



From: Connecticut Higher Education Trust (CHET)  
 To: [Redacted]  
 Subject: Tax deduction deadline ends 12/31

Don't miss out on Connecticut's income tax deduction. Make a contribution to your CHET Account by 12/31/09. [Read this newsletter online.](#)

## Growing the Dream

A College Savings Quarterly Newsletter





**CHET**  
529 College Savings Program  
Connecticut Higher Education Trust

*Connecticut's official 529 college savings plan.*

Account Log In


Automatic Contribution Plan

College Savings Calculator


Tell a Friend

Winter 2009


Contact us.  
We're here to help.  
**1-888-799-2438**




Access Your Account




Update Personal Information




Automatic Contribution Plan




Automatic Payroll Deduction




Rollover Form



Make a Withdrawal



Gift Certificate



### Don't miss out! Make a contribution to your CHET Account by December 31 to take advantage of possible tax benefits.

Dear Account Owner,

**Give yourself a gift this year — a 2009 Connecticut income tax deduction.**

There's never been a more important time to continue investing in your loved one's future. The Connecticut income tax deduction deadline is rapidly approaching. Remember, if you're a Connecticut taxpayer, the CHET contributions you make this year before the December 31 deadline are eligible for a 2009 state income tax deduction.

Connecticut taxpayers may deduct from their Connecticut adjusted gross income contributions made to one or more CHET Accounts during the tax year up to these annual contribution deduction limits: (1) \$5,000 for an individual who is single, head of household, or married/civil union filing separately; and (2) \$10,000 for an individual who is married/civil union filing jointly, or qualifying widow(er) with dependent child. These limits apply on an aggregate basis (not a per beneficiary basis) to all contributions made to all CHET Accounts during the tax year. Connecticut taxpayers may not claim a deduction for a rollover into a CHET Account from a non-CHET Account or for a transfer into a CHET Account from a Coverdell education savings account. [Learn more.](#)

**Need something to wrap? Print a CHET gift of education certificate.**

Slipped into a greeting card or cleverly wrapped in a box, a CHET [gift of education certificate](#) is available to download as an elegant expression of your gift contribution.

**Start the new year off right: Simplify.**

Want to kick off 2010 with streamlined finances? We offer a few great solutions. For starters, try our [Automatic Contribution Plan](#), which lets you have contributions deducted straight from your checking or savings account. Or, with [Automatic Payroll Deduction](#), you can elect to have your contributions come out of your paycheck. [Learn more.](#)

We're excited to announce that starting in 2010, you'll have the option to choose paperless e-statements! Receive your quarterly Account information faster, and join us in making a positive impact on the environment. [Learn more.](#)

**Try the new, improved College Savings Calculator.**


Wondering how much you need to save between now and the time your child enters college? Are you saving for more than one child? Want to compare the tuition costs of different colleges? No problem — our newly enhanced, interactive College Savings Calculator makes it easy to find the answers to these questions and many more. For example, you can:

- Project college costs in your own time frame, and calculate how much more you need to save on a periodic basis to meet those costs.
- Perform analyses using various hypothetical rates of return and percentage of future costs to be funded by savings.
- Search a college database with approximately 3,800 Title IV colleges.
- Input data for up to five children.


Try the easy, interactive CHET College Savings Calculator [here](#).

**Happy holidays, and thanks for investing with CHET.**


Here's wishing you and your family a very special season and a happy new year.




Connecticut Treasurer's Office




FINANCIAL SERVICES FOR THE GREATER GOOD




Watch Our Commercial



Tell a Friend



Children's Activity Book



Disclosure Booklet

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

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

This CHET E-newsletter contains links to other Web sites. Neither CHET nor TIAA-CREF Tuition Financing, Inc. and its affiliates are responsible for the content of those other Web sites. The accuracy of information on those sites cannot be confirmed.

Please note that we cannot receive responses to this email. 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 Connecticut Higher Education Trust (CHET), 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 the Connecticut Higher Education Trust (CHET). Please visit [www.aboutchet.com](http://www.aboutchet.com) for a Disclosure Booklet containing this and other information. Read it carefully.*

*Before investing in a CHET 529 college savings 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 CHET. 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.*

© 2009 TIAA-CREF Tuition Financing, Inc., Program Manager.

C45722