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# Growing the Dream

A College Savings Quarterly, Summer 2006

State Treasurer Message

Account Login

Services & Forms

Calculator

## EXCITING NEW CHANGES TO THE CHET PROGRAM!

We are pleased to announce three exciting new changes to the CHET Program!

**State Income Tax Deduction -** Connecticut now offers a state income tax deduction of up to \$5,000 per taxpayer or \$10,000 for taxpayers filing jointly, for contributions made on or after January 1, 2006 to CHET accounts. [See details.](#)

**Lower Annual Fees -** On July 1, 2006, the already low program management fees were reduced even further! Total program management and state oversight fees for CHET investment options were lowered from 0.70% to 0.65% of the average daily net assets of the CHET program, except for the Principal Plus Interest Option, for which the fees will remain 0.01%. These fees

Welcome to *Growing the Dream*, a new and improved quarterly update for Connecticut Higher Education Trust (CHET) account owners. In it you'll find information that can help your child prepare for college, links that allow you to log on and access your account, and links to other useful and informative web sites.

### 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](#).



## This issue's featured articles



### Countdown to College: Running the Numbers

Daunted by the numbers? The cost of sending your child to school may not be as overwhelming as you've come to expect: According to the College Board, over 70 percent of students attending four-year colleges pay less than \$8,000 per year. So how much do you really need? Obviously, it depends on where your undergraduate is heading – and when they're going. Try TIAA-CREF's 529 [College Savings Tool](#) to get an estimate. The site's useful slider

continue to be among the lowest in the industry.

**More Choices** - Two new investment options have been added, making a total of five investment approaches to meet your family's higher education savings needs and goals.

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

—*Denise L. Nappier,*  
*Treasurer,*  
*State of Connecticut*

### 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](#)

tools also make it easy to see how adjustments to contributions, savings and inflation impact your final results.

### Withdrawing for College

For many of you, it's time to put your hard earned savings to work for that special purpose. [Click here](#) for a withdrawal form that you can print, fill out, sign, date, and mail in for processing.



### Family Trips Without the Scary Fares

Do you love the action of a hiking or biking adventure? Or do you prefer the sanctuary of a perfect beach? Do you want to spend some time on the water or explore towns rich with history? Whatever your tastes, many world-class getaways are a short drive away for Connecticut residents – great news for families with college-bound kids. To explore what's available, including attractions, hotels, packages and more, visit the [Connecticut tourism site](#).



### Make Summer Productive

Whether it's the ABCs, the multiplication tables or advanced calculus, your student has probably mastered at least one major milestone this year. But with summer upon us, it will be a while before those books are cracked again. How do you keep them from having to start over in September? Check out the [Family Education Network's](#) Summer Learning site for great games, tips and ideas on how to stop the summer brain drain. And for families with high school students, summer is also the perfect time to broaden experience by volunteering. Experts say that college admissions officers are most impressed by volunteer work that really demonstrates an applicant's interests and passions. So it's worth taking the time to find something that your student can really get into. Volunteer service that's related to potential career interests is always a good idea, too. A number of sites, including [Idealist](#) and [Do Something](#) can help with suggestions.

## Additional Useful Links

[College Board](#)  
[College Parents of America](#)  
[College Planning Network](#)  
[Mapping Your Future](#)  
[CHET Investment Results](#)  
[TIAA-CREF](#)  
[Treasurer's Office](#)  
[US Department of Education](#)  
[US Department of Education - Think College](#)



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If you have inquiries or comments, please write to us at the Connecticut Higher Education Trust (CHET), Attention: Kevin Seaman, 730 Third Avenue, New York, NY 10017.**

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

***Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor. 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 states 529 plan.***

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 market conditions.

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