

1) Open an account online



VHEIP has a new name!

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New to VHEIP? [Register Now!](#)



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Give a
Gift

Start Saving with VHEIP



Start now to save for a child's future. Your VT529 makes it easy. By saving for college or training, you create education opportunities for your child or loved one that will last a lifetime. Research shows that students from families who save *even small amounts* for education are three times more likely to go on to and complete college or other training after high school.

- **Open or contribute to your account online** (with just \$25 to start!)
- **Invite others to give a gift** of any amount to your VHEIP 529 savings accounts (ideal for birthday celebrations, school milestones, or any gift-giving occasion!).

Plus, with VT529, Vermont taxpayers are eligible to get a [Vermont state income tax credit](#) on qualified annual contributions into their VT529 accounts.

Please read the [Disclosure Booklet](#) for additional information.

► **Open a VHEIP Account Online**

► **Open a VHEIP Account by Mail**

RENEST

2) Select “Enroll Now”



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Enroll Now

You are new and would like to open an account for the first time.





Register for Online Access

You already have an account and would like to register for online access.

Already registered for online access?

Log in below.

 User ID/Email

 Password

Login

[Forgot User ID?](#) | [Forgot Password?](#)

3) Enter basic information



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Create Your User ID

1 Gather some important information

Account Owner Beneficiary Contingent Account Owner (optional)	Address Date of Birth Social Security Number/Tax Identification Number
Payment Information	Bank Account and Routing Number As an added security measure, if you choose to make electronic contributions and/or withdrawals, VHEIP will perform a micro-deposit method of verification for any bank accounts added to your account(s).


2 Choose one or both of our investment plans

VHEIP Individual Account VHEIP UGMA/UTMA Account	Select either an individual account or an UGMA/UTMA account
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3 Enter the information below and start saving!

Email	<input type="text"/>
Confirm Email	<input type="text"/>
Password	<input type="password"/>
Retype Password	<input type="password"/>

☐ I have reviewed and agree to the Terms and Conditions of the [Website Agreement](#)

<input type="checkbox"/> I'm not a robot	 reCAPTCHA Privacy * Terms
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Cancel

Next

4) Create security login information



VHEIP has a new name!

Create Security Questions

Security Question	<input type="text"/>
Answer	<input type="text"/>
Security Question	<input type="text"/>
Answer	<input type="text"/>
<input type="submit" value="Submit"/>	

5) Prepare necessary information



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Submit Application

You are ready to begin enrollment.

You have successfully created your log in credentials. Your enrollment will be saved as you go and if you need to leave the site at any time, you can access your saved enrollment by using your log in credentials. Before you begin the enrollment application, please take a few minutes to review the following.

Gather some important information

- Account Owner's address contact information, Social Security or Taxpayer Identification Number, and date of birth.
- Beneficiary's address contact information, Social Security or Taxpayer Identification Number, and date of birth.
- Contingent Account Owner's address contact information, Social Security or Taxpayer Identification Number, and date of birth, if desired.

Payment Information

- Banking information (account number and routing number) to make the initial contribution and to set up future recurring contributions, if desired.
- As an added security measure, if you choose to make electronic contributions and/or withdrawals, VHEIP will perform a micro-deposit method of verification for any bank accounts added to your account(s)..

Choose one or both of our investment plans

- Be prepared to select either a VHEIP Individual Account or a VHEIP UGMA/UTMA Account account.

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6) Fill out personal information



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Account Owner Information

Tell us about you - the individual who will open and control the account.

Salutation	First Name*	M.I.	Last Name*	Suffix
Select Or ▼	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select Or ▼

Social Security Number/Tax ID Number*	Date Of Birth*
<input type="text"/>	<input type="text" value="mm/dd/yyyy"/>

Primary Phone Number*	Type*
<input type="text" value="(000) 000-0000"/>	Select One ▼

Alternate Phone Number	Type
<input type="text" value="(000) 000-0000"/>	Select One ▼

Permanent Address (This must be a street address; a PO Box cannot be accepted.)*	Permanent Address 2
<input type="text"/>	<input type="text"/>

7) Select eDelivery (unless you want mailed statements)

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Delivery Options

Tell us your preferred method for receiving the information below.

**GO PAPERLESS. CHOOSE eDELIVERY.**

A \$25 annual fee applies for delivery of Plan Documents via U.S.Mail.This fee is waived for Tax Forms. See Terms and Conditions.

Plan Documents*

eDelivery

Tax Forms*

eDelivery

☒ I have reviewed and agree to the [Terms and Conditions for Delivery Options.](#)

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8) Enter your own information for the Beneficiary Information

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Beneficiary Information

The future college student for whom you are saving.

Salutation First Name* M.I. Last Name* Suffix

Select O ▾ Select O ▾

Social Security Number* Date of Birth*

nnnn-nn-nnnn mm/dd/yyyy 

Select Existing Address

Mailing Address (Street or PO Box)* Mailing Address 2 (Apt, Suite, Unit, Floor)

City* State* Zip Code*

VT ▾

Country*

United States of America ▾

Primary Phone Number Type

(000) 000-0000 Select One ▾

Email

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9) Choose “Individual Account”

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Welcome ✓

Account Owner Information ✓

Delivery Options ✓

Account Beneficiary ✓

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Pick A Plan

Tell us how you want to save by picking one of the options below.

☒ **Individual Account**
This is the most common account type.

☐ **UGMA/UTMA Account**
This is an account funded with assets liquidated from an UGMA/UTMA custodial account. Please note: (i) this may be a taxable event and (ii) when the custodianship terminates the Beneficiary will be legally entitled to take control of the account and become the Account Owner.

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10) Enter 100% for “Principal Plus Interest Option”

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Investment Options

Please select any one or combination of investment portfolios listed below.

Managed Allocation Option (Age-Based) ⓘ

Balanced Portfolio ⓘ

Diversified Equity Portfolio ⓘ

Equity Index Portfolio ⓘ

Fixed Income Portfolio ⓘ

Principal Plus Interest Option ⓘ

Total

0

0

0

0

0

100

100

%

%

%

%

%

%

%

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11) Select “Yes, I want to make a One-Time Contribution Now”

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Contribution Options

Tell us how you would like to contribute to your account. Select one or any combination of the options below.

Make an Initial One-Time Contribution

☒ Yes, I want to make a One-Time Contribution now.

Set Up a Recurring Contribution Schedule

☐ Yes, I want to set up Recurring Contributions through an Automatic Contribution Plan (ACP).

Select Other Contribution Options

☐ Contribution(s) by Check
\$25 minimum. Please ensure that all accounts associated with the Contribution(s) are clearly listed on the check.

☐ Rollover or Transfer
If you would like us to initiate the transfer of funds from another Qualified Tuition Program (QTP) or Coverdell Education Savings Plan Account (Education IRA), please complete and submit the Incoming Rollover Form on the final step of this application.

☐ Payroll Deduction
\$15 minimum. Please also ensure that your employer can send contributions on your behalf via Automated Clearing House (ACH). Once you have submitted your application, select the Payroll Deduction option under the Financials tab to establish payroll deduction allocations and download the information to provide your employer.

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12) Enter bank information from where you want to contribute

For amount, enter \$25 or you can enter how much you spend on rent in a year

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Account Beneficiary ✓

Pick A Plan ✓

Investment Options ✓

Contribution Options ✓

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Recurring Contribution

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One-Time Contribution

Initial contribution for beneficiary

Amount

\$ 0.00

Bank Name*

Routing Number*

Account Number*

Confirm Account Number

Type of Account*

Select One

☐ I have read and agree to the Terms and Conditions.

Before we can process this contribution, you will need to verify the bank account you have entered above. As part of this verification process, we will make two small deposits into your bank account within 1-2 business days. Once you see these deposits appear, you will have 10 calendar days to log back into your VHEIP account and verify the deposited amounts. For more information, see [Bank Account Verification Instructions](#).

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13) Enter a Contingent Account Owner or skip

Adding a Contingent Account Owner is not necessary to unlock your 529 benefits

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Contingent Account Owner

This is the individual who will take ownership and control your account if something happens to you. You may skip this section if you do not want to name a Contingent Account Owner.

Salutation	First Name*	M.I.	Last Name*	Suffix
Select O ▾	<input type="text"/>	<input type="text"/>	<input type="text"/>	Select O ▾
Social Security Number*			Date Of Birth*	
<input type="text"/>			<input type="text" value="mm/dd/yyyy"/>	

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14) Make sure all information is entered correctly

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Review and Submit Your Application

You're almost there. We just need to know if you would like to make any additional changes or are ready to submit your application.

Account Owner / Custodian

Edit

Name:Mailing Address:Primary Telephone:

Beneficiary

Edit

Name:Mailing Address:Primary Telephone:

Investments Chosen at Enrollment

Principal Plus Interest Option

100%

Contribution Options

Initial One-Time Contribution:

Other Contribution Options

Payroll Deduction Contribution

Contribution by payroll deduction

Account Designation

Individual Account

☒ I have reviewed the application.

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15) Review Terms and Conditions and hit submit to open account

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Submit Application

Submit Your Application

Please review the Terms and Conditions below before final submission of your application(s).

☒ I have read and agree to the Terms and Condition of the Vermont Higher Education Investment Plan (VHEIP).

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