



READY, SET, GOAL!

Claim your 2014 tax deduction

If you made contributions by December 31, 2014, don't forget to claim your MI state income tax deduction for last year. Didn't make your contributions by the deadline? Get a jump start for 2015. Contribute today!

Setting New Year's resolutions can be a family affair.

Open a family gym membership or start a household book club. Here's another: Save for college – TOGETHER!

Families can set goals and develop strategies that work toward achieving college success. The **Michigan Education Savings Program** can help.

Students ought to: Develop skills with scholarship potential. Scholarships can have a major economic impact.

Parents should: Consider making an additional contribution to their MESP account with their tax refund.

Grandparents and others can: Contribute, too, with eGifting from MESP. They can open a new account or contribute to your existing one.

Contact us online at MIsaves.com, or call 877-861-6377 for assistance.

Consider the investment objectives, risks, charges and expenses before investing in the MESP 529 Plan.

Please visit www.MIsaves.com for a Plan Disclosure Booklet containing this and more information. Read it carefully.

Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

TIAA-CREF Tuition Financing, Inc., Plan Manager.



Financial Services

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Michigan Education Savings Program

We'd love to hear from you.

Contact us:

www.MIsaves.com

or **(877) 861-6377**