

Program Director Message

Happy holidays!

Believe it or not, your child's winter break nearly marks the halfway point of the school year. That's one year closer to adulthood, a high school diploma and the start of college.

Are you on track with your college savings? You've already taken the first step in creating a college savings plan. However, regular contributions are an important component in helping you work toward your savings goal. Stay on track by setting up an automatic contribution plan or making a contribution.

Further, I encourage you to utilize the educational tools and programs that you find in this newsletter.

Thank you for investing in your Minnesota College Savings Plan account and your child. Enjoy your holiday season.

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

In The Community

Winter in Minnesota means, "celebrate, not hibernate," and the Minnesota College Savings Plan will be out in the Community in the upcoming weeks. Look for "Hootie the Owl," the Minnesota College Savings Plan mascot, to take to the ice with the Minnesota Golden Gophers Men's and Women's hockey teams and youth hockey teams throughout the state in our annual "Skate with the Gophers" events in January.

The Minnesota College Savings Plan is pleased to promote the [Metropolitan Library Service Agency \(MELSA\)](#) Museum Adventure Pass. In early 2007, over 100 libraries throughout the seven-county metropolitan

Account Login

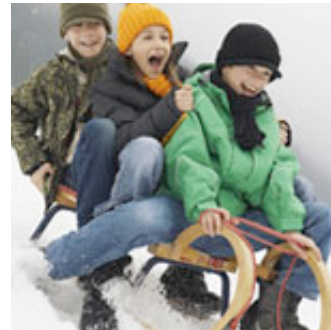
Services & Forms

Calculator

It's that time of the year again. Time to celebrate a fast-approaching holiday season, the end of one year and the start of the next.

This year, as you celebrate the holidays with your family and loved ones, remember the gift you've already begun to give your child—a better future. It's easy to be distracted, especially financially, during the holiday season, but consider [making a contribution to your college savings plan](#). Doing so today makes it easier tomorrow.

Season's greetings.



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](#).

Spotlight Features



Give Your Children a Gift They Won't Outgrow

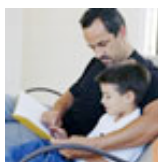
Whether it's the latest video game or a brand-new outfit, your children will outgrow most of their holiday gifts. However, there is one present that will always fit—an investment in their future.

Making a contribution to their college savings may be the best gift you can give this holiday season. The more money you contribute, the more likely you'll be prepared to meet those rising college costs.

You can [contribute now](#).

Plus, with our new [gift certificates and ecards](#), you—or any family member—can make a contribution and print a gift certificate to give your child!

Interested to see how you're doing against your goals? [Find out using our calculator](#).



Challenge Yourself and Your Child to Read a New Book

December is Read a New Book Month. It's the perfect opportunity to discover a new title, author, or even series. Not sure where to find a new title?

Visit [KidsReads.com](#) for the latest in children's and young adult literature. And for you? Check out the [New York Times Bestsellers List](#) or [Publishers Weekly Bestsellers](#).

Seven county metropolitan area will begin distributing Minnesota College Savings Plan Activity Books encouraging library families to visit a local museum using the Museum Adventure Pass.



Fun Activities for the Holiday Break

School is out and it's time for family fun activities.

Winter break is an excellent time to introduce your child to the local library. Chances are your library has exciting activities planned throughout the break.

For fun around the house, bring the winter wonderland inside by making your own snowmen. How? Just mix 2 cups of mild, powdered laundry detergent with ½ cup of water. Then, let your imagination run wild with whatever materials you have available. Learn more at FamilyFun.com.

For a more involved project, and one that could last the entire holiday vacation, try building a [gingerbread house](#). It's fun and delicious!

If there's snow on the ground and you're willing to brave the cold, hit the local sledding hill. Not sure where that is? Many golf courses permit sledding, but be sure to ask first. Otherwise, your local hardware store will be able to outfit you with a sled and direct you toward the best place to use it.

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](#)
- [Mapping Your Future](#)
- [MCSP Investment Results](#)
- [TIAA-CREF](#)
- [US Department of Education](#)
- [US Department of Education - Think College](#)



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you have inquiries or comments, please write to us at the Minnesota College Savings Plan, Attention: Kevin Seaman, 730 Third Avenue, New York, NY 10017.

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 and other information. Read it carefully.

Before investing in a 529 plan, you should consider whether the state you or your 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.

The tax information contained herein is not intended to be used, and cannot be used, by any taxpayer for the purpose of avoiding tax penalties. It was written to support the promotion of the Plan. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

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