

(StatePoint) If you're like many Americans, college savings may be taking a back seat to other financial priorities right now. Financial advisors want you to know that there are options to maximize education savings that you may not be taking advantage of.

New research from Edward Jones, a leading North American financial services firm, and Morning Consult found that 52% of Americans don't know what 529 plans are, and only 14% note they have or intend to use one as part of their education savings strategy.

"As a parent myself and as a financial advisor, I've seen the impact that 529 plans have had for my family's and my clients' education savings," said Andy Esser, a financial advisor at Edward Jones. "With education costs and borrowing costs on the rise, it's more

important than ever for Americans to understand the savings options available to them."

To help you get your education-specific and broader financial goals on track, Edward Jones is sharing these fast facts about 529 plans:

529 plans, defined: A 529 plan is an education savings investment account that offers federal and state tax benefits. Earnings grow tax free and distributions are tax free, when used for qualified education expenses, and many states plans offer state income tax deductions for contributions

Distributions are flexible: While 529 plans offer a variety of options for how beneficiaries use the funds, this fact is widely misunderstood. In fact, the majority of surveyed Americans are not aware that 529 funds can be used for qualified

Are Your College Savings on Track?

apprenticeships (72%), K-12 expenses (65%), or possibly even for rollover funds to a Roth IRA (81%), among other options.

Account management offers options: If your family has multiple children, you may choose to open just one 529 account, or different accounts for each child. Either way, if a named beneficiary decides not to attend school, the account owner can change the beneficiary to another eligible family member.

Contributions are easy: 529 plans accept contributions from anyone, regardless of whether they are account holders, making it easy for loved ones—from grandparents to family friends—to contribute to tax-advantaged education savings.

Savings are falling short: Only 38% of Americans feel like they are saving enough to reach

their education savings goals, meaning most families will likely need to lean on student loans to meet costs. A 529 plan can offset what your family might need to borrow, helping position you for a debt-free future.

Financial advisors can help: The majority of respondents (78%) do not typically consult a financial advisor before making decisions related to

education savings, but 21% say that working with a financial advisor would help them feel better about covering the costs of future education expenses. Financial advisors can act as impartial third-party experts to develop tailored strategies to meet your savings goals within the context of your big-picture financial goals.

To learn more about

529 plans, visit www.edwardjones.com.

"Amid inflation and high interest rates, a growing number of young people are considering skipping higher education altogether. Understanding the many savings options available can help them make an informed decision about whether college is within reach," says Esser.

Secretary Rollins Approves State Waivers To Make America Healthy Again By Removing Unhealthy Foods From SNAP In Indiana And Iowa

U.S. Secretary of Agriculture Brooke L. Rollins signed waivers to amend the statutory definition of food for purchase for Supplemental Nutrition Assistance Programs (SNAP) in Indiana and Iowa, each commencing in 2026. On Monday, Secretary Rollins signed the first-ever waiver of this kind in Nebraska.

"President Trump has given our nation a once in a generation opportunity to change the health trajectory for our entire country. On my first day as Secretary, I sent a call to states to innovate, and Governors Jim Pilen, Kim Reynolds, Mike Braun, Sarah Huckabee Sanders, Laura Kelly, Patrick Morrissey, Jared Polis, Brad Little, Spencer Cox, and Greg Abbott have stepped up and taken action. I look forward to signing even more waivers in the days ahead as we continue to restore the health of America," said Secretary Rollins.

"Indiana is proud to be a leader in the Make America Healthy Again initiative, and today Secretary Rollins signed our waiver to return SNAP in Indiana to its intended purpose: nutrition. President Trump and Secretary Rollins are putting

our farmers first and supporting American agriculture, and I was proud to join them today," said Governor Braun.

"Soaring obesity rates have brought our nation and state to a crossroads," said Governor Reynolds. "To promote healthy eating and protect future generations from disease—and to ensure SNAP fulfills its core function—we need a change. Thank you to Secretary Rollins and her team for helping make that change happen."

Prior to these waivers, SNAP recipients could buy anything except alcohol, tobacco, hot foods, and personal care products. This historic action expands the list of products excluded from SNAP purchases in Indiana and Iowa. Indiana's waiver excludes soft drinks and candy, and it will take effect January 1, 2026. The waiver for Iowa excludes any food item eligible for sales tax including sweetened beverages, snacks, and candy, and this waiver will take effect January 1, 2026.

As part of the Make America Healthy Again agenda, this historic action seeks to reverse alarming disease trends across the country. Pre-

diabetes now affects one in three children ages 12 to 19; 40% of school-aged children and adolescents have at least one chronic condition; and 15% of high school students drink one or more sodas daily.

At the direction of President Trump, USDA is ensuring programs work harder to encourage healthy eating and improved lifestyle habits. On Secretary Rollins' first full day in office, she sent a letter to the nation's governors (PDF, 88.8 KB), outlining her vision for the Department and inviting them to participate in a new "Laboratories of Innovation" initiative to create bold solutions to long-ignored challenges. Secretary Rollins and Health and Human Services (HHS) Secretary Robert F. Kennedy Jr. wrote an opinion piece in USA Today outlining their plan to Make America Healthy Again, including through SNAP waivers like the one signed today.



Area Students Recognized By Governor Reynolds For Academic Excellence

Hannah Allen, a student at Whiting Community School; Zoey Soma, a student at Boyer Valley; Devyn Harris, a student at West Harrison; Xael Hamann, a student at MVAOCOU; and Delaney Lopez, a student at Westwood Community School, were recognized by Gov. Kim Reynolds and Lt. Governor Chris Cournoyer for outstanding academic achievement at the 23rd Annual Governor's Scholar Recognition Ceremony at the Iowa Events Center in Des Moines.

The statewide program, sponsored by the Iowa Governor's Office, Iowa High School Athletic Association (IHSAA) and its title sponsor the Iowa Farm Bureau Federation (IFBF), honored 424 high school seniors from across Iowa.

"Iowa Farm Bureau has a long history of supporting students in their educational journey knowing they represent the leaders of tomorrow," said IFBF President Brent Johnson. "From providing more than a half-million dollars in college scholarships annually to our long-time title sponsorship of the Annual Governor's Scholar Recognition Ceremony, we're honored to support and celebrate Iowa's outstanding students."

Each high school was invited to select a senior student with the highest academic ranking for their first seven semesters. Students selected for the award also had the opportunity to recognize their favorite/most influential teacher and will receive a photo plaque of their meeting with Governor Reynolds.

"The principles learned through academic success, like those learned from participation in education-based activities, help develop outstanding leaders and citizens," said IHSAA Executive Director Tom Keating. "The partnership between the IHSAA and the Iowa Farm Bureau, along with the great cooperation of the Governor's Office has made this event possible for many years."

Ninety-eight percent of those recognized participate in extra-curricular school activities, with more than 82 percent participating in at least one interscholastic sport. More than 63 percent of the group plan to continue their education in Iowa.

Summer Food Program Begins

The West Monona Community School District will provide lunch and breakfast to all children ages 1 to 18 from June 2nd thru June 30 and July 1 thru July 25 (with the exception of July 4) at the WM Elementary building 611 4th St, with the pick-up location on 3rd St by the loading dock.

The meals will be served grab and go style. Children will receive lunch for that day and breakfast for the next morning.

USDA requires that those children receiving meals be in vehicles or walking, and if the child(ren) are not present only a parent or legal

guardian can receive the meals. There are no exceptions.

If you have any questions, call (712)-433-1587.

Grab & Go Menu

Wednesday, June 4: **Breakfast:** Muffin and Yogurt. **Lunch:** Whole Grain Chicken Nuggets, 2 Servings Vegetable/Fruit. **Thursday, June 5:** **Breakfast:** Pancakes. **Lunch:** Ham & Cheese Wrap (1 each), 2 Servings Vegetable/Fruit, and Whole Grain Crackers. **Friday, June 6:** **Breakfast:** Donut. **Lunch:** Whole Grain Uncrustable, Cheese Stick, 2 Servings Vegetable/Fruit, and Whole Grain Crackers. **Monday, June 9:** **Breakfast:** Cereal and English

Muffin and Jelly. **Lunch:** Whole Grain Grilled Cheese Sandwich and 2 Servings Vegetable/Fruit. **Tuesday, June 10:** **Breakfast:** Pop Tart and Graham Crackers. **Lunch:** Burrito and 2 Servings Vegetable/Fruit. **Wednesday, June 11:** **Breakfast:** Muffin and Yogurt. **Lunch:** Cheesy Pull Apart and 2 Servings Vegetable/Fruit. **Thursday, June 12:** **Breakfast:** French Toast. **Lunch:** Chicken Alfredo, Roll/Breadstick, and 2 Servings Vegetable/Fruit. **Friday, June 13:** **Breakfast:** Cinni Mini. **Lunch:** Croissant Sandwich, 2 Servings Vegetable/Fruit, and Whole Grain Crackers.

NOTICE TO PROPERTY OWNERS IN THE CITY OF ONAWA, IOWA TO CUT OR DESTROY WEEDS

NOTICE IS HEREBY GIVEN by the City of Onawa, Iowa, to all owners of property within the City of Onawa that in compliance with Chapter 147 of the Municipal Code of the City of Onawa, Iowa, it shall be unlawful for any owner of any premises within the City to permit weeds to grow upon any such premises. "Weeds" means all noxious weeds as defined by Chapter 317 of the Code of Iowa and all other weeds, grasses, plants and other growth, which have grown to a height exceeding twelve (12) inches. Weeds shall also mean growth that has not been cut or destroyed, including volunteer trees as defined in Chapter 151.

Upon failure of the owner to cut any weeds or other growth exceeding twelve (12) inches, the City may enter any premises and cut or destroy the weeds or other growth at the owner's expense.

The actual cost of cutting or destruction, with a minimum charge of \$200 and administrative fee of \$50, if not paid by the owner within thirty (30) days, shall be assessed against the premises to be collected as regular taxes against the premises.