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# Growing the Dream

## A College Savings Quarterly Newsletter



Winter 2008



### Michigan Education Savings Program

Account Log In

Automatic  
Contribution Plan

Calculator

Tell a Friend

Give the gift of education this holiday season — make a year-end contribution today.

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#### Manage Your Account

[Log in](#) to check current performance, make a contribution, update personal information or start/change your Automatic Contribution Plan (ACP).

#### Services & Forms

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### Program Manager Message

Dear MESP Account Owner,

The holidays are upon us and the Michigan Education Savings Program (MESP) team and TIAA-CREF Tuition Financing, Inc. (TFI) would like to wish you and yours a joyous holiday season. And just around the corner is the last day of the year and your last chance to [make a year-end contribution to your MESP Account](#).

This season of giving is a perfect time to give the gift of education. Consider visiting the MESP site to [contribute to your child or loved one's college education fund](#) with a gift certificate for the holidays.

I'd also like to remind you that saving for college couldn't be simpler with our [Automatic Contribution Plan \(ACP\)](#). Use our online calculator to monitor the activity of your Account.

This past summer's Olympic Games in Beijing offered some proud moments for athletes with Michigan connections. [Check out our Spotlight Feature](#) highlighting Michigan's best performances.

Once again, please accept our heartfelt wishes for a safe and joyous holiday for you and your family.

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

### Spotlight Features

## Start saving for college – automatically.

Having a MESP Account means saving for college has never been easier. If you haven't already, consider signing up for our [Automatic Contribution Plan \(ACP\)](#) and know that your monthly contributions are taken care of. You can also [use our online calculator](#) to monitor the activity of your Account over time. [Learn more.](#)

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## Looking for a gift idea?

Parents aren't the only ones who can contribute to a child's college savings plan. Grandparents, other family members and even friends can contribute to your loved one's Account. If they are Michigan residents, they too may receive a state tax deduction. The next time a friend or family member asks for a gift suggestion, remind them they could have a real impact by [opening an Account for your loved one's college education](#). This wonderful gesture is not just ideal for the holidays – it makes the perfect gift for birthdays, achievements and any special occasion. We also have template gift certificates to print and e\*cards available to make the gift even more meaningful. [Learn more.](#)

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## Olympians make Michigan proud.

Several athletes with Michigan ties competed at the 2008 Beijing Olympic Games, not the least of whom was one of the game's star athletes, Michael Phelps, a University of Michigan graduate. Phelps surpassed Mark Spitz's record with eight gold medals in a single games becoming the most golden of all Olympians in history this year.

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## In the Community

MESP is active in your community! We participate in a wide variety of gatherings and events all around the state all year long. [Visit our events calendar](#) and see where we'll be throughout the year. Attend an event and take the opportunity to learn more. Or, [contact us](#) to have a MESP representative speak at a local venue about planning and saving for college.

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## Additional Useful Links

- [MET Program](#)
- [College Board](#)
- [College Planning Network](#)
- [Mapping Your Future](#)
- [Financial Aid](#)
- [MESP Investment Results](#)
- [TIAA-CREF](#)
- [U.S. Department of Education – Think College](#)

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Consider the investment objectives, risks, charges and expenses before investing in MESP. Please visit [www.misaves.com](http://www.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 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.

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