

How to Use 529 Plans for Non-College Education

Think 529 plans are only for college? Think again. These education savings accounts can now help pay for many non-college learning paths too. This guide explains how to use your 529 funds for trade schools, certifications, apprenticeships, and more—without penalties or taxes.

■ What Can 529 Plans Be Used for Besides College?

- Trade schools (e.g., mechanic, plumbing, cosmetology)
- Apprenticeship programs registered with the Department of Labor
- Professional certifications and exams
- Accredited online courses or degrees
- Specialized job training programs

■ List of Qualified 529 Expenses (Non-College)

- Tuition and program fees
- Textbooks and required equipment
- Room and board (if enrolled half-time or more)
- Online course fees from accredited institutions
- Testing fees for licenses and certifications

■ What If My Child Doesn't Go to College?

- Transfer the 529 to a sibling, parent, or other relative
- Hold the funds for future education (e.g., grandchildren)
- Convert up to \$35,000 into a Roth IRA (starting 2024, under SECURE Act 2.0)

■ Creative Ways to Use 529 Plans

- Culinary schools
- Coding bootcamps
- Graphic design or IT certifications
- Medical technician training
- Teaching credentials

529 plans are more flexible than ever. If your child isn't going the traditional college route, you still have smart, tax-free options. With the right strategy, your savings can fund meaningful, career-ready

education paths that lead to real opportunities.