

State	Plan name	Plan type	Tax deduction/credit	Max contribution*	Additional Information
Alabama	CollegeCounts 529 Fund	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$400,000	
Alaska	T. Rowe Price College Savings Plan	Savings	None (no personal income tax)	\$475,000	
	University of Alaska College Savings Plan	Savings	None (no personal income tax)	\$475,000	
Arizona	Arizona Family College Savings Program	Savings	Up to \$2,000 per individual, \$4,000 per married couple	\$431,000	Tax-parity state
	Fidelity Arizona College Savings Plan	Savings	Up to \$2,000 per individual, \$4,000 per married couple	\$453,000	
Arkansas	GIFT College Investing Plan	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$366,000	
	iShares 529 Plan (Advisor-sold)	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$366,000	
California	ScholarShare 529	Savings	None	\$475,000	
Colorado	Direct Portfolio College Savings Plan	Savings	Are deductible in computing CO taxable income	\$400,000	Can deduct full amount of contributions
Connecticut	Connecticut Higher Education Trust (CHET)	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$300,000	
Delaware	Delaware College Investment Plan	Savings	None	\$350,000	
District of Columbia	DC College Savings Plan	Savings	Up to \$4,000 per individual, \$8,000 per married couple	\$500,000	
Florida	Florida 529 Savings Plan	Savings	None (no personal income tax)	\$418,000	
	Florida Prepaid College Plan	Prepaid contract	None (no personal income tax)		
Georgia	Path2College 529 Plan	Savings	Up to \$2,000 per individual, \$4,000 per married couple	\$235,000	
Hawaii	Hawaii's College Savings Program	Savings	None	\$305,000	
Idaho	Idaho College Savings Program (IDeal)	Savings	Up to \$6,000 per individual, \$12,000 per married couple	\$350,000	
Illinois	Bright Start Direct-Sold College Savings Program	Savings	Up to \$10,000 per individual, \$20,000 per married couple	\$400,000	Tax credit for employers who match contributions
Indiana	CollegeChoice 529 Direct Savings Plan	Savings	Tax credit = to 20% of contributions, max credit of \$1,000 (Up to \$5,000 in contributions per year)	\$450,000	Tax credit
	CollegeChoice CD 529 Savings Plan	Savings	Up to \$5,000 per year	\$450,000	
Iowa	College Savings Iowa	Savings	Up to \$3,239 per individual, \$6,478 per married couple	\$420,000	Deduction increases each year with inflation
Kansas	Learning Quest 529 Education Savings Program (Direct-Sold)	Savings	Up to \$3,000 per individual, \$6,000 per married couple	\$380,000	Tax-parity state

Kentucky	Kentucky Education Savings Plan Trust	Savings	None	\$350,000	
Louisiana	START Saving Program	Savings	Up to \$2,4000 per individual, \$4,800 per married couple	\$500,000	Available to state residents only
Maine	NextGen College Investing Plan--Client Direct Series	Savings	None	\$425,000	Tax-parity state
Maryland	Maryland 529--College Investment Plan	Savings	Up to \$2,500 per individual, \$5,000 per married couple	\$350,000	10-year carryforward limit on deductions of excess contributions
	Maryland 529--Prepaid College Trust	Prepaid contract	Up to \$2,500 per account	NA	Unlimited carryforward on deductions of excess contributions; available to state residents only
Massachusetts	U.Fund College Investing Plan	Savings	Up to \$1,000 per individual, \$2,000 per married couple	\$375,000	
Michigan	Michigan Education Savings Program	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$500,000	
Minnesota	Minnesota College Savings Plan	Savings	Up to \$1,500 per individual, \$3,000 per married couple, or tax credit = 50% of contributions to accounts, reduced by any withdrawals, up to \$500	\$425,000	Tax Credit and Deduction
Mississippi	Mississippi Affordable College Savings (MACS) Program	Savings	Up to \$10,000 per individual, \$20,000 per married couple	\$235,000	
	Mississippi Prepaid Affordable College Tuition (MPACT) Program	Prepaid contract	Up to \$10,000 per individual, \$20,000 per married couple	NA	Available to state residents only
Missouri	MOST	Savings	Up to \$8,000 per individual, \$16,000 per married couple	\$325,000	Tax-parity state
Montana	Achieve Montana	Savings	Up to \$3,000 per individual, \$6,000 per married couple	\$396,000	Tax-parity state
Nebraska	Nebraska Education Savings Trust--Direct College Savings Plan	Savings	Are deductible in computing NE taxable income, up to \$10,000 (\$5,000 for married couple filing separate returns)	\$400,000	
Nevada	USAA 529 College Savings Plan	Savings	25% employer tax credit on matched contributions up to \$500 per employee	\$370,000	
	Nevada Prepaid Tuition Program	Prepaid Contract	25% employer tax credit on matched contributions up to \$500 per employee	NA	Available to state residents only
	SSGA Upromise 529 Plan	Savings	25% employer tax credit on matched contributions up to \$500 per employee	\$370,000	
	Vanguard 529 College Savings Plan	Savings	25% employer tax credit on matched contributions up to \$500 per employee	\$370,000	
	Putnam 529 for America (Advisor-sold)	Savings	25% employer tax credit on matched contributions up to \$500 per employee	\$370,000	
New Hampshire	UNIQUE College Investing Plan	Savings	None (no personal income tax)	\$475,000	
New Jersey	NJBEST 529 College Savings Plan	Savings	None	\$305,000	

New Mexico	Scholar's Edge	Savings	Are deductible in computing NM taxable income	\$500,000	Can deduct full amount of contributions
	The Education Plan's College Savings Program	Savings	Are deductible in computing NM taxable income	\$500,000	
New York	New York's 529 College Savings Program	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$520,000	
North Carolina	National College Savings Program	Savings	None	\$450,000	
North Dakota	College SAVE (Direct)	Savings	Up to \$5,000 per individual, \$10,000 per married couple	\$269,000	
Ohio	Ohio CollegeAdvantage Direct 529 Savings Plan	Savings	Up to \$2,000 per year	\$445,000	
Oklahoma	Oklahoma College Savings Plan	Savings	Up to \$10,000 per individual, \$20,000 per married couple	\$300,000	
	Oklahoma Dream 529 Plan	Savings	Up to \$10,000 per individual, \$20,000 per married couple	\$300,000	
Oregon	Oregon College Savings Plan	Savings	Up to \$2,330 per individual, \$4,660 per married couple	\$310,000	Deduction adjusted for inflation
Pennsylvania	Pennsylvania 529 Guaranteed Savings Plan	Savings	Up to \$14,000 per individual, \$28,000 per married couple (2017)**	\$511,758	Tax-parity state
	Pennsylvania 529 Investment Plan	Savings	Up to \$15,000 per individual, \$30,000 per married couple (2017)**	\$511,758	
Rhode Island	CollegeBound Saver (Direct-sold)	Savings	Up to \$500 per individual, \$1,000 per married couple	\$395,000	
South Carolina	Future Scholar 529 College Savings Plan (Direct-sold)	Savings	Are deductible in computing SC taxable income	\$426,000	Can deduct full amount of contributions
South Dakota	CollegeAccess 529 (Direct-sold)	Savings	None (no personal income tax)	\$350,000	
	CollegeAccess 529 (Advisor-sold)	Savings	None (no personal income tax)	\$350,000	
Tennessee	TNStars College Savings 529 Program	Savings	None (no personal income tax)	\$350,000	
Texas	Texas College Savings Plan	Savings	None (no personal income tax)	\$370,000	
	Texas Tuition Promise Fund	Prepaid unit	None (no personal income tax)	Approx. \$81,132 (2016-17)	
Utah	Utah Educational Savings Plan	Savings	5% tax credit on contributions of up to \$1,740 per individual, \$3,480 per married couple		
Vermont	VHEIP	Savings	10% tax credit on contributions of up to \$2,500 per individual, \$5,000 per married couple		
Virginia	Invest529	Savings	Up to \$4,000 per year	\$500,000	
	Prepaid529	Prepaid Contract	Up to \$4,000 per year	Semester increments, \$8,145 for 5th-9th grade, to \$8,825 for newborn (2017-18)	

Washington	DreamAhead College Investment Plan	TBA	TBA	TBA	
West Virginia	Smart529 Select	Savings	Are fully deductible in computing WV taxable income*	\$265,620	
	SMART529 WV Direct College Savings Plan	Savings	Are fully deductible in computing WV taxable income*	\$265,620	Available to state residents only
	The Hartford SMART529 (Advisor-sold)	Savings	Are fully deductible in computing WV taxable income*	\$265,620	
Wisconsin	Edvest	Savings	Up to \$3,140 per year	\$456,000	Deduction increases each year with inflation
Wyoming	NA	NA	NA	NA	

*per beneficiary

** Married couples must have at least \$15,000 each in income to claim the max deduction of \$30,000

Blue	Tax Credit State
Red	No deduction or credit
Green	Tax-parity state: tax deduction for contributions to any state plan

Sources

- <https://www.thebalance.com/best-states-for-college-savers-3193238>
- <http://apr.org/post/congress-changed-529-college-savings-plans-and-now-states-are-nervous#stream/0>
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