

College Planning



■ Get ready for the best years of their lives.

- Maine ZeroFee College Loans
- Tax-advantaged Education IRAs
- Tax-deferred NextGen College Investing Plans
- Friendly help from our knowledgeable experts

Member FDIC



Because education is about **more** than money.

Sending your children to college is one of the finest gifts you can give them — the doorway to a life of greater confidence, prosperity, and happiness.

Norway has the tools — and **good advice** — you'll need.

Yet with college costs at an all-time high, the financial challenges can be daunting. At Norway, we're here to help, with the tools and friendly expertise to show you how to plan successfully.

■ Education IRA

An innovative nondeductible IRA savings plan that lets you make tax-free withdrawals to help pay for your child's education.

■ NextGen College Investing Plans

A popular Section 529 plan that gives you tax-deferred earnings growth plus tax-advantaged withdrawals. Funds can be used to pay for any accredited post-secondary school in the U.S.

■ Maine ZeroFee College Loans

A lower-cost way to help Maine families and students pay for college. Maine ZeroFee, in partnership with the Finance Authority of Maine (FAME) and the Higher Education Loan Purchase Program (HELPP), gives Stafford Loan borrowers (students) their entire loan amount immediately. And for parents seeking a PLUS Loan, a credit for the 3% origination fee is returned approximately 120 days after the loan has been fully disbursed.

■ Get Financial Aid Tips Online

At norwaysavingsbank.com, we've got valuable information to help you prepare for the challenges of paying for college. On the site, our practical assistance includes the Financial Aid Tip of the Month — brought to you by New England Dollars for Scholars and Nellie Mae.



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