



From: Vermont Higher Education Investment Plan (VHEIP)
 Date: [blank]
 To: [blank]
 Subject: College Savings Month, summer fun wrap-up and more

It's Vermont College Savings Month. [Read this newsletter online.](#)

Growing the Dream

A College Savings Quarterly Newsletter





VSAC sponsors Vermont's official 529 college savings plan.

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Automatic Contribution Plan

Save for College with VSAC

Tell a Friend

Fall 2009

Contact us. We're here to help.
1 800 637-5860

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TIAA-CREF
FINANCIAL SERVICES FOR THE EDUCATOR SOCIETY

VSAC announces VHEIP program enhancements to help you keep your plan on track!

Dear Account Owner,

Investing in higher education is a smart move, even in uncertain economic times. To make it easier for you to save and pay for college, VSAC is pleased to announce new investment options and lower fees that can help make your VHEIP contributions work hard for you. Together with the tax advantages, these new enhancements can all add up to one big benefit to you: more money toward the goal of one day attending a special college graduation. [Learn more.](#)

Remember, also, that making ongoing, modest contributions to your account can be easier with the [Automatic Contribution Plan](#), offered by VHEIP, and [Automatic Payroll Deduction](#), which may be offered by your employer. Together, these two tools take the hassle out of investing on a regular basis and can help you keep your goals on track. [Learn more.](#)

Mark it down: Get Creative @ Saving for College winners to be announced in September!

Developing solid reading skills is critical to the academic success of all children. That's why VHEIP and VSAC partnered with the Vermont Department of Libraries this past summer in a program to promote the importance of both reading and saving for college.

With the Get Creative @ Saving for College Sweepstakes, we made participation in the Summer Reading Program at Vermont public libraries even more exciting by giving parents of summer reading program participants (eighth graders and younger) a chance to win money for college.

Soon, we'll choose four winners at random, and each will receive a \$1,000 check that can be used toward the student's future college expenses. Plus, to show our support for Vermont's libraries, each winner's local library will also receive a \$500 check that can be used toward future programs and initiatives. Thanks to all who participated, and visit our Web site later this month for a list of winners.

September is Vermont College Savings Month.

Find out more about ways to pay for college during College Savings Month events and presentations in your area:

- [Events](#) — Fun and informative for the whole family!
- [Presentations](#) — An insightful evening seminar that covers college-financing options, held at high schools throughout Vermont.


And visit these helpful sites to access additional resources:

- www.vsacollegepays.org — Your partner on the pathway to college.
- www.VSAC.org — Get personalized news, information, and tools to help you plan.


Thank you for being a VHEIP account owner.

It takes commitment to make saving for college a part of your family's budget, and we applaud your efforts toward achieving this worthwhile goal.

Sincerely,



Donald R. Vickers
 President & CEO
 Vermont Student Assistance Corporation (VSAC)



Pamela L. McNulty
 Program Director
 TIAA-CREF Tuition Financing, Inc.

For more College Savings Month and VSAC events in Vermont, [click here.](#)

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VHEIP, TIAA-CREF Tuition Financing, Inc. and its affiliates neither recommend nor disapprove of any product or service offered by companies participating in the Be Creative @ Your Library program.

Please note that we cannot receive responses to this e-mail. 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 Vermont Higher Education Investment Plan, c/o TIAA-CREF Tuition Financing, Inc., Program Manager, Attention: Kathleen Tunson, 8500 Andrew Carnegie Boulevard, SSC-D2-04, Charlotte, NC 28262.

Consider the investment objectives, risks, charges, and expenses before investing in VHEIP. Please visit www.vheip.org 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 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 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 VHEIP. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

Account value in the investment options is not guaranteed and will fluctuate based upon a number of factors, including general market conditions.

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