

Connecticut Higher Education Trust (CHET)
 From: Connecticut Higher Education Trust (CHET)
 To: [Redacted]
 Subject: College Savings Month, summer fun wrap-up and more

It's College Savings Month. Enter the CHET College Kickoff Challenge! [Read this newsletter online.](#)

Growing the Dream

A College Savings Quarterly Newsletter

CHET
 529 College Savings Program
 Connecticut Higher Education Trust

Connecticut's official 529 college savings plan.

[Account Log In](#) [Automatic Contribution Plan](#) [College Savings Calculator](#) [Tell a Friend](#)

Fall 2009 FROM YOUR CONNECTICUT STATE TREASURER, DENISE L. NAPIER

Contact us.
 We're here to help.
 1-888-799-2438

Access Your Account

- Update Personal Information
- Automatic Contribution Plan
- Automatic Payroll Deduction
- Rollover Form
- Make a Withdrawal
- Gift Certificate

Webcast

- Watch Our Commercial
- Children's Activity Book
- Tell a Friend
- Disclosure Booklet

Connecticut Treasurer's Office

TIAA-CREF
 FINANCIAL SERVICES FOR THE GREATER GOOD

It's College Savings Month in Connecticut. We're here to help you keep your plan on track.



Denise L. Nappier
 Connecticut State Treasurer

Autumn colors, football games, family festivals ... you name it. Fall means something special to everyone. Since it also means back-to-school, it's the perfect time to consider the value of ongoing contributions to your Connecticut Higher Education Trust (CHET) Account.

Even in an uncertain economy, regular, modest contributions to your Account can help make a difference. To help, CHET offers the [Automatic Contribution Plan](#). With it, contributions come directly from your checking or savings account, so making regular investments can be even easier. In addition, your employer may offer [Automatic Payroll Deduction](#) service, in which you can elect to have your contributions come out of your paycheck. [Find out more.](#)

GREAT NEWS! Now you can make an online withdrawal request.
[Click for details.](#)

Get Creative @ Saving for College winners announced.

Developing solid reading skills is critical to the academic success of all Connecticut children. That's why the Office of State Treasurer Denise L. Nappier and CHET partnered with the Connecticut State Library this past summer.

With the "Get Creative @ Saving for College" promotion, we helped remind students and parents why reading is a vital part of achieving higher education goals. Plus, we made participation in the Summer Reading Program at Connecticut public libraries even more fun.

As part of the program, Connecticut parents of summer reading program participants (eighth graders and younger) had the opportunity to win money for college. On September 7, we chose four winners at random. Each winner's parent or legal guardian received a \$1,000 check that can be used toward the child's future college education. In addition, to show our support for Connecticut's libraries, each winner's local library received a \$500 check.

Thanks to all who participated and visit our Web site later this month for a list of winners.

Thank you for being a CHET Account Owner.

We know what it takes to make investments a part of your family's budget, and we salute your commitment to achieving this long-term education investment goal.

CALENDAR OF EVENTS

Enter the CHET College Kickoff Challenge!
 Sponsored by CHET and the Connecticut State Treasurer's office.
 September 19, 2009 – December 5, 2009

Your child could win up to \$500!
 The CHET College Kickoff Challenge is a football-kicking contest open to any Connecticut student age seven to 12. During halftime at three different college football games, we'll choose three competitors at random from all entrants.

These lucky students will try to kick the ball off a tee as far as they can. Based on their performance, we'll award prize checks as follows:

- First place: \$200
- Second place: \$100
- Third place: \$50

In addition, first-place winners can compete for a \$300 grand-prize check during a final halftime showdown. More information, including Official Rules and prize details, will be posted to the CHET Web site.

No purchase necessary. Void where prohibited.

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CHET, TIAA-CREF Tuition Financing, Inc. and its affiliates neither recommend nor disapprove of any product or service offered by companies participating in the Be Creative @ Your Library program.

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Please note that we cannot receive responses to this email. 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 Connecticut Higher Education Trust (CHET), c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Kathleen Tunson, 8500 Andrew Carnegie Boulevard, SSC-D2-04, Charlotte, NC 28262.

Consider the investment objectives, risks, charges and expenses before investing in CHET. Please visit [www.aboutchet.com](#) for a Disclosure Booklet containing this and other information. Read it carefully.

Before investing in a CHET 529 college savings 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.

Account value in the Investment Options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

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