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# Growing the Dream

A College Savings Quarterly Newsletter



Fall 2008



## Michigan Education Savings Program

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Celebrate College Savings Month with MESP!

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### Program Manager Message

Dear MESP Account Owner,

It's appropriate that each new school year begins with the celebration of College Savings Month in September. A national event, College Savings Month is designed to promote the importance of saving early for college.

Here in Michigan, to recognize College Savings Month, MESP and the Michigan Education Trust (MET) are hosting [the Henry Ford "Alumni Days"](#). Come join us as we celebrate MET's 20th Anniversary *and* MESP's important milestone of reaching \$2 billion in assets as of June 14, 2008! Alumni Days festivities take place September 13 and 14.

Be sure to check out the [MESP Events Calendar](#) for more upcoming events in our community.

While you and your child or loved one have been shopping for school supplies and clothes for the new school year, did you remember to put your college savings Account on your shopping list, as well? Get the new school year off to a strong start. [Consider adding or contributing to your MESP Account](#) today.

Make saving easy! Consider enrolling in our [Automatic Contribution Plan \(ACP\)](#). That way you won't have to remember to make your regular contributions to your loved one's Account.

September is College Savings Month *and* the beginning of a brand new school year. Celebrate by taking advantage of the exciting events in your community, and by continuing to contribute to your child or loved one's MESP Account.

Sincerely,  
Renee Hill  
MESP Program Manager  
TIAA-CREF Tuition Financing, Inc.

### In The Community

#### Join Us As We Celebrate MET's 20th Anniversary and the Success of MESP

MESP and the Michigan Education Trust (MET) will be hosting the Henry Ford "Alumni Days" September 13-14 to celebrate MET's 20th Anniversary and MESP's milestone of reaching \$2 billion in assets as of June 14, 2008. Colleges and Universities in Michigan will join together to provide:

- Fun family activities

- A Buy One Get One Free Ticket to the museum and village
- Free prizes for wearing your favorite Michigan College or University logo
- An old-fashioned football team
- A tailgate party from a Model T

[For details and directions, visit the MESP Events Calendar.](#)

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## Spotlight Features

### MESP News & Updates

#### Check out our NEW Webcast!

Visit the MESP website to [view our new webcast](#) and learn even more about the Michigan Education Savings Program.

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### Grandparents Can Contribute Too

Parents don't have to be the only source of contributions to a child's education. A child's grandparents can be a good resource for more than one reason:

- Many grandparents are willing to contribute to their grandchildren's college savings accounts
- Grandparents can open a 529 plan account, even if they live in a state different than the grandchild's. Please see important disclosures below

Also, depending on the university or college of interest, a grandparent's 529 college savings plan may weigh less heavily than does a parent's own financial resources, in determining financial aid eligibility. Be sure to review each school-of-interest's financial aid eligibility requirements carefully, before opening a 529 college savings account.

Consider encouraging your child's grandparents to take part in your child's college dreams by having them [open a MESP Account](#) or contributing to your child's existing MESP Account via [gift certificate](#).

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### Keep your Cool in an Uncertain Market

It is important for investors to bear in mind that periods of market stress, while uncomfortable, are not in themselves a reason to fundamentally re-think a solid long-term investment plan. Investors should avoid making hasty moves that overlook the risks associated with such actions. As you continue to monitor your MESP Account, keep your perspective—think long-term.

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## Additional Useful Links\*

- [MET Program](#)
- [College Board](#)
- [College Planning Network](#)
- [Mapping Your Future](#)
- [Financial Aid](#)
- [MESP Investment Results](#)
- [TIAA-CREF](#)

\* The MESP newsletter contains these and other links to other Web sites. Neither MESP nor TIAA-CREF Tuition Financing, Inc. and its affiliates are responsible for the content of those other Web sites. The accuracy of information on those sites cannot be confirmed.



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Consider the investment objectives, risks, charges and expenses before investing in the Michigan Education Savings Program. Please call toll-free 1(877) 861-6377 for a [Disclosure Booklet](#) containing this 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 State of Michigan, 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 MESP 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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