

Growing the Dream

A College Savings Quarterly, Winter 2006

State Treasurer Message

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Season's greetings!

As 2007 approaches, many people are reflecting on the previous year and making resolutions for the year ahead. When you think about the future, are you considering the rising cost of college?

Fortunately, you are ahead of many individuals because you have already taken the first step by opening a college savings account. You've chosen CHET, Connecticut's College Savings Plan to start that nest egg, but don't forget to make regular contributions an important component in helping you work toward your savings goal.

And I'm pleased to tell you that now there are even more reasons to save with CHET! This year, my office helped champion a new law that allows you to deduct contributions you make to CHET accounts of up to \$10,000 per year for a joint return (\$5,000 for a single return) from your CT adjusted gross income. **But you must make your contribution by Dec. 31 to take advantage of the 2006 state tax deduction.**

I encourage you to make the most of the educational tools and programs in this newsletter.

Thank you for investing in a child's future. On behalf of the State of Connecticut, Office of the State Treasurer, I wish you a safe and happy holiday season.

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

In The Community

There are always things to do in the CHET community. Check out the [ConneCT kids website](#) for family activities, events and other useful

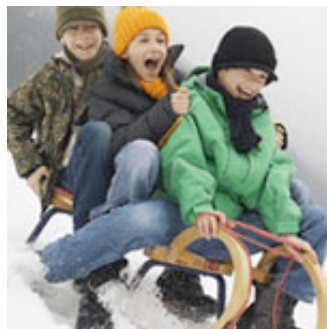
It's that time of the year again. Time to celebrate a fast-approaching holiday season, the end of one year and the start of the next.

This year, as you celebrate the holidays with your family and loved ones, remember the gift you've already begun to give your child—a better future. It's easy to be distracted, especially financially, during the holiday season, but consider [making a contribution to your college savings plan](#). Doing so today makes it easier tomorrow.

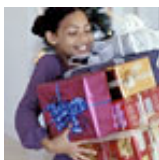
Season's greetings.

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



Give Your Children a Gift They Won't Outgrow

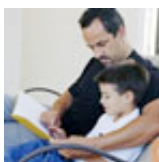
Whether it's the latest video game or a brand-new outfit, your children will outgrow most of their holiday gifts. However, there is one present that will always fit—an investment in their future.

Making a contribution to their college savings may be the best gift you can give this holiday season. The more money you contribute, the more likely you'll be prepared to meet those rising college costs.

You can [contribute now](#).

Plus, with our new [gift certificates and ecards](#), you—or any family member—can make a contribution and print a gift certificate to give your child!

Interested to see how you're doing against your goals? [Find out using our calculator](#).



Challenge Yourself and Your Child to Read a New Book

December is Read a New Book Month. It's the perfect opportunity to discover a new title, author, or even series. Not sure where to find a new title?

Visit [KidsReads.com](#) for the latest in children's and young adult literature. And for you? Check out the [New York Times Bestsellers List](#) or [Publishers Weekly Bestsellers](#).

information. And for more family-oriented information and events in and around Fairfield and Westchester counties, go to kidsevents.com.



Fun Activities for the Holiday Break

Just because school's out doesn't mean that the fun has to wait for the New Year.

Winter break is an excellent time to introduce your child to the local library. Chances are your library has exciting activities planned throughout the break.

For fun around the house, bring the winter wonderland inside by making your own snowmen. How? Just mix 2 cups of mild, powdered laundry detergent with ½ cup of water. Then, let your imagination run wild with whatever materials you have available. Learn more at FamilyFun.com.

For a more involved project, and one that could last the entire holiday vacation, try building a [gingerbread house](#). It's fun and delicious!

If there's snow on the ground and you're willing to brave the cold, hit the local sledding hill. Not sure where that is? Many golf courses permit sledding, but be sure to ask first. Otherwise, your local hardware store will be able to outfit you with a sled and direct you toward the best place to use it.

For quick activities to get you and your family thinking about education, the CHET Saving for College Family Activity Booklet offers children in grades k-3 games, puzzles and other activities that strengthen a child's reading and math skills as well as gets them thinking about college! The booklet also offers discount admission coupons to a host of Connecticut cultural venues including museums, aquariums, and the zoo, which are great for the entire family.

To obtain your copy of the Saving for College Family Activity Booklet, please email your request to CHET@tiaa-cref.org with your contact information.



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](#)

Additional Useful Links

[College Board](#)

[College Planning Network](#)

[Mapping Your Future](#)

[CHET Investment Results](#)

[TIAA-CREF](#)



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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 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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