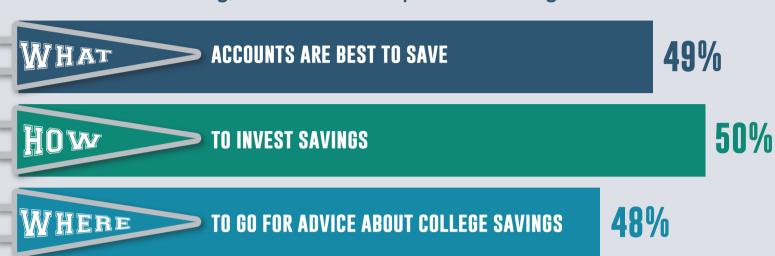
PARENTS OVERDUE



While parents may recognize the need to save more for college, many don't have an understanding, or need more help when deciding:



This lack of clarity can lead to confusion.

CONFUSION REALITY agree that saving too much Just a small percentage of savings, will significantly impact including those in a 529 college savings plan, their child's eligibility for is considered in federal financial aid financial aid. evaluations. It's always smart to contact schools of interest directly to learn more about their financial aid process. believe if their child "Financial aid" does not mean "free money." receives financial aid, they It's critical to understand the elements of a don't have to pay any of financial aid package. Loans have to be paid that back. back. Scholarships and grants generally do not. are under the impression Starting to save when your child is just a few that as long as they start years away from college means you are saving by the time their expecting to save large amounts in a short period of time, or you're relying on your child starts high school, child to secure scholarships, financial aid or they'll be ok. take on student loan debt.

STILL HAVE QUESTIONS?

Fidelity.com/college provides families with a range of online planning tools and calculators, an overview of savings options and strategies, as well as resources to learn more about how to search and apply for financial aid and scholarships. Or call a dedicated Fidelity college planning representative at 1-800-544-1914.

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Source: Fidelity Investments, 2014 College Savings Indicator, August 2014

The UNIQUE College Investing Plan, U.Fund College Investing Plan, Delaware College Investment Plan, and 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 is 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

Units of the Portfolios are municipal securities and may be subject to market volatility and fluctuation.

Please carefully consider the Plan's investment objectives, risks, charges and expenses before investing. For this and other information on any 529 College Savings Plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view online. Read it carefully before you invest or send money.

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