

# 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)



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WEST VIRGINIA STATE  
TREASURER'S OFFICE

WEST VIRGINIA  
BOARD OF TREASURY  
INVESTMENTS



**JUMP**  **START**  
SAVINGS PROGRAM

*Building a Skilled Workforce®*



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



A PROGRAM OF THE  
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 or 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.