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# Growing the Dream

A College Savings Quarterly, Summer 2006

## MESP Program Message

You have taken a great step in opening your MESP 529 account. To make MESP even more effective, we have recently added four new investment options, giving you added flexibility in your investment mix.

I hope you enjoy this issue of Growing the Dream.

—**Bruce Sheinhaus**,  
Program Director,  
TIAA-CREF Tuition  
Financing, Inc.

## Account Login

## Services & Forms

## Calculator

Welcome to *Growing the Dream*, a new and improved quarterly update for Michigan Education Savings Program (MESP) 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 MESP 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

### In The Community

There are special events and activities for account owners throughout the summer. Visit our [Event Calendar](#) to learn more about special offers at venues such as



### 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

Greenfield Village and  
the Ann  
Arbor  
Hands-On  
Museum.



### 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

[MET Program](#)  
[College Board](#)  
[College Parents of America](#)

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 biking or boating adventure? Or do you prefer a quiet afternoon at the beach? Do you want to explore great museums and restaurants or become a kid again on a rollercoaster? Whatever your tastes, many world-class getaways are a short drive away for Michigan residents – great news for families with college-bound kids. To explore what's available, including attractions, hotels, packages and more, visit the [Michigan 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.

[College Planning Network](#)

[Mapping Your Future](#)

[Financial Aid](#)

[MESP Investment Results](#)

[TIAA-CREF](#)

[Treasurer's Office](#)

[US Department of Education](#)

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Think College](#)



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If you feel that you are receiving this e-mail by mistake or wish to unsubscribe, please click [here](#). If you have inquiries or comments, please write to us at the Michigan Education Savings Program (MESP), Attention: Kevin Seaman, 730 Third Avenue, New York, NY 10017.

*Consider the investment objectives, risks, charges and expenses before investing in MESP. Please visit [misaves.com](#) 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 states 529 plan.*

*The tax information contained in this letter 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 MESP. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.*

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 the MESP under the funding agreement for the Guaranteed Option. Account value will fluctuate based upon a number of factors, including general market conditions.

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