

# SP<sup>3</sup> - Student Planning Pointers for Parents



## Conversation Starters

### A Season of Giving and Sharing– 9th Grade

You know your student the best, so the following talking points are simply a guideline to use in starting a conversation with your 9th grader about requesting 529 deposits as gifts.

- ▶ Rather than gifts you don't really need and might not like, wouldn't you rather have your relatives make deposits toward your college savings?
- ▶ I will give you their contact information and help you write a note. They will feel better about your request if you share your future plans with them.
- ▶ Let's estimate the amount that everyone already has saved for you, and also the amount you can earn and save for yourself in the future.



Student Planning Pointers for Parents

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