



Who's on your gift list this year?

Contributing to college funds could be this year's best gift.



According to **Fidelity's 2025 College Gifting Study**¹, inflation and market uncertainty may have people rethinking gifts for birthdays, graduations, and holidays.

Parents say that friends and family typically spend about **62% of their gifting budget** on traditional gifts or experiences during the holiday season, but they'd prefer gifts be split **57% vs 43%** between traditional gifts or experiences and college savings contributions.



79%

of parents would welcome contributions to their child's college savings account in lieu of traditional gifts



62%

would even prefer it over the holidays

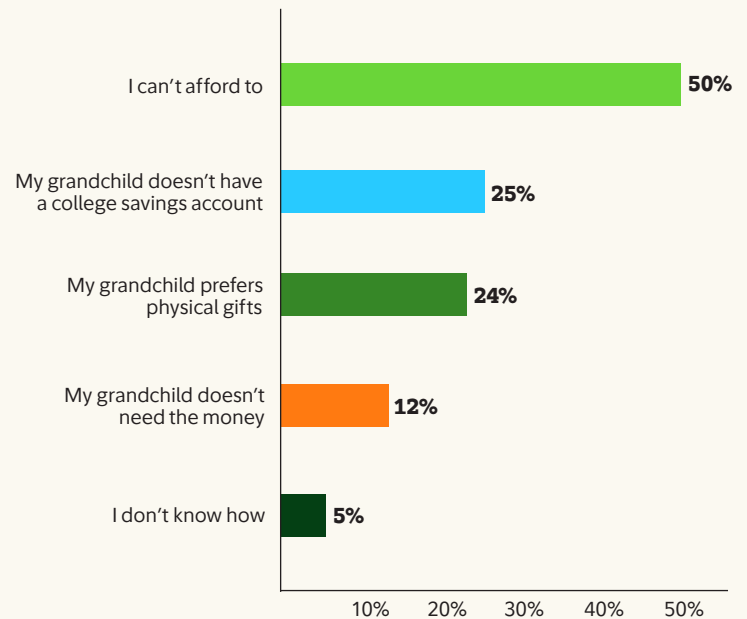
Younger parents are more likely to prefer college savings contributions:

How would you prefer that money be allocated to gifts for your child during the holiday season?



Grandparents are getting involved as well, with **35%** saying they have contributed to a savings account for the child's education in lieu of a traditional gift.

Among those who haven't, top reasons why include:





Looking back on their own experience, **7-in-10 parents would have been OK** receiving fewer gifts as a child in exchange for more money in their college fund.

While **43% of parents** claim they already have asked family and friends to consider gifting into their child’s college savings for the holidays, **54% have not even considered** it because they like to have a physical gift to give in the moment.

Gifts that make a difference

According to the College Board Trends in College Pricing 2024², between the years of 1994 and 2024 the cost of a four-year undergraduate education (tuition, room and board) increased by **68% at private colleges and universities** and **78% at public colleges and universities**. With college costs continuing to rise, saving for college is top of mind for parents now more than ever.

Give the gift of college this holiday season with a Fidelity-managed 529 plan. There are no account minimums and you can [choose from a menu of portfolios](#). All five Fidelity-managed plans are also [rated by Morningstar](#).

Learn more about how and why to gift to a 529 account at Fidelity.com/CollegeGift



¹ This survey was conducted by Big Village among a demographically representative U.S. sample of 1,018 respondents with children who are high school age or younger and 639 respondents with grandchildren who are college age or younger. This survey was live on October 1-8, 2025. Fidelity and Big Village are not affiliated. The generations are defined as: Boomers (born 1946 - 1964), Gen X (born 1965 - 1980), Millennials (born 1981 - 1996), and Gen Z (born 1997-2012; only those ages 18+ were considered for this study).

² The College Board Trends in College Pricing 2024; Table CP-2 <https://research.collegeboard.org/trends/college-pricing>

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Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

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