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Growing the Dream

A College Savings Quarterly Newsletter



Winter 2008

The logo for the Minnesota College Savings Plan, featuring the word "minnesota" in a stylized green font above "College Savings Plan" in a smaller, black font.

Account Log In

Automatic
Contribution Plan

Calculator

Tell a Friend

Give the gift of education this holiday season — make a year-end contribution today.

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Manage Your Account
[Log in](#) to check current performance, make a contribution, update personal information or start/change your Automatic Contribution Plan (ACP).

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Program Manager Message

Dear Minnesota College Savings Plan Account Owner,

The holidays are upon us, and the Minnesota College Savings Plan team and TIAA-CREF Tuition Financing, Inc. would like to wish you and yours a joyous holiday season. This season of giving is a perfect time to give the gift of education. Consider visiting the Minnesota College Savings Plan site to [contribute to your child or loved one's college education fund](#) with a gift certificate for the holidays. We also have template [gift certificates and e*cards](#) to make it that much more meaningful.

I'd also like to remind you that saving for college has never been easier with our [Automatic Contribution Plan \(ACP\)](#). Use our online calculator to monitor the activity of your account.

Once again, please accept our heartfelt wishes for a safe and joyous holiday for you and your family.

Sincerely,
Renee J. Hill
Program Manager, Minnesota College Savings Plan
TIAA-CREF Tuition Financing, Inc.

Spotlight Features

Looking for a gift idea?

Parents aren't the only ones who can contribute to a child's college savings plan. Grandparents, other family members and even friends can contribute to your loved one's account. The next time a friend or family member asks for a gift suggestion, remind them they could have a real impact by [opening an account for your loved one's college education](#). This wonderful gesture is not just ideal for the holidays – it makes the perfect gift for birthdays, achievements and any special occasion. We also have template gift certificates to print and e*cards available to make the gift even more meaningful. [Learn more](#).

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In the Community

The Minnesota College Savings Plan is active in your community! We participate in a wide variety of gatherings and events all around the state all year long. [Visit our events calendar](#) and see where we'll be throughout the year. Attend an event and take the opportunity to learn more. Or, [contact us](#) to have a Minnesota College Savings Plan representative speak at a local venue about planning and saving for college.

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Additional Useful Links

- [Minnesota Office Of Higher Education](#)
- [Minnesota College Savings Plan Investment Results](#)
- [U.S. Department of Education – Think College](#)
- [TIAA-CREF](#)
- [www.befamilyonline.com](#)
- [momtalk.com](#)
- [www.mnparent.com](#)
- [ECFE: Early Childhood Family Education Coordinated Outreach](#)
- [www.familytimes.com](#)

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If you feel that you are receiving this email by mistake or wish to unsubscribe, please [click here](#). If you have inquiries or comments, please write to us at the Minnesota College Savings Plan, c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Renee Hill, 8000 Norman Center Drive, Suite 1100, Bloomington, MN 55437.

Consider the investment objectives, risks, charges and expenses before investing in the Minnesota College Savings Plan. Please visit www.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 designated beneficiary reside in or have taxable income in 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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