



The Power of the U.Plan Prepaid Tuition Program[®]

MEFA[™]

Your Presenter Today

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Jonathan has worked at MEFA for over 20 years helping families in Massachusetts prepare for college.

As Associate Director of College, he provides guidance on planning, saving, and paying for college to students and their families and serves as host of the MEFA Podcast.

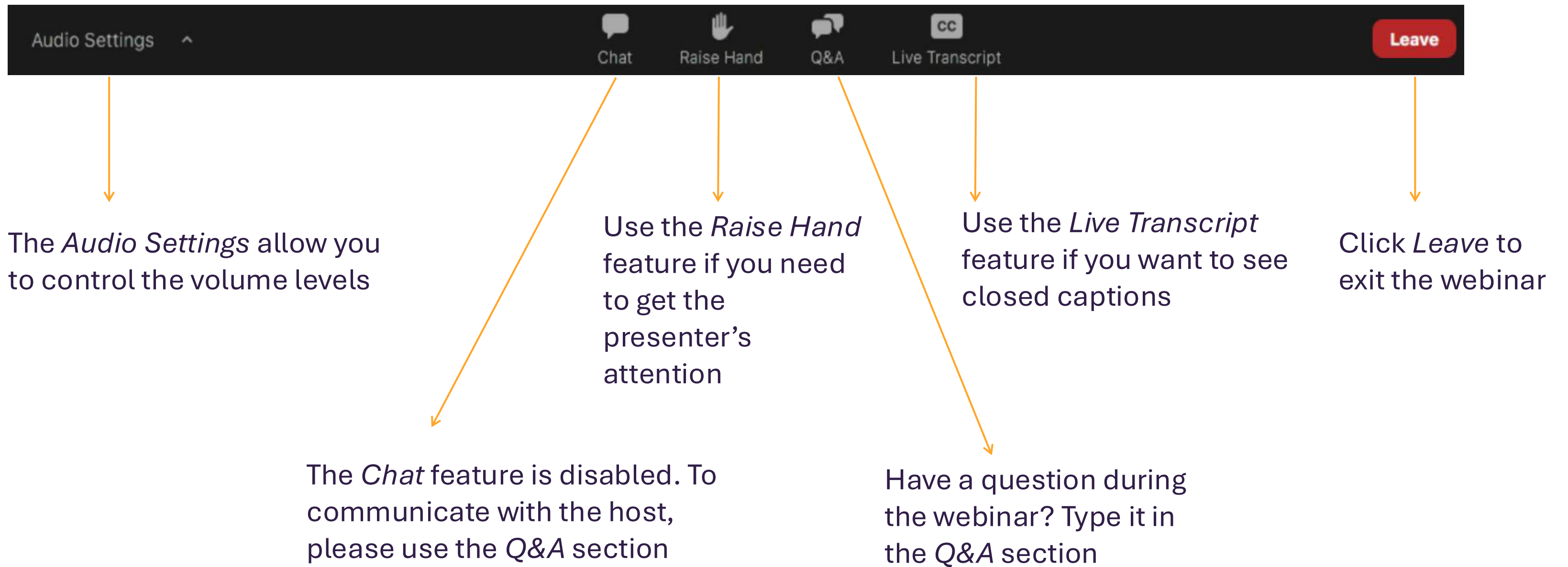


About MEFA

State authority created by the Commonwealth of Massachusetts in 1982, helping families plan, save, and pay for college



How to Participate



What You Will Learn Today

- U.Plan and U.Fund Comparison
 - U.Plan Basics
 - U.Plan Benefits
 - Network of Colleges & Universities
 - U.Plan & Financial Aid
 - How to Enroll
 - Managing Your Account Online
-

Prepaid Tuition Program (U.Plan) and 529 (U.Fund)

Two tax-advantaged college savings plans that help you set aside funds for future college costs

Funds deposited April 1, 2025 - July 15, 2026

	U.Plan Prepaid Tuition Program	U.Fund 529 College Savings Plan
How does the money grow?	Lock in a percentage (based on how much you save) of current tuition rates; money not spent on U.Plan colleges grows at CPI	Select from several investment options
Where is the money invested?	Invested in bonds backed by the full faith and credit of the Commonwealth of MA	Invested in the market
What can I use it for?	Use for tuition & mandatory fees	Use for tuition, fees, housing, food, books, & technology
Where can I use it?	Use at 70+ participating MA colleges and universities	Use at any accredited college in the country, some international colleges, & vocational schools
What type of degree does it pay for?	For undergraduate education	For undergraduate or graduate education
What if the student doesn't attend college?	Funds can be withdrawn without tax ramifications or penalty	Funds can be withdrawn with earnings subject to taxes and a 10% penalty or up to \$35k may be rolled into a Roth IRA for the beneficiary

Growth

- As tuition costs vary, your lock-in percentages vary
- Contributions year after year add up to a greater percentage of lock-in
- U.Plan locks in only tuition and mandatory fee expenses

Locking In a Percentage

Institution	Tuition & Fees	Initial Investment	Percentage of Tuition & Fees Locked In
College A	\$15,000	\$1,500	10%
College B	\$30,000	\$1,500	5%
College C	\$50,000	\$1,500	3%

U.Plan Basics

You can save in your U.Plan account all year

On July 15th each year, your savings from the previous 12 months will lock in up to 100% of tuition and mandatory fees at today's rates

You lock in rates at over 70 public & private colleges and universities in MA

Your savings purchase Tuition Certificates, which represent interest in Commonwealth General Obligation Bonds

You must save at least \$300 in total over the year

No maximum limit

No MA residency required

Locking In Tuition & Mandatory Fees

Funds deposited by July 15, 2025

Lock in 2025-26 academic year tuition
& mandatory fees



Funds deposited Aug 1, 2025–July 15, 2026:

Lock in 2026-27 academic year tuition
& mandatory fees



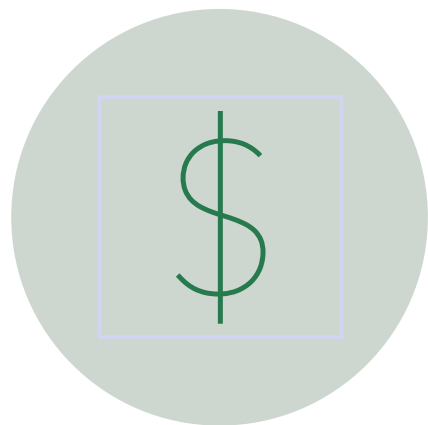
U. Plan Benefits



Money grows federal and MA state tax free



Savers can claim a MA state income tax deduction of up to \$1,000 (singles)/\$2,000 (married filing jointly)



Any unused money is returned without penalty and with interest accrued at CPI



No need to select a college until it's time to attend

Participating U.Plan Colleges & Universities

American International College

Amherst College

Anna Maria College

Assumption College

Babson College

Bay Path College

Benjamin Franklin Institute of Technology

Bentley College

Berklee College of Music

Berkshire Community College

Boston College

Boston University

Bridgewater State University

Bristol Community College

Bunker Hill Community College

Cape Cod Community College

Clark University

College of the Holy Cross

Curry College

Dean College

Elms College

Emerson College

Emmanuel College

Endicott College

Fisher College

Fitchburg State University

Framingham State University

Gordon College

Greenfield Community College

Hampshire College

Hellenic College

Holyoke Community College

Laboure College

Lasell College

Lesley University

Massachusetts Bay Community College

Massachusetts College of Art and Design

Massachusetts College of Liberal Arts

Massachusetts Maritime Academy

Massasoit Community College

Merrimack College

Middlesex Community College

Montserrat College of Art

Mount Holyoke College

Mount Wachusett Community College

New England Conservatory of Music

Nichols College

North Shore Community College

Northeastern University

Northern Essex Community College

Quinsigamond Community College

Regis College

Roxbury Community College

Salem State University

Simmons University

Smith College

Springfield College

Springfield Technical Community College

Stonehill College

Suffolk University

University of Massachusetts Amherst

University of Massachusetts Boston

University of Massachusetts Dartmouth

University of Massachusetts Lowell

Wellesley College

Wentworth Institute of Technology

Western New England University

Westfield State University

Wheaton College

Worcester Polytechnic Institute

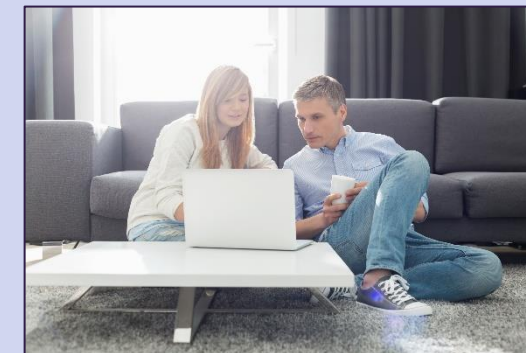
Worcester State University

Participating School Changes

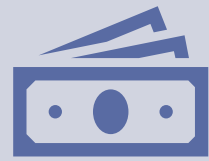
If a college or university joins the U.Plan, it must honor Tuition Certificates purchased since the program started in 1995



If a college or university drops out of the U.Plan, it must honor all Tuition Certificates purchased prior to the year it withdrew from the program



The U.Plan and Financial Aid



When applying for college financial aid, the U.Plan is considered a parent asset



The financial aid formula assumes families will use up to just 5.6% of parent assets to pay for college costs



Bottom line: The U.Plan, as with other college savings plans, does not significantly impact a student's eligibility for financial aid

How to Enroll

MEFA College & Career Planning Ways to Save Ways to Pay About MEFA Resource Center Sign Up for Emails Log In

Ways to Save

MEFA
uplan™

U.Plan Prepaid Tuition Program

Protect against rising college costs by locking in a percentage of today's tuition at 70+ colleges in MA

Start Saving Log In

What is the U.Plan?

The U.Plan is the Massachusetts prepaid tuition plan that allows you to pay for tomorrow's tuition and mandatory fees at today's rates.

Enrolling in the U.Plan

U.Plan Prepaid Tuition Plan

Start saving for college and protect your child from rising tuition costs. The U.Plan lets you lock in a percentage of today's tuition and mandatory fees at a network of colleges and universities in Massachusetts. Start saving now.

First Name*

Last Name*

Email*


Mobile

Yes, I authorize MEFA to contact me via text message.

By marking this box I understand that MEFA and its affiliates and agents may contact me when there are account and service related items that require my attention, including account updates, product offers, and important reminders. Notifications will be sent via telephone and automated text message or auto dialer. Message and data rates may apply. This is an optional service and is not required to receive goods and services from MEFA. You may revoke this authorization by text message sent to the telephone number from which you received a text.

*- required

Start Saving



Thank you for your interest in the U.Plan.
Click below to continue the account setup process.

Want to start saving with the U.Plan?

What you'll need:

- SSN
- Address
- Successor owner information (optional)
- Each beneficiary's:
 - SSN
 - DOB
 - Address
 - College start year

Complete Enrollment Now

Already saving with the U.Plan but not online?

What you'll need:

- Account number
- SSN
- DOB
- ZIP Code
- Email address

Create an Online Account

Already saving with the U.Plan and have online access?

What you'll need:

- U.Plan user ID
- U.Plan password

Log In to Your U.Plan Account

If you need assistance, please contact a U.Plan customer service representative at (888) 590-5653 or collegeplanning@mefa.org.

Enrollment Steps



Selecting Maturity Years

The maturity year(s) should be one or more of the years in which you expect your child to attend college (e.g. freshman, sophomore, junior, and/or senior year)



Adding Funds to the U. Plan



Enter bank account information and make a one-time contribution or select a schedule for automatic deposits to make saving in the U. Plan even easier

Manage Your Account Online

Add	Add to your savings
Review	Review your statements
Check	Check your balance
Request	Request a disbursement
Open	Open a new account for another Beneficiary
Change	Change your contact information

Get Started

1

Enroll at
mefa.org/uplan



2

Quarterly statements
will detail your
contributions

3

Sign up for MEFA emails
on mefa.org to receive
timely college planning
guidance









4

Use MEFA's College
Cost Projector to
estimate future college
costs



Connect with MEFA

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-  youtube.com/MEFAcounselor
-  mefa.org/mefa-podcast

Thank You!

Questions?



(800) 449-MEFA (6332)



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