



Local Colleges to Raise Tuition as Much as 9% for 2010-11.

The recent announcement by both CU and CSU to raise tuition is also a precursor to subsequent increases to room and board costs and student fees. If you are a parent of a potential college student of any age, are you prepared financially to help meet these future challenges? You have most likely thought about it, but held back from starting for any number of reasons.

CollegeInvest and a 529 College Savings Plan can help Colorado parents meet the challenges of these cost increases by guiding you through these six simple considerations:

First, consider how much your child's education could cost you. Our [College Cost Projector](#) is an interactive tool that can help you forecast the future costs of a college education when your child is ready to go.

Second, what is the time horizon from now until your child is ready to go to college? If your child is very young, you have a longer window to begin saving on a regular basis and a greater potential to meet your goals. If your child is older, a college savings plan should be complemented with other resources such as scholarships and grants.

Third, determine how much you are willing to save within your available time window. Our [College Savings Calculators](#) can help you estimate how your savings can grow over time, and how those savings compare to your projected costs. For example, let's say your child is currently two years old and 16 years away from going to college. If you were to save \$50 a month for the next 16 years, at a reasonable growth rate you can potentially accumulate over \$16,000 by the time they head-off to school.*

Fourth, are you comfortable making investment decisions on your own, or do you prefer to take guidance from a professional? Our savings plans are very flexible to be able to meet your specific circumstances, risk tolerance, and timing needs.

Fifth, you now have the information and intent to get started with a savings plan to meet your goals. But how do you get started? Our [Enrollment Checklist](#) guides you to the specific information that you will need to enroll in a 529 savings plan. It's easy to follow and very comprehensive.

Finally, the sixth and most important consideration: enrolling in a 529 savings account. By following [THIS LINK](#) we will walk you through the various plan benefits, options and enrollment steps. The instructions are easy-to-follow, and we provide saving plan options to meet your specific savings goals and investment tolerance.

You can start saving with as little as \$25, and you can easily set-up automatic deposits from your checking or personal savings accounts.** Better yet, you can invite your parents, friends, or other family members to contribute to your child's account when celebrating birthdays or special occasions (like graduating from pre-school to kindergarten).

You control the funds and the withdrawals for school expenses when the time comes. And your savings can be used at any eligible college, university, or trade or vocational school around the country, not just here in Colorado.

Check us out, and see how easy it is. If you have any questions along the way, call us at 800-448-2424 and talk to one of our professionals.

*This example is for illustration purposes only, as actual market conditions will influence your true rate of return. There is no guarantee you will receive the rate of return in this example. The rate of return in this model is based on a 7% growth rate and a federal tax rate of 25%.

** A periodic investment plan does not ensure a profit or protect against loss in declining markets.

Important Considerations

To learn about ColleeInvest's 529 program, its objectives, risks, charges, limitations, restrictions and qualifications regarding the Plans' benefits and potential tax advantages, please read the Program Disclosure Statements (PDS) available at www.collegeinvest.org. Also, check with your home state to learn if it offers tax or other benefits for investing in its own plan. ColleeInvest and the ColleeInvest logo are registered trademarks. Administered and Issued by ColleeInvest.