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Growing the Dream

A College Savings Quarterly, Fall 2006

Program Director Message

Oklahoma College Savings Month will again be celebrated during the month of September in Oklahoma. We are pleased to announce that the OCSP has improved recently by extending the time in which contributions may be deducted from Oklahoma taxable income. Starting this year, Oklahoma taxpayers who contribute to an OCSP account by April 15 may qualify for a state tax deduction of up to \$10,000 per individual and up to \$20,000 for taxpayers filing jointly on their prior year tax returns. Along with the extension of the tax deadline, the OCSP has also added three investment options, bringing the total number of [investment choices](#) up to six. The new options as of July 19, 2006 include: Diversified Equity Option, Balanced Option and the Fixed Income Option.

Account Login

Services & Forms

Calculator

Your kids are heading back to school, and they're eager to shop for everything from backpacks and books to laptops. While it's fresh on your mind, turn your attention to an equally important expense—their college fund. Do you know how yours is performing? Check out our [calculator](#) to see if your investments are on target—whether college is one or a dozen years away.



Automatic Contribution Plan

It's an easy way to make regular automatic contributions to your OCSP account through direct fund transfers from your bank account. To sign up or to increase your automatic contributions either [print the form](#) to mail in, or go [online](#).

Spotlight Features



Make Tracks For A Museum

Visiting museums is fun-and functional. It's a great way to bring your family together for the day while giving your kids an invaluable learning experience. Whether the focus is history, art or science, even just one visit can boost kids' interest and performance in class.

Make It A Museum Day For Free

On September 30, 500+ museums nationwide are joining the Smithsonian Institution in celebrating the second annual Smithsonian Museum Day, sponsored by TIAA-CREF. To get two printable free admission tickets and the list of the participating institutions where you can use them, [click here](#).

Children's Museums

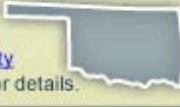
How about a museum geared toward children guiding themselves, while you step back and relax a little? Try one of

Another great development is that Congress and the President recently made permanent the federal tax-free status of qualified withdrawals from 529 plans, giving you even more reasons to use the OCSP.

**Scott Meacham, Treasurer,
State of Oklahoma**

In The Community

In support of Oklahoma College Savings Month, OCSP account beneficiaries are invited to special events at several Oklahoma attractions for free or discounted admission.

Visit our website  [community section](#) for details.

Account Login Links

[Make a Contribution](#)
[Start/Change Automatic Contribution Plan](#)
[Update Personal Information](#)
[Check Current Investment Performance](#)

Services & Forms Links

[Account Forms](#)
[Make a Withdrawal](#)

the wonderful children's museums in Oklahoma. They are specifically designed to empower kids by letting them learn—and have fun—at their own pace. Check out the website of the [Association of Children's Museums](#) to learn more and get a list of institutions.



Get Them Ready, Get Them Set

September is College Savings Month, so it's the ideal time to give your investment top priority—make a [contribution](#), and sign up for or adjust your [monthly contribution amount](#). It's also the perfect opportunity to line up resources that will give your college-bound child a leg up in school. For elementary-school-age children, the [U.S. Department of Education's Helping Your Child booklet series](#) gives the 411 on what you can do to assist in critical skills development—Helping Your Child Become a Reader, for example, or Helping Your Child Learn Mathematics. If your little one needs a little extra boost in reading, the fantastic [Reading Rockets site](#) has gathered together a wealth of resources in a fun format. Any high schooler can benefit from sharpened writing skills, and the [OWL \(Online Writing Lab\)](#) at Purdue has an excellent, trusted collection of online "handouts" on planning, effective writing, grammar, revision and much more.

The Sun Shines on the OCSP

Since January 2002, there has been a shadow over 529 plans named by many the "Sunset Provision". OCSP materials highlighted this with the statement, "Earnings on any distributions used to pay for qualified higher education expenses will be free from federal and Oklahoma income tax. (The law allowing federal income tax-free qualified withdrawals is set to expire December 31, 2010. Congress may or may not extend this law beyond this date.)"

Well the sun now shines on 529 plans as the President and Congress signed into law tax permanency for these plans. This means that not only will any earnings on your funds be tax free, but now when you make a qualified withdrawal for education, expenses, it will be free from federal income tax as well.

[Update Personal Information Rollover Form](#)

Calculator Link

[College Savings Calculator](#)

Additional Useful Links

[OK State Regents For Higher Ed.](#)

[College Board](#)

[College Parents of America](#)

[College Planning Network](#)

[Mapping Your Future](#)

[OCSP Investment Results](#)

[TIAA-CREF](#)

[Treasurer's Office](#)

[US Department of Education](#)

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Consider the investment objectives, risks, charges and expense before investing in the Oklahoma College Savings Plan. Please visit ok4saving.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 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 the OCSP. Taxpayers should seek advice based on their own particular circumstances from an independent tax advisor.

The State of Oklahoma, its agencies, TIAA-CREF Tuition Financing, Inc., Teachers Insurance and Annuity Association of America and its affiliates do not insure any account or guarantee its principal or investment return except for TIAA-CREF Life Insurance Company's guarantee to the Oklahoma College Savings Plan under the funding agreement for the Guaranteed Option. Account value will fluctuate based upon a number of factors, including general market conditions.

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