

1) Create an account



Let's set up your account!

In order to fund your beneficiary's account, we will need to create a login. Opening an account takes about 10 minutes.

4 Easy Steps

- Verify your identity and tell us about yourself
- Tell us about who you are saving for
- Set up your initial and recurring savings
- Select how would you like to invest

Important Legal Information ▾

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Already have an account? [Log in](#)

ACCOUNT BASICS

Already Started? [Continue Enrollment](#)

 First Name Last Name Email Confirm Email Username Password Confirm Password

Is the Account Owner or Beneficiary a resident of New Jersey?

 Yes No

All fields are required unless indicated as optional.

[Create Login](#)

2) Fill out basic information

ACCOUNT OWNER

Tell us about yourself

Please share your information so we can verify your identity

Phone Number

Phone Type

SSN or ITIN

Confirm SSN / ITIN

Date of Birth
MM/DD/YYYY

We are required by federal law to obtain, verify, and record information that identifies each person who opens an account.

Based on our responses here, you may be eligible for an additional \$750 – Renest can also help you maximize this benefit
Is your household Adjusted Gross Income between \$0 and \$75,000?

Yes

No

Are you employed by the state of New Jersey?

Yes

No

3) Fill out basic information (cont'd)

ACCOUNT OWNER

What is your address?

We'll need your address to establish your account.

 Street Address Street Address Line 2 (optional) City State ZIP Code

I have a different mailing address

We are required by federal law to obtain, verify, and record information that identifies each person who opens an account.

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4) Choose “Myself” as beneficiary

BENEFICIARY

Who are you saving for?

This person will be the beneficiary on the account. You can use these funds to pay for their educational cost. You can change the beneficiary at any time to a member of the beneficiary's family.

What is your relationship to the beneficiary?

The child is not born yet

My child

My grandchild

A niece/nephew

Myself

Someone else

Funding Method

Funding Method
Bank

Routing Number Bank Name Account Type

Account Number Confirm Account Number

Bank Account Holder

First Name Last Name

Initial Contribution

Many savers start with money they've received as gifts for birthdays, baby showers, and graduations.

Contribution Amount
\$1

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5) Choose “Bank” for funding method and then scroll down and choose \$1 or you can put how much you’ll spend on rent this year

How would you like to invest?

Choose between two strategies that best fit your timeline for saving for future education.

If the approach you select now doesn't fit your goals later, you can adjust your investment selections after your account is established.

Investment Strategy



Select Portfolios that Automatically Adjust

Enrollment-based portfolios automatically adjust their investment mix based on the projected enrollment year. They shift from more aggressive to more conservative as the target date approaches.

6) Choose “Build your own”



Build Your Own Portfolio

For those looking to take a more active role in their investment selection, NJBEST offers both objective-based and individual portfolios that allow you to customize an investment strategy to match your savings goals.

The information appearing on this page is not a recommendation or investment advice.

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7) Choose “Franklin U.S. Government Money 529 Portfolio” option

Money Fund Show all | Hide all

Franklin U.S. Government Money 529 Portfolio Details

Allocate Portfolios

You must allocate at least 1% to each portfolio you select and all allocations must total 100%.

Franklin U.S. Government Money 529 Portfolio

[Remove](#)

8) Enter 100%

100 %

Total Percentage Allocated

100 %

Please remember to revisit your portfolios often as these allocation percentages are static. Existing investments may be exchanged up to twice per calendar year and allocations for future investments may be changed at any time.

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You may be prompted to add another beneficiary and register for uPromise; you can skip these steps as they are not necessary to unlock your 529 benefits

9) Make sure everything is entered correctly. Then select “Electronic Delivery” (unless you want mailed statements) and open account

DELIVERY METHOD OF DOCUMENTS

Quarterly Statements and Program Description Updates Electronic Delivery	Transaction & Profile Confirmations Electronic Delivery	Tax Forms Electronic Delivery
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- By checking this box, I consent to receive the Program Description electronically and I acknowledge having reviewed, printed, or otherwise received it. I also agree to receive documents related to my 529 account(s) by the delivery methods as set forth above. If I have chosen to receive documents electronically, I acknowledge that I have carefully read the terms and conditions regarding electronic delivery and I consent and agree to receive documents electronically as set forth above. You can update your delivery preferences any time online.

TERMS & CONDITIONS

- I acknowledge that I have carefully read, consent and agree to the [Terms and Conditions](#) set forth in the [Program Description](#) and the [Privacy Policy](#).

By clicking open account you are confirming the above information is complete and accurate to the best of your knowledge.

[Save and Close](#)

[Open Account](#)