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Dear Account Owner,

Now that school is back in session, we thought that we'd focus this edition of **College Savings Update** for the [Georgia Higher Education Savings Plan](#) on some valuable skills your children will need for the future. It's a great time to [teach them about fiscal responsibility](#). Read on for [tips](#) that can help you teach them money habits for life.

We are pleased to announce that effective November 15, 2005 the annual investment management fee has been lowered from 0.85% to **0.78%** of average daily net assets (excluding the Guaranteed Option), which is equivalent to an annual charge of \$7.80 for every \$1,000 in your Account (**a savings of over 8%**). This reduction means that more of your investment will be used for its intended purpose — saving for college.

You can start or change regular contributions through the [Automatic Contribution Plan \(ACP\)](#). Sign up for ACP by November 15th with a minimum monthly contribution of \$100, and you'll receive a \$20 gift card redeemable at OfficeMax.^^

[Log In to My Account](#)

Smarter Account Service

**Manage your account online ...
it's easy, convenient and secure.**

- [Make a Contribution](#)
- [Make a Withdrawal](#)
- [Start Contributing Through the Automatic Contribution Plan \(ACP\)](#)
- [Change Your Existing Contributions to the Automatic Contribution Plan \(ACP\)](#)
- [Check Current Investment Performance](#)
- [Add a New Beneficiary](#)
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- [Change Your Mailing Address](#)
- [Update Your Email Address](#)
- [Rollover Form](#)

Learning Center

Money Habits for Life

While your children are learning how to add, subtract and divide in school, you might also want to make sure they are learning the financial fundamentals they'll need to succeed in life. You can help by engaging in simple activities during every stage of your child's development.



Preschoolers

- Play "grocery store" or "bank" with play money.
- Borrow or rent something they need to return.
- Put savings in a jar, pay interest, and let children hold the interest amount in their hands.

Early Elementary

- Compare prices while shopping for something they want.
- Have children clip coupons and give them the amount saved.

OfficeMax
\$20

Receive a \$20 gift certificate from OfficeMax!^^ Simply [enroll online](#) by November 15th with a minimum contribution of \$100.

**Give The Gift Of
Education**



- Establish a color-coded spending plan that includes wants, prices, earnings, and money to save, share and spend.



Middle Elementary

- Plan how to share the cost of an item they cannot afford from their earnings.
- If you give allowances, include children in discussing allowance amounts and the items for which the allowance pays.
- Read youth-oriented consumer books and magazines, such as [Zillions](#) from *Consumer Reports*.

View the 2004 Annual Account Owner Survey Results



Early Teens

- Compare the checking and savings account options of different financial institutions.
- Allow children to have discretionary money so they can make decisions and learn from mistakes.
- Help children understand return policies and how to return an item.

Community Events & Special Promotions

Middle/Late Teens

- Let children do the family grocery shopping.
- Before children apply for jobs, discuss work hours with regard to study time and household responsibilities.
- Involve children in getting information for a long-term financing arrangement, such as a car or college.
- Show children how the cost of an item increases when purchased on credit.

Did You Know?

In today's dollars, a bachelor's degree is worth more than \$2.1 million over 40 years.*

College Industry News



Prepare wisely when you [connect to college success at Collegeboard.com](#). The College Board has loads of great information for students, parents and educators alike, including advice on how to help your teenager make the most of his or her high school years.

We Value Your Feedback

[Please send us your comments and suggestions](#) on editorial topics for future newsletters or how we can make it better for you.

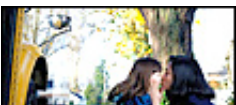
Gift of Education

Toys and movies make great presents, but how about a gift that a child can really use: the [Gift of Education](#). It's appropriate for celebrating many occasions, including birthdays, graduations or any special day in a child's life.



To give the Gift of Education, [print out the Gift of Education Certificate](#) for friends and family who wish to contribute to your beneficiary's college education. They can complete it with a personal message and present it to your loved one for a gift that keeps on giving.

Automatic Contribution Plan



The [Automatic Contribution Plan](#) was developed to help make contributing to your college savings plan simple and convenient. You simply designate the amount you want to contribute, and then let ACP and



time go to work. You can always change your level of contribution as your goals and financial situation change.

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* Salary.com — [see article](#)

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Consider the investment objectives, risks, charges and expenses before investing in GHESP. Please visit www.gacollegesavings.com for a Disclosure Booklet containing this 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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