

# **A Step-by-Step guide for applying to the Maryland College Investment Program and the Save4College Program**

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To begin your 529 application go to:  
<https://maryland529.com/>

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formerly College Savings Plans of Maryland

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Plan?

Open an Account

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MCIP

Two Smart Ways to Save for Education

Maryland Senator Edward J. Kasemeyer

**PREPAID COLLEGE TRUST**

- Secure tomorrow's tuition at today's prices
- Offers affordable and flexible tuition plans and

Maryland Senator Edward J. Kasemeyer

**COLLEGE INVESTMENT  
PLAN**

- Offers a variety of investment portfolios managed

Click on Open an  
Account and  
select the MCIP  
(Maryland  
College  
Investment  
Program) option

Do *not* select  
the MCPT  
(Prepaid  
College Trust)  
Option

Get Started

Select Investments

Create Profile

Fund Account

Review and Confirm

# Let's open your account

Already a customer? [Log in](#) for faster service.

## Fill out all fields

My name is  First name  Last name

My email is  [?](#)

I am saving for  First name  Last name [?](#)

**This page allows you to choose how you want your “investment” account set up.** This is most important if you are going to leave the money for 10-12 years until your child enters college, in which case you’d want maximum growth. If you are going to pull it out after 10 days to use for K-12 tuition, the “investment” piece means little, however you do need to choose a “portfolio.”

**Portfolios can be changed one time each year – in consultation with T. Rowe Price. Choose your portfolio from the drop down under “I’m comfortable picking my portfolio.”**

Get Started


Select Investments

Create Profile

Fund Account

Review and Confirm


## How would you like to choose a portfolio for Ploni's account?



### Guide me based on an enrollment date

Use an enrollment date to pick a portfolio that automatically rebalances as an enrollment date approaches.

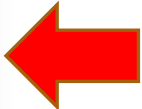
Browse by Enrollment Date



### I'm comfortable picking my own portfolio

Pick a portfolio that best matches your timeframe and investment strategy.

Browse All Portfolios



## Choose your portfolio(s)



Select the  
“Fixed  
Portfolios”  
option

### My Cart

Portfolio name

Portfolio name

■ Stocks ■ Bonds ■ Short-term

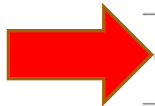
U.S. Treasury Money Market Portfolio

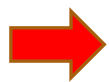
Remove

■ 0% ■ 0% ■ 100%

Review My Selection

Portfolio Name ▼	Average Returns Quarterly as of 03/31/2020				Total Annual Asset-Based Fees
	1 Year	5 Years	10 Years	Since Inception	
⊕ Enrollment-Based Portfolios (8)					
Enrollment-based portfolios are target-date investments based on when the funds will be used for education. <a href="#">Learn more</a>					
⊕ Fixed Portfolios (9)					
Fixed portfolios do not change allocation over time. <a href="#">Learn more</a>					





### + Fixed Portfolios (9)

Fixed portfolios do not change allocation over time. [Learn more](#)

Balanced Portfolio	-7.48%	2.95%	6.30%	5.70% (11/26/2001)	0.67%	<a href="#">Add to my cart</a>
Bond & Income Portfolio	-3.33%	1.99%	3.74%	5.01% (11/26/2001)	0.67%	<a href="#">Add to my cart</a>
Equity Index 500 Portfolio	-7.23%	-	-	0.65% (03/29/2018)	0.26%	<a href="#">Add to my cart</a>
Equity Portfolio	-12.29%	3.40%	7.82%	5.83% (11/26/2001)	0.69%	<a href="#">Add to my cart</a>
Extended Equity Market Index Portfolio	-20.44%	-	-	-8.71% (03/29/2018)	0.40%	<a href="#">Add to my cart</a>
Global Equity Market Index Portfolio	-11.44%	3.36%	8.25%	5.92% (06/30/2006)	0.40%	<a href="#">Add to my cart</a>
Inflation Focused Bond Portfolio	1.20%	1.05%	0.80%	1.85% (10/31/2003)	0.44%	<a href="#">Add to my cart</a>
U.S. Bond Enhanced Index Portfolio	7.66%	-	-	6.05% (03/29/2018)	0.35%	<a href="#">Add to my cart</a>
U.S. Treasury Money Market Portfolio	1.59%	0.78%	0.39%	0.38% (12/31/2009)	0.44%	<a href="#">Add to my cart</a>



Based on their recommendation, it appears “US TREASURY MONEY MARKET” has the least risk associated with it and is the most reliable for short terms needs.

[Back](#)

Select the “Add” option on the right. Then, select “continue.”

<div><div><div></div><div></div></div><div>Fixed Portfolios (9)</div><div>Fixed portfolios do not change allocation over time. <a href="#">Learn more</a></div></div>						
Balanced Portfolio	-7.48%	2.95%	6.30%	5.70% (11/26/2001)	0.67%	Add to my cart
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U.S. Treasury Money Market Portfolio	1.59%	0.78%	0.39%	0.38% (12/31/2009)	0.44%	Add to my cart

[Back](#)





Select  
“Continue”

# Choose your portfolio(s)

Enter portfolio name

Q

## My Cart

Portfolio name		Portfolio name	■ Stocks ■ Bonds ■ Short-term
U.S. Treasury Money Market Portfolio	Remove		
■ 0% ■ 0% ■ 100%			



## Enter remaining personal information

Account Holder ?

Citizenship

☒ U.S. Citizen ☐ U.S. Resident Alien

First name

Becca

M.I.

MI

Last name

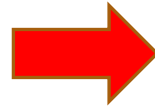
Berg

Date of birth

MM/DD/YYYY

Social Security number

000-00-0000

☐

I am the beneficiary of this account

Beneficiary ?

Follow prompts to enter your remaining information.

## Enter remaining contact information

Account Holder [?](#)

Address line 1

123 Park Heights

Address line 2 (optional)

Apartment, suite, etc.

ZIP code

21215

City

Baltimore

State

MD

☐

My mailing address is different from my residential address

Phone number

(443) 989-7656

Email

## Enter remaining information

# Add a successor?

Recommended: A successor will take over in the event of death or legal incompetence of the account holder.

First name

A

M.I.

MI

Last name

Smith

Date of birth

06/03/2005

×

Skip for now

Continue

Back

When ready, click “continue” (you can also skip for now, if you wish)

Make an initial contribution, a recurring contribution, or both.

U.S. Treasury Money Market Portfolio

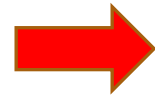
☐ Make an initial contribution.

☐ Set up a recurring contribution.

#### Summary

Total initial contribution amount \$ 0

Total recurring contributions/month \$ 0

☐

I intend to apply for the Save4College State Contribution Program and will make my minimum contribution before the program deadline. [Learn more](#)

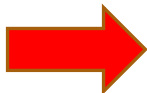
Continue

[Back](#)

You can make your initial deposit (minimum of \$25). You can also choose the box on bottom, "I intend to apply for the State Contribution Program," and bypass this step for now. If you do, make sure to remember to fund the account before the funding deadline.

# Before confirming, check off the box allowing you to apply for the Save for College State Contribution Program (formerly known as Maryland Match Program)

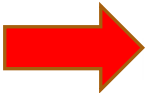
## Summary



Total initial contribution amount	\$ 25
Total recurring contributions/month	\$ 0

Select a funding method for your initial contribution(s).

Mail a check



I intend to apply for the Save4College State Contribution Program and will make my minimum contribution before the program deadline. [Learn more](#)

Continue

## Summary

---

Total initial contribution amount \$ 25

Total recurring contributions/month \$ 0

Select a funding method for your initial contribution(s).



Select a method ▾

Link my bank

Roll over from another 529 account

Mail a check

☐

I intend to make my minimum contribution before the program deadline. [Learn more](#)

Continue

[Back](#)

Select a funding  
method



## Link my account manually

Enter your bank account details and verify a few security questions to securely access your account in a few minutes.

Link manually



## Link my account automatically

Use your bank sign-in information to securely access your account in about 30 seconds or less.

Link automatically

## Enter your bank account details

### Name(s) on Account

Becca Berg [Add another name](#)

### Routing and Account Information

Find the info below in the lower left hand corner of your check.

Type of Account: ☐ Checking ☐ Savings

Bank Name

MEMO

⑆ 123456789 ⑆

00987654321

Routing Number

123456789

Account Number

Account #

☐ I agree to [Electronic Transfer Service Agreement](#).

# You can link your bank account (if you so choose) for convenience



**Check off  
the box  
after  
reading the  
Terms and  
Conditions  
then click  
“submit”**

## Terms and Conditions

By checking the box below, I acknowledge that I agree to read and be bound by the terms of the Account Holder's Representations and Acknowledgments, which are incorporated into the Documents and Disclosure in the attached document. I also acknowledge that have read and agree to the terms and conditions of the Plan Disclosure Statement and any supplements thereto, and I understand that the Plan Disclosure Statement may be amended from time to time.

To complete this online Account application, you must review and consent to the electronic access and delivery requirements and agree to the terms and conditions of the Documents and Disclosures in the attached document.

### I. Consent to Electronic Access and Delivery

By clicking "Submit", I certify that I am able to access all documents and disclosures online without additional hardware or software and I consent to establish the Account(s) electronically in the name listed on this online application and to receive all documents and disclosures that are necessary to open a new Account in electronic form, including but not limited to the Maryland College Investment Plan Privacy Policy and the Paperless Services Terms, Conditions, and Eligibility. Electronic versions of these documents and disclosures are contained in the attached document.

In addition, I consent to participate in Paperless Services to receive all 529 College Savings Plan Account statements, confirmations and Plan Disclosure Statements for all of my eligible Accounts electronically instead of by U.S. Mail. I acknowledge that I have read and agree to all of the Paperless Services Terms, Conditions, and Eligibility in the link provided below in section II. Documents and Disclosures. This election applies to this and all future transactions and document delivery for all eligible Accounts and will override any existing paperless elections I have made. I will receive an email notice alerting me that my documents are available online to view, print and/or download, and I may need to access some of the documents securely by logging into my Account online.

I certify that I am the person named in this online Account application and I affirm that I have provided a valid email address.

I have reviewed the information I entered above and confirm that it is accurate.

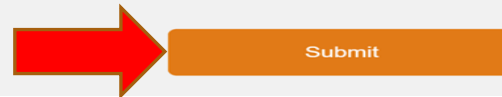
### II. Documents and Disclosures

You must open and review the following Documents and Disclosures to complete this online account opening process:



☒ I acknowledge and agree to the terms and conditions of the Consent to Electronic Access and Delivery and the Documents and Disclosures in this online account application.

Feedback



Apply now for the Save4College State Contribution Program

You could be eligible for a \$250 or \$500 State contribution. [Learn more](#)

[Apply now online](#)

Log into your account

It's fast and easy to manage your account online. You can set up recurring contributions, manage linked bank accounts, maintain your profile, make a one-time contribution and more.

[Go to my account](#)

Click  
“Apply  
Now”

**Questions?** Call 888.4MD.GRAD (463.4723) weekdays between 8 a.m. and 8 p.m. ET for assistance.

# Click next

## Welcome to the Maryland Save4College State Contribution Program Application

To be eligible, the following requirements must be met:

**Account Holder must:**

- Be a Maryland resident
- Have adjusted gross income that does not exceed \$112,500 as an individual or \$175,000 as a married couple filing jointly (based on the previous taxable year)
- If filing taxes in Maryland, file taxes by July 15th
  - The July 15th deadline is regardless of other tax-deadline extensions that may be available in Maryland
  - This does not revise the normal State deadline of April 15th
- Have not received \$9,000 in prior State contributions

**Beneficiary must:**

- Be a Maryland resident
- Be under the age of 26 years in the calendar year before the Account Holder submits an application
  - Example: For the 2022 application year, the Beneficiary is eligible if they are 25 years old or younger on December 31, 2021

**General requirements:**

- The Maryland College Investment Plan Account for which you apply must have been opened after December 31, 2016
  - If you have a closed/zero balance account (for more than 24 months) and open a new Account for the same Beneficiary, you may apply for the Maryland Save4College State Contribution Program for that Account
- Only 1 application per Account Holder/Beneficiary relationship can be submitted
- A Beneficiary may only receive 2 State contributions in any year
- All applications must be submitted by 11:59pm on May 31st

**Applying takes a few minutes – click Next to begin or close this window to exit the application.**

## Select the Beneficiary(ies) and Account(s) you want to apply for:

If you opened an Account for a new Beneficiary after December 31, 2016, they are eligible for the Maryland State Contribution Program. Use the radio button to select the Account\* to apply for per Beneficiary, or leave as "Do Not Apply at This Time".

By making selections, I certify that the Beneficiary on each selected Account is a Maryland resident. Only eligible Accounts not previously applied-for in the current calendar year will display below. If you have questions about previously applied-for Accounts, please contact us at the number below.

### Todd Berg

- 
- ☒ U.S. Treasury Money Market Portfolio - 9150025558
  - ☐ Do Not Apply at This Time

\*Your Maryland State Contribution Program application will NOT be automatically updated when you request a Beneficiary change, portfolio change or distribution after submitting this application. If you request one of those transactions and wish to change the Account that will receive the State contribution, please contact us at **888.4MD.GRAD** (463.4723).

Previous

Next



What is your tax filing status?

Make your selection based on your Maryland State tax filing covering the previous calendar year.

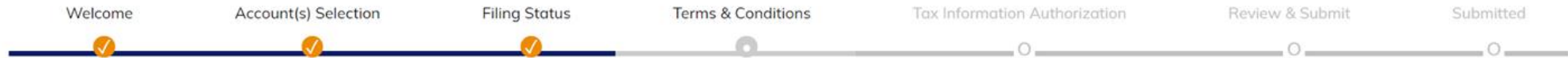
Individual or Married Filing Jointly

Individual	Married Filing Jointly	Minimum Contribution Per Applied for Account
\$49,999 or less	\$74,999 or less	\$25
\$50,000 - \$87,499	\$75,000 - \$124,999	\$100
\$87,500 - \$112,500	\$125,000 - \$175,000	\$250
<input type="checkbox"/> I have reviewed the income ranges and required minimum contribution amounts above and understand that eligibility and required contribution amount will be based upon the Comptroller of Maryland's verification process.		

Previous Next

Select how you file taxes and then select next.





## Terms & Conditions

Please review the terms and conditions for the Maryland State Contribution Program outlined below. You must agree below to continue.

By agreeing to the terms and conditions, I affirm that the information provided is accurate to the best of my knowledge, including my income range. I agree to hold harmless Maryland 529, the Trust, the Trustee, and T. Rowe Price for any losses arising out of any misrepresentations made by me or breach of acknowledgments contained in this form. State Contributions are not guaranteed. The State funding for contributions is limited to a certain dollar amount each fiscal year. As with the entire State budget, the Maryland General Assembly has final approval. If resources are insufficient to fully fund all eligible accounts, Maryland 529 shall provide contributions in the order in which applications are received in good order and give priority to applications of Account Holders who did not receive a State Contribution in any prior year. If you receive a State Contribution for any Account in a given year, you are not eligible in that year for the income deduction on your State taxes for contributions that you made to that or any other Maryland College Investment Plan Account. You should check with your tax advisor regarding your specific situation. For additional details about this year's Program, please visit [www.maryland529.com/Save4College](http://www.maryland529.com/Save4College).

 ☒ I Agree to the Terms and Conditions

Previous

Next





## Tax Information Authorization

This form is to authorize the appointee designated below to receive your confidential information, limited to the Comptroller's Office certification of your income range, verbally or in writing for the type of tax, year provided, and purpose listed below.

### Appointee

Maryland College Investment Plan Program Manager  
T. Rowe Price Associates Inc, P.O. Box 17479 Baltimore, MD 21297-1479

Appointee is hereby authorized to receive and inspect confidential tax information from the Comptroller of Maryland's office to verify my Maryland taxable income for the prior calendar year for the purpose of confirming my eligibility for the Maryland Save4College State Contribution Program.

By signing this form, I certify that I have read and understand the above authorization. In the case of a custodial account, I certify that I am the Custodian authorized to sign on behalf of the minor Account Holder.

Becca Berg

\*Taxpayer First and Last Name

May 27 2020

eSignature Date

\*If your name as it appears in this box differs from your current legal name, please call us at 888.4MD.GRAD (463.4723) to discuss how to update your name in our records.

Previous

Next



Review  
your  
selection  
and click  
“submit”



Please review your selections below and click Submit when complete. If changes are needed, click the previous button to go back to the applicable screen.

Filing Status: Married Filing Jointly

Beneficiary(ies) and Accounts:

Becca Berg - Account# 9150025533

**Next Steps (after clicking Submit):**

- 1 Make your qualifying contribution to each account above no later than November 1.
- 2 If you did not file (and are not required to file) a Maryland income tax return for the previous calendar year, you must complete and mail the Affidavit of Account Holder for State Contribution Eligibility form postmarked no later than May 31. The link to the form will be displayed after clicking submit.

Previous

Submit





**This screen will appear  
once the application is  
submitted**

**Maryland529**

**Thank you for submitting your application for the State Contribution Program. Please print this page for your records as it serves as your confirmation and outlines next steps for you to take.**

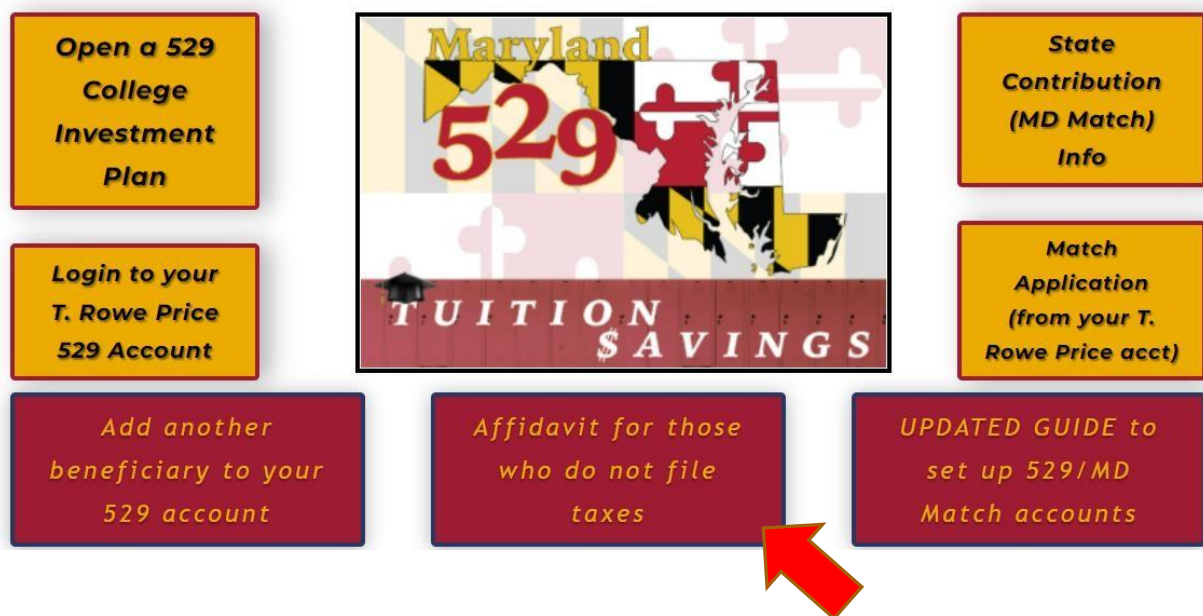
Filing Status: Married Filing Jointly

Beneficiary(ies) and Accounts:

Todd Berg - Account# 9150025558

FOR ACCOUNT HOLDERS WHO DO NOT FILE TAXES: If you are exempt from filing taxes, and therefore will not file taxes for the fiscal year, you will need to fill out an affidavit of income in order to receive State Contribution Funds (“Maryland Match”). The affidavit can be found on our website, [tuition529.com](http://tuition529.com). For this year, affidavits must be submitted by 5/31/2022.

Account holders who do not file taxes will need to fill out an affidavit of eligibility (see link below) in order to apply for the State Contribution Program. Mail your completed affidavit to Maryland College Investment Plan, P.O. Box 17479, Baltimore, MD 21297-1479, or via express delivery to Maryland College Investment Plan, Mail Code 17479, 4515 Painters Mill Road, Owings Mills, MD 21117-4903.



*Find the affidavit information on our website*