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Growing the Dream

A College Savings Quarterly, Fall 2006

State Treasurer Message

As autumn begins, many parents are proudly seeing their children off to college, secure in the knowledge that savings they have accumulated in their CHET program are helping them cover their new financial demands.

By choosing CHET, you too have taken an important step in planning for and securing your child's future. And with even more benefits and features, including a new state income tax deduction, lower fees, more investment options, and permanent federal tax benefits, there has never been a better time for Connecticut families to participate in CHET.

I encourage you to try out the educational tools that are available to you in this newsletter and take advantage of the special events and seminars planned across the state during September and throughout the fall.

Thank you for investing in CHET and continuing to "Check CHET Out!"

—Denise L. Nappier,
Treasurer,
State of Connecticut

Account Login

Services & Forms

Calculator

Your kids are heading back to school, and they're eager to shop for everything from backpacks and books to laptops. While it's fresh on your mind, turn your attention to an equally important expense—their college fund. Do you know how yours is performing? Check out our [calculator](#) to see if your investments are on target—whether college is one or a dozen years away.



Automatic Contribution Plan

It's an easy way to make regular automatic contributions to your CHET 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



Make Tracks For A Museum

Visiting museums is fun-and functional. It's a great way to bring your family together for the day while giving your kids an invaluable learning experience. Whether the focus is history, art or science, even just one visit can boost kids' interest and performance in class.

Make It A Museum Day For Free

On September 30, 500+ museums nationwide are joining the Smithsonian Institution in celebrating the second annual Smithsonian Museum Day, sponsored by TIAA-CREF. To get two printable free admission tickets and the list of the participating institutions where you can use them, [click here](#).

Children's Museums

For hands-on museums designed for children to explore and discover safely while you step back and relax a little, try one of the wonderful children's museums in Connecticut. They are specifically designed to empower kids by letting them learn—and have fun—at their own pace. Check out the website of the [Association of Children's Museums](#) to learn more and get a list of institutions.



Get Them Ready, Get Them Set

September is College Savings Month, so it's the ideal time to

In The Community

September is College Savings Month

CHET invites you to participate in one of our College Planning Seminars being held at local libraries and employers throughout the state of Connecticut.

Learn how to evaluate your College Planning Strategy by: 1) Determining your family's projected costs for college 2) Identifying your effective savings strategy and 3) Evaluating your Financial Aid options. [Click here](#) for a venue, date, and time convenient for you.

Baseball, Hotdogs And Apple Pie

We will take care of the first two. CHET invites you to check out the Bridgeport Bluefish baseball club at the Ball Park at Harbor Yard this month! The first ten (10) families that respond with the correct answer to the following question will win a Bluefish Family Pack, which includes: Complimentary admission for four to a September 2006 home game of their choice, a hotdog and soda for each and a Gift bag for the kids!
Question:
What is the maximum



give your investment top priority—make a [contribution](#), and sign up for or adjust your automatic [monthly contribution amount](#). It's also the perfect opportunity to line up resources that will give your college-bound child a leg up in school. For elementary-school-age children, the [U.S. Department of Education's Helping Your Child booklet series](#) gives the 411 on what you can do to assist in critical skills development—Helping Your Child Become a Reader, for example, or Helping Your Child Learn Mathematics. If your little one needs a little extra boost in reading, the fantastic [Reading Rockets](#) site has gathered together a wealth of resources in a fun format. Every high schooler can benefit from sharpened writing skills, and the [OWL \(Online Writing Lab\)](#) at Purdue has an excellent, trusted collection of online "handouts" on planning, effective writing, grammar, revision and much more.

The Sun Shines on CHET

Since January 2002, there has been a shadow over 529 plans named by many the "Sunset Provision". CHET materials highlighted this with the statement, "Earnings on any distributions used to pay for qualified higher education expenses will be free from federal and Connecticut income tax. (The law allowing federal income tax-free qualified withdrawals is set to expire December 31, 2010. Congress may or may not extend this law beyond this date.)"

Well the sun now shines on 529 plans as the President and Congress signed into law tax permanency for these plans. This means that not only will any earnings on your funds be tax free, but now when you make a qualified withdrawal for education expenses, it will be free from federal income tax as well.

Connecticut state
income tax deduction
for joint filers for
contributions made to
CHET? [Please
email your
answer.](#)



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Calculator Link

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Additional Useful Links

[College Board](#)

[College Parents of America](#)

[College Planning Network](#)

[Mapping your Future](#)

[CHET Investment Results](#)

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Consider the investment objectives, risks, charges and expenses before investing in CHET. Please visit [aboutchet.com](#) 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.

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 CHET. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

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