

Program Director Message

Happy Holidays!

Believe it or not, your child's winter break nearly marks the halfway point of the school year. That's one year closer to a high school diploma, the start of college and adulthood.

Are you on track with your college savings? You've already taken the first step by starting a college savings plan. However, regular contributions are an important component in helping you work toward your savings goal. Stay on track by setting up an automatic contribution plan or making a contribution now.

I encourage you to utilize the educational tools and programs that you find in this newsletter.

Thank you for investing in the Georgia Higher Education Savings Plan. Enjoy your holiday season.

*-Chuck Penuel, Director,
Georgia Higher Education
Savings Plan.*

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](#)
- [Update Personal Information](#)
- [Rollover Form](#)

Calculator Link

- [College Savings Calculator](#)

Additional Useful Links

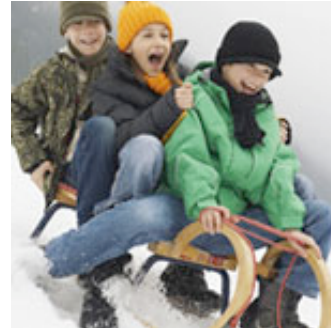
Account Login

Services & Forms

Calculator

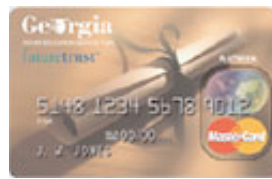
It's that time of the year again. Time to celebrate a fast-approaching holiday season, the end of one year and the start of the next.

This year, as you celebrate the holidays with your family and loved ones, remember the gift you've already begun to give your child—a better future. It's easy to be distracted, especially financially, during the holiday season, but consider [making a contribution to your college savings plan](#). Doing so today makes it easier tomorrow.



Automatic Contribution Plan

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



GHESP/Futuretrust Program

Make college savings part of your everyday life. [Learn more](#) about the GHESP/Futuretrust Program.

Futuretrust tip #1: Once you sign up, don't forget to link your Futuretrust and GHESP accounts.

Spotlight Features



Give Your Children a Gift They Won't Outgrow

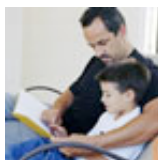
Whether it's the latest video game or a brand-new outfit, your children will quickly outgrow most of their holiday gifts. However, there is one present that will always fit—an investment in their future.

Making a contribution to their college savings account may be the best gift you can give this holiday season. The more money you contribute, the more likely you'll be prepared to meet those rising college costs.

[Click here](#) for details on the different methods to make a contribution. And after making the contribution you—or any family member—can print the [Gift of Education](#) certificate to give to your loved one to show them your gift—and commitment—in their future.

Interested to see how you're doing against your goals? [Find out using our calculator](#).

Challenge Yourself and Your Child to Read a New Book



December is Read A New Book Month. It's the perfect opportunity to discover a new title, author, or even a whole series. Not sure where to find a new title?

Visit [KidsReads.com](#) for the latest in children's and young

[GA College 411](#)

[GeorgiaGO.org](#)

[GA Student Finance Commission](#)

[College Board](#)

[College Planning Network](#)

[GHESP Investment Results](#)

[Mapping Your Future](#)

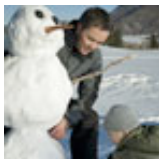
[TIAA-CREF](#)

[Treasurer's Office](#)

[US Department of Education](#)

[US Department of Education - Think College](#)

adult literature. And for you? Check out the [New York Times Bestsellers List](#) or [Publishers Weekly Bestsellers](#).



Fun Activities for the Holiday Break

Just because school's out doesn't mean that the fun has to wait for the New Year.

Winter break is an excellent time to introduce your child to the local library. Chances are your library has exciting activities planned throughout the break.

For fun around the house, bring the winter wonderland inside by making your own snowmen. How? Just mix 2 cups of mild, powdered laundry detergent with ½ cup of water. Then, let your imagination run wild with whatever materials you have available. Learn more at [FamilyFun.com](#).

For a more involved project, and one that could last the entire holiday vacation, try building a [gingerbread house](#). It's fun and delicious!

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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 Georgia Higher Education Savings Plan (GHESP), Attention: Shannon Ferguson, 200 Piedmont Avenue, Room 1202 West, Atlanta, GA 30334.

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

The State of Georgia, 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 GHESP 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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