

Growing the Dream

A College Savings Quarterly, Summer 2006

Program Director Message

You have taken a great step in opening your Minnesota College Savings Plan 529 account. Saving to help pay for the eventual costs of your child's college education is a wise investment in his or her future.

I hope you enjoy this issue of Growing the Dream.

—**Mary Lehman**, Program Director, TIAA-CREF Tuition Financing, Inc.

Account Login

Services & Forms

Calculator

Welcome to *Growing the Dream*, a new and improved quarterly update for Minnesota College Savings Plan account owners. In it you'll find information that can help your child prepare for college, links that allow you to log on and access your account, and links to other useful and informative web sites.

Automatic Contribution Plan

It's an easy way to make regular automatic contributions to your Minnesota College Savings Plan account through direct fund transfers from your bank account. To sign up or to increase your automatic contributions either [print the form](#) to mail in, or go [online](#).



This issue's featured articles

In The Community

On June 11th, our mascot, [Hootie The Owl](#), threw out the first pitch at a St. Paul Saints minor league game attended by more than 500 account owners and their beneficiaries. Look for more events sponsored by the MCSP in future



Countdown to College: Running the Numbers

Daunted by the numbers? The cost of sending your child to school may not be as overwhelming as you've come to expect. So how much do you really need? Obviously, it depends on where your undergraduate is heading – and when they're going. Try TIAA-CREF's 529 [College Savings Tool](#) to get an estimate. The site's useful slider tools also make it easy to see how adjustments to contributions, savings and inflation impact your final results.

enewsletters and come see us at the Minnesota State Fair on Sunday, August 27th.



Account Login Links

[Make a Contribution](#)
[Start/Change Automatic Contribution Plan](#)
[Update Personal Information](#)
[Check Current Investment Performance](#)

Services & Forms Links

[Account Forms](#)
[Make a Withdrawal](#)
[Update Personal Information](#)
[Rollover Form](#)

Calculator Link

[College Savings Calculator](#)

Additional Useful Links

[Minnesota Office Of Higher Education](#)
[College Board](#)
[College Parents of America](#)

Withdrawing for College

For many of you, it's time to put your hard earned savings to work for that special purpose. [Click here](#) for a withdrawal form that you can print, fill out, sign, date, and mail in for processing.



Family Trips for Summer Fun

Do you love the action of a hiking or boating adventure? Or do you prefer a quiet afternoon at the beach? Do you want to explore great museums and restaurants or become a kid again at a water park? Whatever your tastes, many world-class getaways are a short drive away for Minnesotans – great news for families with college-bound kids. To explore what's available, including attractions, hotels, packages and more, visit the [Minnesota tourism site](#).



Make Summer Productive

Whether it's the ABCs, the multiplication tables or advanced calculus, your student has probably mastered at least one major milestone this year. But with summer upon us, it will be a while before those books are cracked again. How do you keep them from having to start over in September? Check out the [Family Education Network's Summer Learning](#) site for great games, tips and ideas on how to stop the summer brain drain. And for families with high school students, summer is also the perfect time to broaden experience by volunteering. Experts say that college admissions officers are most impressed by volunteer work that really demonstrates an applicant's interests and passions. A number of sites, including [Idealist](#) can help with suggestions.

[Mapping Your Future](#)

[MCSP Investment Results](#)

[TIAA-CREF](#)

[US Department of Education](#)

[US Department of Education -
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Consider the investment objectives, risks, charges and expense before investing in the Minnesota College Savings Plan. Please visit mnsaves.org for a [Disclosure Booklet](#) containing this information. Read it carefully.

Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income has a 529 plan that offers favorable state income tax or other benefits that are only available if you invest in that state's 529 plan.

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