

## GET STARTED!



Go to [wvjumpstart.gov](http://wvjumpstart.gov) and click on the “Enroll Now” button to complete your application. Designate a beneficiary, which may be any individual, including the Account Owner.

You'll need the following information for the account owner and the beneficiary:

- Date of birth
- Address
- Social Security Number OR Tax Identification Number



**Make an initial deposit.** The minimum deposit is **only \$5**. Then contribute as much as you want, whenever you want.



**Easily manage your account online.** You have the ability to:

- Set up recurring and one-time ACH contributions
- Create a gifting page
- Request a distribution
- Update your profile (address, email, etc.)
- View your account balance and transactions

## CONTACT US!



**681.319.4638**



**[customerservice@wvjumpstart.gov](mailto:customerservice@wvjumpstart.gov)**



**[wvjumpstart.gov](http://wvjumpstart.gov)**



**Follow Jumpstart Savings  
on social media!**



A PROGRAM OF THE  
**WEST VIRGINIA STATE  
TREASURER'S OFFICE**

WEST VIRGINIA  
**BOARD OF TREASURY  
INVESTMENTS**



**JUMPSTART**  
SAVINGS PROGRAM

*Building a Skilled Workforce®*



Go to  
**[wvjumpstart.gov](http://wvjumpstart.gov)**  
to take an eligibility  
quiz today!



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**WEST VIRGINIA STATE  
TREASURER'S OFFICE**

# Savings designed FOR YOU!

## What is Jumpstart Savings?

Jumpstart Savings is a one-of-a kind savings program designed for West Virginia tradespeople and vocational workers. Set aside money for career expenses in a savings account that boasts unique state tax advantages for both qualified contributions and distributions.

## Jumpstart makes saving easier

Make your money work for you in a state tax-advantaged investment account through the West Virginia Board of Treasury Investments (BTI). The BTI's West Virginia Money Market Pool maintains the highest S&P rating and limits exposure to losses due to credit risk. Also, it boasts a strong capacity to maintain principal stability.

## ADDITIONAL FEATURES FOR ACCOUNT OWNERS INCLUDE:

- No monthly maintenance fees, transaction limits, or minimum account balances
- Interest accrues daily and is deposited monthly
- West Virginia taxable income may be reduced by as much as \$25,000 annually
- An option to load a prepaid debit card to pay for qualifying expenses
- Friends, family, and employers can easily gift contributions through check, ACH, or PayPal/Venmo.

## USE JUMPSTART SAVINGS FOR:

- Basic and specialty tools
- Equipment
- Supplies
- Licenses
- Rental fees
- Personal Protective Equipment (PPE)
- Automobile & transportation costs
- Certifications
- Additional training
- Business Start-up costs
- Marketing and advertising
- Business insurance
- Legal or professional services

## Jumpstart Savings is designed for current and future trade professionals.

To qualify for Jumpstart Savings, your current (or future) job must require completion of any of the following:

- An apprenticeship program registered and certified with the United States Department of Labor or the State of West Virginia
- An associate degree or certification from a community and technical college
- A license of certification program from an Advanced Career Education (ACE) career center
- A license or certification from a career and technical education or vocational training program at a public secondary school
- An associate degree or certification from a school or program, authorized by the West Virginia Council for Community & Technical College Education or a similar agency in another state, to award associates degrees or technical certifications
- Any other apprenticeship, educational program, or certification consistent with the purposes of the program, as approved by the Board

Please remember: Whether state tax benefits are available depends on each taxpayer's individual circumstances. This information is no substitute for professional tax or legal advice. You should consult with a qualified tax professional and/or legal professional to understand your tax situation and how opening or using a Jumpstart Savings Account affects you. You are responsible for your own tax reporting and for maintaining records needed for tax reporting or a potential tax audit. Jumpstart Savings Program tax benefits are state tax benefits only, and do not affect any person's federal tax liability or tax liability in a state other than West Virginia.



Students & apprentices

# IGNITE

your savings potential!

If you're under 18 or recently enrolled in a vocational program, you may be eligible to receive **\$100** in your Jumpstart Savings Account with the **Ignite Incentive**.

Employers, parents, grandparents, and friends can contribute directly to your Jumpstart savings.



Businesses - give your employees a

# JUMPSTART!

Employers can match contributions to an employee's Jumpstart Savings account and receive a **state tax credit** of up to **\$5,000** per taxable year, per employee.