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3 Resolutions for Your 529 Plan Clients in 2026

These ideas can turn your clients' New Year's intentions into real education funding results.

The new year provides an ideal opportunity to help your clients refocus on their education savings strategies. Unlike many January resolutions that fade by spring, the adjustments outlined below are straightforward to implement and maintain. More importantly, **the modest changes your clients make now may add up to tens of thousands of dollars by the time their kids are ready for college.**

Here are three actionable recommendations to transform your clients' 529 savings approach in 2026.

1 Establish systematic contributions

Most of your clients have probably moved to automatic bill payments for utilities and other recurring expenses. Their education savings should operate on the same principle. Setting up automatic contributions, whether they're $50, $100, or $500 per month, represents the single most powerful strategy for building an education fund. The key advantage: consistency beats perfect timing every single time. Your clients can benefit from dollar-cost averaging without needing to monitor market conditions or remember to make manual transfers to their accounts.

The savings projections associated with this approach are compelling. A client who automatically invests $100 per month from the day their child is born until they turn 18 could accumulate over $40,000.[1] That's the power of steady contributions combined with compound growth doing the heavy lifting.

And here's the psychology win: auto contributions align with the mental accounting principle. Funds that transfer into a 529 account before hitting a checking account don't compete with discretionary spending decisions. This mirrors the effectiveness of workplace retirement plan contributions.

[1] Assumes a 6% average annual return.

2 Incorporate gifting into family wealth transfer

Traditional gift-giving often results in toys with limited longevity. More families are discovering something better: **asking relatives to contribute to 529 accounts instead of buying another stuffed animal or video game.** We've seen gifting grow significantly year over year, and it makes sense. Grandparents, aunts, uncles, and friends tend to love this idea—because they're giving something that truly matters.

Beyond small birthday or holiday contributions, larger strategic gifts offer significant opportunities for your clients. *Accelerated gifting provisions* allow grandparents and others to make substantial contributions that serve dual purposes: advancing a child's education funding while addressing their own estate planning objectives. For high-net-worth clients concerned about estate tax exposure, 529 contributions represent a tax-efficient wealth transfer mechanism. This strategy deserves detailed exploration with clients whose family circumstances align with these considerations. **Whether contributions amount to $25 for occasions or substantial five-figure transfers for estate planning, they provide an asset no consumer purchase can match: reduced education debt burden and enhanced financial flexibility in early adulthood**.

3 Conduct regular progress checks

You already know that effective financial planning requires periodic assessment of progress toward goals. This principle applies directly to education savings. Your clients need quantitative understanding of their current position before determining optimal strategic adjustments.

The Tomorrow's Scholar College Funding Planner calculator provides valuable support for these conversations. This tool is simple to navigate and enables your clients to answer a fundamental question: **Does their current savings plan align with their goals, or do circumstances require modifications?**

Input variables include current account balance, target institution type (public versus private), beneficiary age, and monthly contribution level. The calculator projects likely outcomes and quantifies any funding gap.

When shortfalls appear, the tool can model various adjustment scenarios—such as increasing monthly contributions by $50 or encouraging additional family gifting contributions.

Most families discover their approach requires some adjustment. This represents normal planning evolution rather than failure. The calculator simply eliminates estimation uncertainty and provides your clients with actionable information for informed decision-making. Rather than generating anxiety about unknowns, the process delivers clarity and enhanced control.

Position 2026 as a pivotal year

New Year's resolutions often fail because they impose restrictions. These three recommendations may actually reduce your clients' stress levels. They **remove the mental load of managing education savings and replace anxiety with a clear, actionable plan.**

Reassure your clients that they don't have to tackle all three at once. Instead, suggest they pick one to start; for example, setting up automatic contributions first. Next month, introduce gifting options to family members. Then check in with the calculator to evaluate their progress.

These strategies can help your clients stay on track with their education savings goals and build a stronger financial foundation for their children's futures. And that's something worth celebrating.

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