



Similarities and Differences



MET

- Prepay tuition with three contract options
- Purchase credit hours, in semester increments, at today's prices for future use
- Best benefit at Michigan public institutions for tuition and mandatory fees
- Refund amounts payable to in-state private or out-of-state institutions
- Purchase for Michigan children – no age limit
- 15 years to use or refund
- Forget about tuition increases, you are locked in

SIMILARITIES

- Both are Section 529 qualified programs
- State income tax deductions
- Earnings are tax exempt for qualified withdrawals
- Low Cost, No Commissions
- Transferable to immediate family members
- Fund with after tax dollars
- Contribute with payroll deduction, ACH, or coupons
- Can be used separately or together (\$235,000 max.)
- Recognized as owner's asset for financial aid purposes
- Rollovers accepted from other 529 programs

MESP

- Investment savings account with seven investment options
- Use at any "eligible educational institution"
- Save for all qualified higher education expenses
- Open an investment savings account with as little as \$25
- One change in investment strategy every twelve months
- No age or time limit to use funds

Similarities N Differences Between Nfsas N A Student Loan

David Baud



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