today for those students who are willing to work their way through.



My parents

helped with my

education and my

children's

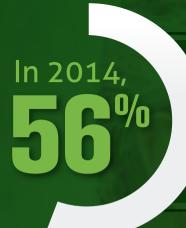
education.



I don't think it is teaching a good lesson to acquire debt before a person begins their career .



It's my legacy, responsibility, and pride.



of holiday shoppers expect to do at least some portion of their holiday shopping online.



Of all holiday shoppers, those making purchases online plan to spend **16% more** on gifts, decorations and food for the holidays.

Why not include saving for college as part of your online holiday shopping this year?



90%

of grandparents said they'd be likely to make a gift to college savings for special occasions, instead of giving other presents, if asked by their adult children or grandchildren.



38%

of grandparents said that contributing online directly to a college savings account would be the most convenient way to make a gift to a grandchild(ren)'s college savings.



Sign up for Online College Gifting

Fidelity's **529 Online Gifting Service** lets owners of Fidelity-managed **529 college savings accounts** use social media to encourage friends and family to help them save for college.

How easy is it? Check out this short **video** to learn more.

You can open up a Fidelity-managed 529 college savings account for your grandchild(ren) today or encourage owners of Fidelity-managed 529 college savings accounts to share their social links so you can contribute.

The UNIQUE College Investing Plan, the U.Fund® College Investing Plan, the Delaware College Investment Plan and the Fidelity Arizona College Savings Plan are offered by the state of New Hampshire, MEFA, the state of Delaware, and the Arizona Commission for Postsecondary Education, respectively, and managed by Fidelity Investments. If you or the designated beneficiary are not a New Hampshire, Massachusetts, Delaware or Arizona resident, you may want to consider, before investing, whether your state or the designated beneficiary's home state offers its residents a plan with alternate state tax advantages or other benefits.

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