

1) Open an account

Please select one of the following options:



Enroll Now

You are new and would like to open a MPACT or MACS account for the first time.



Register for Online Access

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

Already registered for online access?
Log in below.



User ID/Email Address



Password

Login

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

2) Enter basic information

Have the following information ready for enrollment

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 Credit Card Information |

2 Choose one or both of our investment plans

| | |
|--|--|
| Mississippi Prepaid Affordable College Tuition Program (MPACT) | Prepays the cost of tuition and mandatory fees and offers tuition plans for universities, community colleges or a combination of the two. A \$60.00 non-refundable application fee per plan applies. |
| Mississippi Affordable College Savings Program (MACS) | Allows you to save for future college expenses such as tuition, books, and more-as well as for tuition expenses in connection with attendance at an elementary and secondary school, \$25.00 minimum contribution. |

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

3) Create login security questions

Create Your 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"/> | |

4) Fill out basic information (Cont'd)

| | | | | | |
|--------------------------|---|--|--|--|--|
| Account Owner | ACCOUNT OWNER INFORMATION | | | | |
| Contingent Account Owner | Tell us about you - the individual who will open and control the account. | | | | |

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

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

This information will be used for tax reporting purposes.

Permanent Address

| | |
|---|-----------------------|
| Address Line 1 (This must be street address; or a PO Box cannot be accepted.)* | Address Line 2 |
| <input type="text"/> | <input type="text"/> |

| | | |
|----------------------|---------------|----------------------|
| City* | State* | Postal Code* |
| <input type="text"/> | MS ▼ | <input type="text"/> |

Country

United States of America ▼

☐ My Mailing Address is different than My Permanent Address.

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

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

OPTIONAL INFORMATION

| | |
|-----------------------------------|--|
| How did you hear about us? | What is your approximate family income? |
| Select ▼ | Select ▼ |

| | |
|---|---|
| What is the highest level of education you have completed? | Would you be willing to be interviewed by the press regarding your participation in the program? |
| Select ▼ | No ▼ |

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5) Select eDelivery (unless you want mailed statements)

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[Account Owner ✓](#)[Delivery Options](#)[Contingent Account Owner](#)

DELIVERY OPTIONS

Tell us your preferred method for receiving the information below.

**GO PAPERLESS. CHOOSE eDELIVERY.**

A \$20 annual fee applies for delivery of MACS Plan Documents via U.S. Mail. This fee does not apply to Tax Forms or MPACT Plan Documents. See Terms and Conditions.

MACS & MPACT Plan Documents*
eDelivery

MACS & MPACT 1099-Q*
eDelivery

☐ I have reviewed and agree to the Terms and Conditions for Delivery Options

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6) Enter your information for Beneficiary Information

Select “Self” for what is your relationship to the Beneficiary

Account Owner ✓

Delivery Options ✓

Beneficiary Information

Contingent Account Owner

BENEFICIARY INFORMATION

The future college student for whom you are saving.

Salutation

First Name*

M.I.

Last Name*

Suffix

Select One

Select One

Social Security Number*

Date of Birth*

Age/Grade as of 09/01/2024*

nnnn-nn-nnnn

mm/dd/yyyy

Select One

This information will be used for tax reporting purposes.

See the MPACT Plan Contract Prices here.

Mailing Address

Select Existing Address

Mailing Address Line 1 (Street or PO Box)*

Mailing Address Line 2 (Apt, Suite, Unit, Floor)

City*

State*

Postal Code*

MS

Country*

United States of America

Primary Phone

Email

(000) 000-0000

What is your relationship to the Beneficiary?*

Select One

Is the Beneficiary or Account Owner a Mississippi resident?*

IMPORTANT: To open an MPACT account, either the Account Owner or the Beneficiary must be a resident of the State of Mississippi. Residency requirements do not apply to MACS.

Select One

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7) Select “Mississippi Affordable College Savings Program (MACS)”

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type

Contingent Account Owner

PICK A PROGRAM PLAN TYPE

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

☒ Mississippi Affordable College Savings Program (MACS)

Investment-based college savings plan with 10 different investment options.

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8) Select “Individual Account”

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection

Investments

MACS Contribution Methods

Contingent Account Owner

PICK A MACS PLAN

Tell us how you want to save.

☒ **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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9) Select “Capital Preservation Option”

Enter 100% for “Capital Preservation Option”

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection ✓

Investments

MACS Contribution Methods

Contingent Account Owner

MACS Investment Options

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

- Before making a selection, please ensure you have read the MACS Disclosure Booklet.
- Contributions will be invested according to the allocations you designate below.
- Total allocations must equal 100%.
- You may change your allocations of future contributions at any time by logging into your account.

| | | |
|---|----------------------------------|---|
| Managed Allocation Option (Age-Based) ⓘ | <input type="text" value="0"/> | % |
| Aggressive Allocation Option ⓘ | <input type="text" value="0"/> | % |
| Bond Fund Option ⓘ | <input type="text" value="0"/> | % |
| Conservative Allocation Option ⓘ | <input type="text" value="0"/> | % |
| Diversified Equity Option ⓘ | <input type="text" value="0"/> | % |
| Diversified Fixed Income Option ⓘ | <input type="text" value="0"/> | % |
| Capital Preservation Option ⓘ | <input type="text" value="100"/> | % |
| International Equity Fund Option ⓘ | <input type="text" value="0"/> | % |
| U.S. Equity Fund Option ⓘ | <input type="text" value="0"/> | % |
| Moderate Allocation Option ⓘ | <input type="text" value="0"/> | % |
| Total | <input type="text" value="100"/> | % |

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10) Select “One-Time Contribution”

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection ✓

Investments ✓

MACS Contribution Methods

Contingent Account Owner

Contribution Methods

Tell us how you would like to contribute to your account. You may choose more than one option.

One-Time Contribution

☒ I want to make a one-time contribution online

Recurring Contributions

☐ I want to set up recurring contributions

Other Contributions

☐ I want to make a one-time contribution by check. Next steps will be provided on the enrollment application confirmation screen.

☐ I want to roll over funds from another Qualified Tuition Program (QTP). Next steps will be provided on the enrollment application confirmation screen.

☐ Payroll Deposit
\$15 minimum. Before selecting this option, please ensure your employer can send contributions on your behalf via Automated Clearing House (ACH). To complete the setup for payroll deposit, please follow the instructions in the "What You Need To Do Next" section on the final step of this application.

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11) For funding, enter \$25 or you can enter how much you spend on rent in a year. Enter bank information for where you want to contribute from.

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection ✓

Investments ✓

MACS Contribution Methods ✓

Initial Payment

Contingent Account Owner

One-Time Contribution

The minimum initial contribution amount is \$25.00

\$

0.00

Bank/Financial Institution

Bank Nickname*

Account Type*

Select One ▼

Bank Account Number*

Bank Account Owner First Name

Bank Account Owner First Name

☐ I agree with the Terms and Conditions

Bank Routing Number*

Bank Routing Number

Re-type Bank Account Number

Bank Account Owner Last Name

Bank Account Owner First Name

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12) Add a Contingent Account Owner or select "Skip"

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

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection ✓

Investments ✓

MACS Contribution Methods ✓

Initial Payment ✓

Contingent Account Owner

CONTINGENT ACCOUNT OWNER (OPTIONAL)

This is the individual who will take ownership of your account should something happen to you.

Note: If you are enrolling in an UTMA/UGMA Savings account, the Contingent Account Owner information entered below will not be applicable for that account.

Salutation

Select O ▼

First Name*

M.I.

Last Name*

Suffix

Select O ▼

Social Security Number*

Date of Birth*

mm/dd/yyyy

This information will be used for tax reporting purposes.

Select Existing Address

☐ Address is outside US

Address 1 (This must be a street address; a PO Box cannot be accepted)*

Address 2

City*

State*

Mississippi ▼

Zip*

Primary Telephone

(000) 000-0000

Type

Select O ▼

Alternate Telephone

(000) 000-0000

Type

Select O ▼

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13) Make sure everything is entered correctly and then click “Pay and Submit” to finish opening your account

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Account Owner ✓

Delivery Options ✓

Beneficiary Information ✓

Program Enrollment Type ✓

Plan Type Savings Selection ✓

Investments ✓

MACS Contribution Methods ✓

Initial Payment ✓

Contingent Account Owner ✓


Application Review

Are you ready to complete your application?

You're almost there. We just need to know if you are ready to submit your application or if there is anything else you would like to do.

Account Owner / Custodian

Account Designation



Individual Account
This is the most common account type.

☒ I have reviewed the application.

Pay and Submit

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