

**Program Director Message**

**Account Login**

**Services & Forms**

**Calculator**

Happy holidays!

Believe it or not, your child's winter break nearly marks the halfway point of the school year. That's one year closer to adulthood, a high school diploma and the start of college.

Are you on track with your college savings? You've already taken the first step in creating a college savings plan. However, regular contributions are an important component in helping you work toward your savings goal.

Plus, contributions to MESP of up to \$10,000 per year for a joint return (\$5,000 for a single return) are deductible from your MI adjusted gross income. But you must make your contribution by Dec. 31st to take advantage of the 2006 state tax deduction. Please note that rollovers from another 529 plan are not eligible for the Michigan income tax deduction.

Further, I encourage you to utilize the educational tools and programs that you find in this newsletter.

Thank you for investing in your MESP account and your child. Enjoy your holiday season.

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

**In The Community**

MSU and MESP team up to present: The College Savings Challenge

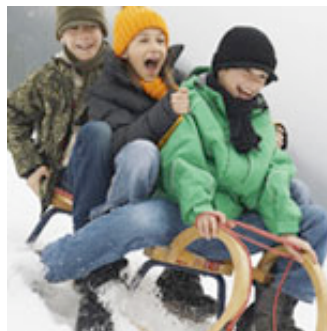
Enter for a chance to win four tickets to a Michigan State University men's home basketball game and to be on the court with a chance for you and your child to shoot for a \$529 college savings award.

[Click here](#) for sweepstakes

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 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](#).

### Spotlight Features



#### Give Your Children a Gift They Won't Outgrow

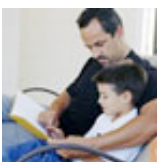
Whether it's the latest video game or a brand-new outfit, your children will outgrow most of their holiday gifts. However, there is one present that will always fit—an investment in their future.

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](#).

[Click here](#) for suspension rules and entry form.



## 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](http://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.

### 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 Planning Network](#)

[Mapping Your Future](#)

[Financial Aid](#)

[MESP Investment Results](#)

[TIAA-CREF](#)

[Treasurer's Office](#)

[US Department Of Education](#)

[US Department Of Education - Think College](#)



**FINANCIAL SERVICES  
FOR THE GREATER GOOD™**

[Contact Us](#) | [Privacy Policy](#) | [Feedback](#)

This email is a commercial advertisement. Please see below for information about your opt-out rights.

If you feel that you are receiving this email 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](http://misaves.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 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 Principal Plus Interest Option. Account value will fluctuate based upon a number of factors, including general market conditions.

© 2006 TIAA-CREF Individual & Institutional Services, LLC, distributor, member NASD, SIPC. TIAA-CREF Tuition Financing, Inc., program manager.

#C36980E