

Education Finance Benefits Summary Table

Benefit Type	Pays For	Employee Tax Advantage	Employer Tax Advantage	Best For
529 Plan Savings Account	Future	Tax-free growth & withdrawals	Possible state deductions	Future planners
Student Loan Repayment	Past	Up to \$5,250 tax-free/year	Tax-deductible	Those with existing loans
Student Loan Retirement Match	Past (and Future = retirement match)	Retirement match for loan payments	Tax-deductible retirement contribution	Debt holders missing out on retirement support
Tuition Reimbursement	Present	Up to \$5,250/year tax-free	Tax-deductible	Ongoing learners
PSLF	Past	Forgiveness is tax-free	None	Nonprofit/public sector workers