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Dear Account Owner,

We've filled this edition of **College Savings Update** with ways to help teach children of all ages about financial responsibility this summer. Read on for great [tips](#), [activities](#) and [vacation](#) ideas!

Summer's also ideal for getting together with friends — and telling them how the [Connecticut Higher Education Trust Program \(CHET\)](#) can help them plan for their child's future too.

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## Smarter Account Service

Manage your account online ... it's easy, convenient and secure.

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## Learning Center

### Summer Reading That's Right On The Money

Summer reading lists are a great way to keep kids entertained while teaching them valuable skills for the future.

#### For younger children:

(12 and under)

#### ***The Kid's Guide to Money: Earning it, Saving it, Spending it, Growing It, Sharing It***

By Steve Otfinoski

A friendly book that explains money in terms that will interest children and encourage them to act responsibly.



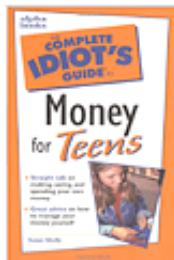
#### For teenagers:

(13 and up)

#### ***Complete Idiot's Guide to Money for Teens***

By Susan Shelly

Teaches teens how to get money, save it and invest it, budget it, spend it wisely, and keep track of it.



#### For you:

#### ***Allowance Magic: Turn Your Kids Into Money Wizards***

By David McCurrach

Gives you the tools you need to teach your kids about money and money management as you help them develop the habits of saving and sharing.



## Give The Gift of Education



Check back, as events, times and locations may change.

## Did You Know?

For 2004-2005, the average annual cost of tuition and fees at a 4-year public college in the U.S. was

To get these helpful books, visit your local library or bookstore.

\$5,132. That is a 90% increase in the last 10 years alone.\*

## On The Road To Fiscal Fun

This summer, why not go somewhere different *and* learn something new? Here are some cool places to learn about money — in cool cities to explore.

### [The United States Mint](#) [Philadelphia](#) and [Denver](#)

**Learn about the current state of coin production** as well as the fascinating history of the Mint. Tours are available at no charge.

### [Bureau of Engraving and Printing](#) [Washington D.C.](#) and [Fort Worth](#)

**Watch millions of dollars being printed!** Tours take you through the various steps of the money-printing process, beginning with blank sheets of paper and ending with wallet-ready bills.

### [Federal Reserve Bank of New York](#)

**View the gold vault** and find out how the Fed stores and protects billions of dollars in gold. Or check out: "**Drachmas, Doubloons and Dollars: The History of Money.**" This exhibit marks the first time the American Numismatic Society's most valuable coins and metal have been brought together for the public to view.

### Federal Reserve Banks

There are also Federal Reserve Banks in [Boston](#), [Philadelphia](#), [Cleveland](#), [Richmond](#), [Atlanta](#), [Chicago](#), [St. Louis](#), [Minneapolis](#), [Kansas City](#), [Dallas](#) and [San Francisco](#) — each with their own unique educational resources that you can share with your loved ones.

## Small Business Means Big Profits for Kids

Want kids to learn the value of a dollar? Help them earn it themselves.

Here are a few ideas:

#### For ages 5-10

- Water plants
- Make greeting cards
- Wash cars
- Collect recycling

#### For ages 10+

- Pet sit/baby sit
- Tutor/teach
- Mow lawns
- Teach swimming



### Helpful Tip: Teach the Value of Saving

**Suggestion:** Have kids set aside 10% of their summer earnings, potentially for use with their future education.

**Payoff:** They'll learn the importance of saving and will feel a sense of accomplishment from watching their savings add up over time.

## College Industry News



Get a head start by using the summer to [connect to college success at Collegeboard.com](#). Collegeboard.com has loads of great information for students, parents and educators alike, including advice



on how to help your teenager make the most out of the approaching school year.

## Make a Withdrawal

If you have a child heading off to college this fall, now is the perfect time to [make a withdrawal](#). Simply scroll down to "Withdrawal" to download the appropriate form. Use your accumulations to pay for qualified expenses such as tuition, certain room and board costs, books, and required equipment and supplies to get your student started off on the right foot.

## Gift of Education

School might be out, but the [Gift of Education](#) is always in. It's great for celebrating birthdays, graduations, sports victories, returns from camp—or any special occasion.

[Print out the Gift of Education Certificate](#) for your friends and family who provide for your beneficiary's college education. They can complete it with a personal message, then present it to your loved one for a gift that keeps on giving.



## Automatic Contribution Plan



### Maximize Your Summer, Maximize Your Savings

Summer break doesn't mean **savings** break! Make sure your college savings strategy is keeping up with the rising costs of tuition by making contributions through the [Automatic Contribution Plan \(ACP\)](#). It helps make contributing to your account on a regular basis easy and manageable.

- [Sign up for, or increase, your contributions to the ACP](#)
- Make regular contributions directly from your savings or checking account
- Easily change the amount contributed each month, or as your needs change

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\* The College Board, Trends in College Pricing 2004, Tuition and Fees by College Board Region and Institution Type, in Current Dollars, 1994-95 to 2004-05 (Enrollment-Weighted)

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If you are not a Connecticut resident or if you have taxable income in another state, consider whether that other state offers a 529 plan with favorable state income tax or other benefits not available if you invest in CHET.

The Program Disclosure Booklet should be read carefully before opening an Account. The State of Connecticut, its agencies, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any Account or guarantee its principal or investment return (except for TIAA-CREF Life Insurance Company's guarantee to the Program Trust under the Funding Agreement for the Principal Plus Interest Option). Account value will fluctuate based upon a number of factors, including general financial market conditions. Teachers Personal Investors Services, Inc., and TIAA-CREF Individual & Institutional Services, LLC distribute securities products.

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