



How to Start Saving for College Without Derailing Retirement

Retirement First: Start with your own retirement. There are no loans for retirement—but there are for college.

Know Your Tools: Explore 529 plans, custodial accounts, or Roth IRAs for education savings.

Set Realistic Goals: You don't need to cover 100% of college costs. Aim for what's feasible.

Automate Everything: Small, regular contributions to both retirement and college accounts add up.

Think Financial Aid: Asset placement impacts aid. Get strategic to preserve eligibility.

Build a Coordinated Plan: Balancing college and retirement is possible—with the right strategy.

Want a personalized plan that fits your family's future?

Let's talk. Visit <https://www.daviddaviscrc.com> or call today to start a conversation that puts your whole picture into focus.

Disclosure: Consider the investment objectives, risks, and charges and expenses associated with municipal fund securities before investing. More information about municipal fund securities is available in the issuer's official statement. Please read the official statement carefully before investing.

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