

CollegeSure® Investor is published semi-annually by College Savings Bank, Princeton, NJ exclusively for clients of College Savings Bank. Please address all correspondence to:
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Best Values in Higher Education:



Few people would disagree that attaining a college degree is a good decision, so it should come as no surprise that choosing the right college is an important decision also. Higher

education should present great academic and life long career opportunities; but it should also present good value and costs that won't break a bank account.

The Princeton Review has rated the best value schools based on data collected from more than 650 institutions during the 2005-2006 academic year and surveys of students attending them. Collectively, this 2008 Edition considers undergraduate academics, costs and financial aid as factors in determining the results.

Their list of top ten best value private schools include:

- Rice University
- Williams College
- Grinnell College
- Swarthmore College
- Thomas Aquinas College
- Wabash College
- Whitman College
- Amherst College
- Scripps College and
- Harvard College.

Topping the tuition prices for this list is Amherst College with out-of-state tuition costing \$35,580 per year. The lowest was Thomas Aquinas College with a cost of \$21,400.

For public colleges, the University of Minnesota in Morris came in at \$8,720 for one year of out-of-state, while the highest tuition in the top ten was University of Virginia at \$25,643 for one year of out-of-state.

Others in the top ten for public schools were:

- New College of Florida
- Truman State University
- University of North Carolina at Asheville
- University of California-Berkeley
- University of California-San Diego
- University of California-Santa Cruz
- University of Wisconsin-Madison
- St. Mary's College of Maryland
- University of Minnesota in Morris
- University of Virginia

Great value means not just a good price, but a solid

academic system as well. The schools in the review emulate those qualities. Within Arizona and Montana, these schools were listed as having the best value:

- Arizona State University in Tempe, AZ; average yearly tuition for in-state residents is \$5,063 and \$17,697 for out-of-state.
- Prescott College in Arizona with an average tuition of \$21,492 for all students.
- Montana Tech of the University of Montana, located in Butte, MT; average yearly tuition for in-state residents is \$5,644 and \$15,076 for out-of-state.

There are also more advantages to attending school in-state for higher education besides a shorter trip home to do your laundry. Students who obtain out-of-state education often end up paying triple the amount they would if they had stayed in-state. Universities and colleges can charge tuition in favor of in-state residents; consequently the out-of-state residents cover the remainder of that year's costs.

For example, while a student from Virginia attending the University of Virginia will only pay \$6,628 per year, the out-of-state resident will be paying \$25,643. That equals \$102,572 for the out-of-state student and \$26,512 for the in-state student after 4 years of attendance. That could be a big difference in expenses even if financial aid is applied.

So if you or your children are beginning to look at college options, keep in mind the studies from the Princeton Review and get the most bang for your buck. If tuition prices are a deciding factor in a choice for higher education, taking a look at what is available in your own state is a good place to start. The full report from the Princeton Review can be viewed on www.collegesavings.com within the research section.

Online Customer Satisfaction Survey Now Available

College Savings Bank is dedicated to helping parents afford to see their children graduate from the higher education institution of their choice. We strive to be a partner to our customers and to provide the most convenient and safe savings plan available. Please take some time to let us know how we are doing by completing our Customer Satisfaction Survey online at <http://www.collegesavings.com/survey.asp> Your opinion truly matters to us. We thank you in advance for your response.

CollegeSure® Investor

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The InvestorSure CD from College Savings Bank is Now Available through the Arizona Family College Savings Program



The InvestorSure CD from College Savings Bank is now available through both the Arizona Family College Savings Program (AFCSP) and the Montana Family Education Savings Program (MFESP). With promising numbers within the MFESP already, the August 1, 2008 AFCSP launch of the InvestorSure CD will now help families save for higher education through the Arizona 529 Program as well.

With the introduction of the InvestorSure CD to the AFCSP, investors will be able to gain from the benefits of the stock market while avoiding any potential risk of losing principal. College Savings Bank realizes the different types of investors involved in the market and now offers this product as a great way to diversify a college savings account.

"We are happy to now be able to offer the InvestorSure CD to AFCSP customers and pass along the unique benefits of this product," said Linda Green, AVP for College Savings Bank. "The InvestorSure CD's unique blend of principal protection with a variable rate of return tied to the equity market is very attractive right now." The InvestorSure CD is a variable rate certificate of deposit that offers the formulaic upside performance of the Standard & Poor's 500 Composite Index (S&P 500), without downside risk. This product is truly unique, as it features FDIC insurance to at least \$100,000 per depositor and protects principal when held to maturity.

In addition to offering the safety of FDIC insurance, the InvestorSure CD also provides tax advantages. Arizona Residents are entitled to a \$750 deduction to gross income per taxpayer, or \$1,500 for those married, filing jointly - based on contributions to the Arizona Family College Savings Program. Anyone can take advantage of the InvestorSure CD and any U.S. taxpayer can establish a tax-advantaged 529 plan through the AFCSP.

College Savings Bank issues InvestorSure CD 4-times a year (February 1, May 1, August 1 and November 1), but accepts deposits everyday for the investment. Contributions are held in an InvestorSure Accumulator account, with a current (APY) of 2.02%, until the CD's next issue date. InvestorSure Accumulator Accounts with a balance of \$1,000 or more will automatically purchase an InvestorSure CD on the next issue date. The InvestorSure CD through the AFCSP will be issued on November 1, 2008.

College Board Releases 2008 College Costs

It's back to school time again and the College Board has released its annual Independent College 500® Index (IC 500), calculating a student's average annual expenses and the average prices charged by institutions. CSB credits your account accordingly for the new school year using the IC 500.

The average cost of one year's tuition, fees, room and board for the 2008-2009 academic year is \$37,208. This represents an increase of 5.49% percent over last year. Good to know if you are concerned with the rising cost of higher education and how to prepare for it.

Expenses to take into consideration other than those included by the IC 500 are books and supplies, transportation, and other personal expenses. These extra factors will also affect the amount of money spent annually for higher education.

This index is based on the College Board's Annual Survey of Colleges. The complete survey is released each fall in their Trends reports. These reports cover average prices and expenditures for upcoming academic year 2008-09, as well as a wealth of data on enrollment and financial aid. A link can be found at www.collegesavings.com within the research section.

Total Charges at the Average Private College as Measured by the IC 500

ACADEMIC YEAR	Total Charges
2008-09	\$37,208
2007-08	\$35,272
2006-07	\$33,270
2005-06	\$31,465
2004-05	\$29,791

Please refer to your Annual Statement for a complete account overview

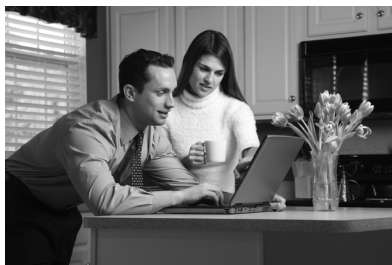


E-checks Make Saving Even Easier

The flexibility of paperless checks is now available to all College Savings Bank customers. E-checks can now be accepted on the phone or online, to open an account or make additional deposits to an existing account.

The Bank has always accepted credit card and signature debit card deposits for new customers; however, existing customers could only use reoccurring direct deposit from their paycheck or financial institution or mail in checks to make additional deposits. Now with E-check, existing customers as well as new customers can make deposits more conveniently.

College Savings Bank's newly re-launched family of Web sites including, www.collegesavings.com, arizona.collegesavings.com and montana.collegesavings.com are aiming towards providing the best customer service and most convenience possible. The revamped websites accept additional deposits from existing account holders. Also, a live chat feature has been added to the sites allowing more communication between customers and College Savings Bank Advisers.



This digital processing software is just one of the new additions to College Savings Bank this year. To make a deposit using the new E-check software, log on to <http://www.collegesavings.com> or call a College Savings Bank adviser at 1-800-888-2723 for more information.

Why are college tuition prices on the rise?

College costs are increasing, and fast. A recent study by the New York Times indicates the cost of higher education is increasing at almost double the rate of general inflation and the College Board reports the price students pay out of pocket to attend a typical college this academic year is around almost \$2,000 more than last year. Although inflation has acted as a factor, this isn't the only reason for the hike in tuition prices.

There are five trends going on that are driving the cost of college upward. For one, both universities and colleges are trying to stay ahead of the times with new, cutting edge technology. It is a competitive factor between universities, and it's not cheap. In fact, building libraries to expand the use of computers and other forms of information technology can cost more than \$50 million. As technology becomes a necessity to universities, they must find ways to pay the price.

In addition to technology, research requirements and academic programs need revenue in order to build new resources and sites for the university to house them. Adding faculty members to teach and maintain them then becomes necessary which further increases costs.

College Board economist Sandy Baum said one partial explanation for the increase in prices may be that government funding of public universities has been declining. While total state appropriations on higher education have been rising, they haven't been keeping up with booming enrollment, so the contribution per student today is lower than it was 20 years ago. Schools are often forced to make these increases due to reductions in state financing. Schools can be put in the uncompromising position to increase tuition or cut programs; so most are likely to hike the tuition.

Faculty compensation also plays a big role in college tuition prices. Increasing health care costs and maintaining salaries comparable to those at peer institutions for faculty members contribute to schools raising prices.

Finally, financial aid is often the cause of price hikes since it is often financed through tuition. As more universities improve access to lower- and middle-income students, the cost of tuition may rise in general.

A college bound student may be left assuming they will graduate with a big amount of debt, but we can look to the brighter side of things, where many schools are offering more financial aid options and ways to finance an education.

In addition, salary figures are considerably higher with a college education. Studies have shown that with a high school diploma, annual salary reaches around \$28,600. With a Bachelor's degree, annual salary can reach around \$51,600 and even higher with an advanced degree, reaching around \$78,100. The value of a dollar is continually changing and recent history shows that the value of higher education has risen faster each year, immensely over the past two decades.

Investing wisely can bring you closer to the debt free mark upon graduating as well. At College Savings Bank, you can save for college with indexed to inflation CD. The CollegeSure CD is FDIC insured to at least \$100,000 per depositor, free of enrollment fees or other management charges, and indexed to college costs. It is designed to meet the rising cost of college.

Also, the new InvestorSure CD allows college savers the ability to see the upside of the S&P 500 without the accompanying risk. It is offered with a 5-year maturity, doesn't have any fees and has FDIC insurance to at least \$100,000 per depositor.

No one can deny the rising costs of higher education or the fact that higher education is becoming more in demand than ever. College Savings Bank is dedicated to making college affordable for families and rising college tuition prices manageable.

What type of College Savings Plan is Right for Me?

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contributions to a Roth IRA are not tax-deductible. If a Roth IRA has been open for at least five tax-years and you are older than age 59 ½, a withdrawal will not be taxed; Roth IRA offers tax-exempt rather than simply tax-deferred savings.

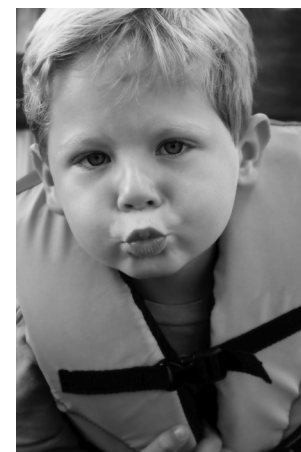
- Roth IRAs are available to single filers making up to \$95,000 and couples making up to \$150,000 with flexibility allowing you, in many cases, to withdraw your principal contributions at any time tax-free, without penalty.

College Savings Bank offers both Traditional and Roth IRAs for families saving for college through the safe and reliable CollegeSure CD.

About a 529 savings plan:

- The control over the funds in the 529 will always reside with the account owner contributor.
- The contribution limits to 529 plans are as high as \$318,000 over a lifetime, depending on the program.
- Earnings grow tax-free and distributions are tax-free if used for higher education.
- 529 distributions that are not included in income are not treated as assets and so will not reduce the student's financial-aid package.
- Your state may offer a tax deduction for contributions to the local 529 plan. Also, some states offer other perks, such as scholarships and matching contributions.
- If the child you opened the account for decides not to attend college, you can change the name of the beneficiary, with certain restrictions.

As the program manager for two great state-sponsored 529 plans, the Montana Family Education Savings Program and the Arizona Family College Savings Program, you don't need to look further than College Savings Bank. Any U.S. taxpayer, regardless of income, may establish a tax-favored college savings account for anyone - including themselves, to help pay for qualified higher education expenses. Use the proceeds at any eligible college, university, proprietary or vocational school worldwide.



With a 529 plan from College Savings Bank, you can rest easy with FDIC insurance up to \$100,000 per depositor and principal protection. There are also no fees.

529 plans have become a widely sought out way to save for college because of the features they include. Parents seemingly like that 529 plans are free from federal and state income taxes, grandparents or family members can gift money into the accounts and also 529 plans do little damage to your chances for fi-

nancial aid. In more than half of the states, they also deliver a state tax deduction or other tax benefits in exchange for your contributions.

College Savings Bank understands that every family has different financial needs. The products offered at the Bank come with multiple deposit options and have initial deposits as low as \$100, based on the plan you choose. Coverdell ESAs, IRAs for college and 529 plans are all available through College Savings Bank. With 21 years of experience in the college saving field, the Bank makes a commitment to providing safe and innovative saving tools.

The two products exclusively offered by College Savings Bank, the CollegeSure CD and the InvestorSure CD, do not have any fees and have FDIC insurance (principal only for InvestorSure) to at least \$100,000 per depositor.

- **The CollegeSure CD** is a variable rate certificate of deposit indexed to college costs and designed to meet the future cost of college. This product acts like a college cost prepayment product and pays an annual percentage yield tied to the rise in college costs. The CollegeSure CD has stood the test of time and continues to be a safe, affordable and flexible method of saving money for education.
- **The InvestorSure CD** is a variable rate certificate of deposit indexed to the Standard & Poor's 500 Composite Index. Unlike many investments, the InvestorSure CD does not risk principal. This product allows college savers the ability to see the upside of the S&P 500 without the accompanying risk.

At College Savings Bank, there are plenty of ways to conservatively save for your child's education and protect the funds that you put into it. With Standard & Poor's highest credit rating awarded to the CollegeSure CD from College Savings Bank, you will be able to rest assured that your college savings is protected and will be there when you need it.

After reviewing each type of savings plan and its features, you should more easily be able to decide which plan fits your financial situation and which plan will be able to provide the most advantages for your savings.

Take time to examine the different options and college saving methods before choosing a college saving plan. To find out more about the CollegeSure CD and the InvestorSure CD, call a College Savings Bank Adviser at 1-800-888-2723 or visit them online at <http://www.collegesavings.com>.



Make the Most of Your Savings Plan. Add more into your savings — effortlessly.

Every family has different needs when it comes to a college savings plan. Funding is different for every financial situation, so it is important to focus on the little things to keep your plan on track.

Set a goal - Look at your goals in terms of how much money you would like to have saved for college and how many years you have to save that money. College Savings Bank has college cost calculators that may be helpful in determining this goal.

Establish a budget - A realistic budget that you can keep up with month to month. First determine how much money you will need to save each month in order to reach your goal. Then decide if that amount of money is feasible or if a lower amount, even slightly, would be more manageable. Keep in mind even the littlest of savings adds up and can go a long way.

Take advantages as they come - Take into consideration income tax advantages and use these advantages to save money. If your state offers a tax deduction for contributions to a 529 plan, you might benefit by opening an account.

Also, let tax returns add a contribution to a savings plan. Instead of dumping your tax return on something materialistic, use it for your college savings account and you will see the rewards for years to come.

Accept gifts (now that's easy) - Allow your savings plan to grow with help from family members, aunts and uncles, grandparents, and anyone close to you that wants to help fund your child's education. The person contributing needs only to make the check out in the name of the 529 plan and give it to the parent to ensure it is contributed on behalf of the child. It makes a great suggestion for a birthday gift or any other kind of gift.

Fund your account with the little things - It's possible to find money for college in unexpected places. For example, a two parent household where both parents go to their local coffee shop each day and buy 2 coffees, each at around \$3. That would make a total of \$12 per day and \$60 per week. Over one year, this household could deposit \$3,120 into a college fund if the daily coffees were left behind. So, maybe you can't imagine giving up your coffee in the morning, but just remember it's the little things that can make a big difference.

Keep track - Reviewing your financial situation periodically and making adjustments whenever necessary will help you stay on track with smart saving.

It never hurts to ask - Finally, to help you make the most of your college savings plan, don't hesitate to turn to experts and professionals in the field. If you work with a financial adviser, you may want to make sure they have experience with college savings plans and/or 529 plans. College Savings Bank Advisers are available Monday through Friday to assist existing customers and those interested in opening a savings account. Many savings plans are complex and you don't want to miss any important details. It is nice to know there is someone available to answer any questions you may have. Remember, our College Savings Bank Advisers work exclusively within the college saving industry.

Just plain vanilla certificates of deposit. But, hey, vanilla is good too.

College Savings Bank has a new addition to their selection of FDIC insured products. Fixed Rate CDs with 1- and 3-year maturities are now available and can be used as a college savings tool. It should be noted that the College Savings Bank Fixed Rate CD Series is not currently offered through either of our 529 plans or other tax sheltered college savings programs. Fixed rate CDs are open to all investors, including those interested in non -529 accounts.

With the new fixed rate CDs, you'll have the safety of FDIC insurance while earning great rates. The CD are updated weekly and are competitively priced.

College Savings Bank is currently offering four different CDs at fixed rates. Rates as of July 24, 2008 were as follows. Check <http://www.collegesavings.com> for current rates of return.

CD Term	APY	Min. Deposit
1 Year (regular)	3.40%	\$10,000
3 Year (regular)	3.75%	\$10,000
1 Year (large)	3.50%	\$50,000
3 Year (large)	3.85%	\$50,000

College Savings Bank fixed rate CDs will earn a fixed rate for the entire term of the CD determined at the time of opening the certificate. The rate will appear on the deposit receipt along with the annual percentage yield (APY). Interest begins to accrue on the next business day after deposits are received and interest is calculated and credited annually.

Each account holder's principal and earned interest held in the same right and capacity with the Bank are insured by the FDIC and backed by the full faith and credit of the U.S. Government at least to a maximum aggregate amount of \$100,000. FDIC insurance is just one of the many ways College Savings Bank upholds its commitment to providing the highest degree of safety for your deposits.

Along with offering a competitive APY, College Savings Bank does not charge any maintenance or fees with the fixed rate CD. It is the perfect time to take advantage of these great rates and take comfort in the FDIC insurance that comes along with your investment.

To lock in the current posted CD rate, you can open and fund your CD online at <http://www.collegesavings.com/csb/vanilla.csb>. If you prefer to mail in a check to fund the CD, it will be opened at the highest available rate for the term selected when your check is received.

Please mail all checks to:
College Savings Bank c/o fixed rate CDs 5 Vaughn Drive, Suite 100, Princeton, NJ 08540 or call a College Savings Bank Adviser at 1-800-888-2723 for more information.

College Savings Bank named 21st Largest Bank in the State of New Jersey Though not your typical 'bank' they hold \$575 million in assets

Visit College Savings Bank in Princeton New Jersey and you will find they don't offer checking accounts or savings accounts. You can't get a car loan, home loan or even a personal loan; yet as of December 2007, they are the 21st largest bank in the state of New Jersey. What you can get at College Savings Bank are tools to help you save for your children's future college education costs.

College Savings Bank has been ranked among the top 25 chartered state banks in New Jersey. Released from the State of New Jersey's official website, this information places College Savings Bank as the 21st largest bank in the state with nearly \$575 million in total assets as of December 31, 2007.

Based in Princeton, NJ, College Savings Bank is a nationally recognized leader in providing college saving vehicles that help families save for the rising costs of college. With unique investment options such as the CollegeSure CD and the new InvestorSure CD, families can save for college conservatively with FDIC-insured deposits, making College Savings Bank a studious choice.

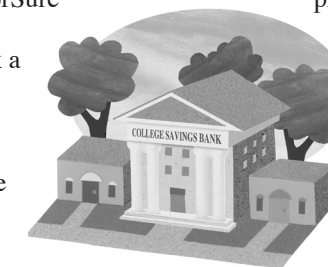
"College Savings Bank has been in business for 21 years, and helping families save for college is what we do," said Gilbert Johnson, President and CEO. "The college savings market is very complex, with both tax and financial aid implications tied to a parents method of funding a college education. We're here to help make the process easier with clear and smart choices."

Johnson added, "The cost of higher education is increasing at a rate more than double the general inflation rate, according to a New York Times article in October, 2007. By beginning to save early, parents are not only helping themselves off-set the year over year increases in college inflation through a return on their investment, but they are also buying themselves more time to meet the future cost of college."

College Savings Bank is the program manager for section 529 programs such as the Montana Family Education Savings Program and the Arizona Family College Savings Program which are available nationwide. With a nationwide customer base, distribution arrangements with nationally recognized broker/dealers, financial planners and employee programs within national companies, College Savings Bank has helped families save for college since 1987.

College Savings Bank markets college saving vehicles and believes their first priority is to preserve investor assets, therefore protecting the funding for a child's education. Customer satisfaction and personal attention are qualities that College Savings Bank aims to achieve year after year.

The Bank believes that part of offering a great program is not only gaining new customers but also providing existing customers with continuous service. College Savings Bank's customer service center provides assistance to new and existing customers through a call center and now through its website's "live chat" capability.



"There is a real advantage College Savings Bank has over other 529 plan providers – because it offers a truly safe and smart way to save for higher education," said Linda Green, AVP.

As studies from Alliance Bernstein Investments and from The Wall Street Journal have shown, college savers and investors alike are trending toward conservative savings during this time of volatility in the stock market. This allows our CollegeSure product, as well as the InvestorSure product, to shine and stand apart from the competition.

The two products offered by College Savings Bank, the CollegeSure CD and the InvestorSure CD, do not have any fees and have FDIC insurance to at least \$100,000 per depositor. The CollegeSure CD is a variable rate certificate of deposit that is tied to a college cost index and designed to help families save for their children's future education. This product has the ability to act like a college cost prepayment product. The CollegeSure CD has stood the test of time with 21 years of availability and continues to be a safe, affordable and flexible method of saving money for a college education.

The new InvestorSure CD is a variable rate certificate of deposit indexed to the Standard & Poor's 500 Composite Index. Unlike many investments, the InvestorSure CD does not risk principal, so should the market decline, or the S&P 500 lose value, deposits will not suffer principal loss. This product allows college savers the ability to see the upside of the S&P 500 without the accompanying risk.

Based on a formula, had the InvestorSure CD been available, the previous 80 maturing CDs (ending May 2008) in the aggregate, would have produced an average annual percentage yield (APY) of at least 5.40%. Although historical rates of return are not a guarantee, this CD may provide considerable returns when the market is performing well. If there are no market highs, the InvestorSure CD still protects your deposits and principal.

Johnson concluded, "those college bills are due on a set day, whether parents are prepared for them or not. How a family chooses to pay those bills can have a significant impact on their overall financial situation, at that time, and even into retirement."

With 21 years of experience, College Savings Bank was founded to help families safely save for their children's future college education costs. Their commitment to safety, innovative savings tools and service to their customers has helped to make College Savings Bank one of the largest banks in the state of New Jersey.

To find out more about the CollegeSure CD and the InvestorSure CD, call College Savings Bank at 1-800-888-2723, visit them online at <http://www.collegesavings.com>, or even stop into their Princeton based office - just don't expect a drive through window.

What type of College Savings Plan is Right for Me?



When it comes to saving for college, there are many investment options to choose from.

And though to a newcomer, this may all be overwhelming, it can be managed by looking at the differences between each type of plan and deciding which options are right for you.

The 3 basic plan types are a Coverdell ESA, an IRA for college savings or a state-sponsored 529 plan. All of these plans were made exclusively for the needs of college savers and so should provide you with features that are suitable to your financial situation.

Each of these three saving methods are available through College Savings Bank. The CollegeSure CD offered exclusively through College Savings Bank, was created to hold deposits safely with FDIC insurance and designed to enable families to invest in a child's higher education today for a fraction of tomorrow's cost.

About Coverdell ESAs:

- Distributions are tax-free.
- You choose the investments. You can invest in the stocks, bonds, mutual funds, or just plain old cash. College Savings Bank offers their trusted CollegeSure CD in a Coverdell ESA.
- Funds in a Coverdell ESA can also be used for eligible primary- and secondary-education expenses. This is unique to Coverdell ESAs.
- With a Coverdell ESA, you can contribute up to \$2,000 a year per child.
- When a contribution is made, the beneficiary must be under the age of 18, with certain exceptions.
- Coverdell ESA accounts may not reduce the amount of financial aid a student is eligible for.

About an IRA plan for college:

With an IRA plan, there are both the Traditional IRA and the Roth IRA, providing more options when it comes to choosing.

- IRA's, though designed as a retirement vehicle, also allow funds to be withdrawn for higher education purposes without penalty. Taxes may be due depending on the account owner's age and the type of IRA (see your tax advisor for more information).
- With both Traditional and Roth IRAs, the maximum investment in one year is \$5,000 (\$6,000 for taxpayers age 50 and over).
- An IRA account may be considered when financial aid is determined.

With a Traditional IRA:

- Contributions may or may not be deductible in the tax year made, depending on the owner's income tax filing status, adjusted gross income (AGI).
- Withdrawals from a Traditional IRA will always be taxed, either in whole or in part, at ordinary income tax rates.
- If the funds from your account are used for higher education, there is no 10% penalty from the IRS.

With a Roth IRA:

- Withdrawals may be tax-free provided certain minimum rules are met; however,

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InvestorSure CD & The AFCSP

(continued from page 1)

The rate of return for the InvestorSure CD is based on a formula that is tied to the average rise in the S&P 500 from issue to maturity (5 years). The InvestorSure CD allows college savers the potential to benefit from rises in the stock market, and still have the safety of FDIC insurance and principal protection. Should the S&P 500 lose value, the depositors holding InvestorSure CDs will be returned full principal at maturity.

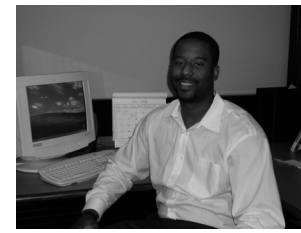
While historical rates of return are never a guarantee of future results – had the InvestorSure CDs been available, the previous 80 maturing CDs (ending in May 2008) in the aggregate, would have produced an average annual percentage yield (APY) of at least 5.40%. InvestorSure CDs will pay, based on a formula, at least 85% of the average increase in the S&P 500 from purchase date to maturity (5 years). “We understand that money for college savings is not money families can afford to gamble with; this unique product was created with such families in mind,” Green continued.

A College Savings Bank customer since 1998 and conservative investor, Jyotsna Soman, feels the InvestorSure product is a way to diversify a college savings portfolio. “The InvestorSure CD is a means to diversify and potentially receive returns exceeding college tuition increases all while preserving principal,” said Soman.

The InvestorSure CD has already seen promising numbers with the Montana Family Education Savings Program (MFESP) in its short time of availability. First issued within the Montana 529 plan on February 1, 2008, this CD amassed \$1 million in deposits on behalf of 159 account holders. The second issuance of the InvestorSure CD, on May 1, 2008, generated \$2 million in deposits on behalf of 168 account holders.

College Savings Bank has been helping families save for college for over 20 years with products that concentrate on safety. To find out more about the InvestorSure CD or other available products, please call College Savings Bank at 1-800-888-2723 or visit our web site, www.collegesavings.com.

“Tips for the future college student” by Greg Lewis II



College is a major part in a young adult's life. As a future college student, you should be excited for what is ahead of you. Take the time to listen to these few words that may help you in your college experience and the journey you are about to embark on. My name is Greg Lewis and I attended both Stony

Brook University located in Long Island N.Y., and Winston-Salem State University located in Winston-Salem, N.C. I am currently studying Marketing and promotions at Winston-Salem State and plan to graduate in the fall of 2008. I have had the chance to be a part of two very different institutions and experience what they both have to offer, which was an opportunity to reach my goals in life. The college you attend will become a place where your limitations should be pushed, a place where you feel like crying sometimes, and a place where you have some of the happiest times of your life.

College is a place of networking and networking is key to being successful in life. It isn't always what you know, but who you know, that can get you where you want to be in your professional career. Landing a job is sometimes not as easy as we believe it should be, even if you are well qualified. This is when networking will come into play. In college, you will meet many people with many different things to offer. Some may become friends while others will remain acquaintances; but you should remember to utilize your options. That person you meet may have a connection to an internship that you may want, which eventually leads you to working for a company doing what it is you have always wanted. Accept help from others and you never know, you may be able to help them as well. In my personal experience I have found that meeting new people and networking is the best way to get your foot in the door of the business you want to be in.

In college, you will learn how to cope with everyday problems as time passes. One of the biggest problems I ran into early on was financial and money management. Books, school supplies, clothes, going out with friends, and food can become a huge expense. It's important to watch the amount of money you spend so that you have money when you really need it. Instead of going out with friends all the time, limit yourself to the weekends and allow the week to be all business. When it comes to food, go to the grocery store and buy some things that will last for a while rather than the school cafeteria or fast food. This will be a lot less expensive than going to Burger King when you are hungry.

Another big tip is to watch what you eat. In high school it is a requirement to take a physical education class; in college you are on your own. Have you ever heard of “the freshman 15”? The freshman 15 is when the freshman doesn't know how to diet or eat things that are healthy; rather they eat junk food and eat late at night, which results

in gaining an extra 15 pounds. Now I'm not saying that it happens to everyone but to most it does. When I first began college I noticed I could eat wherever and whatever I wanted no matter how early or late, and in the end I gained those 15 pounds. There are many occasions when you and friends will just want to go and grab something to eat, maybe after a night of partying or just because that's what you and your friends like to do on certain days of the week. Regardless you need to find a balance so that you can keep yourself healthy, I was a victim of the “freshman 15” and I am an athlete. So it can happen to anyone but you have to take on the responsibility of always being healthy.

Going into college, I was nervous the workload would be overwhelming. If you are one to put work off and always say you will get to it later, then it could become very stressful to get things done. If you stay on top of your assignments, go over your class notes at the end of the day while the information is fresh on your mind, you will be ok. This will help you to participate in class and in most college courses participation is key. It shows the professor that you are attempting to do your best in that course.

Living away from home will be a big change also. Dorm living has its ups and downs; for example, if you have a messy roommate and you're a neat freak, you might have to sit them down and work out your differences. One of the main things I personally didn't like about my freshman year was the showers. With one bathroom in each hall for all to share, it can be a difficult when you are in a rush and all the showers are full.

Despite these things, living on campus will bring you some of the best times you will ever experience in college. You will be able to meet new people every day and never miss campus events such as plays, football games, basketball games, baseball games, and lacrosse matches.

Experiencing all these things are a part of college and developing who you are as a person. You should push your limits to find out what you are really made of and to see if all that you were taught in high school will really work. Remember, when you are at college you are free to do as you please; no mom or dad telling you what to do; it's just you making your own decisions that ultimately dictate your future. If you take anything from this piece, I hope it's these few words: don't over socialize, don't procrastinate and make every minute count. Remember the importance of networking and growing into a well-rounded person. Learn from your mistakes and enjoy yourself. If you do these things, you are sure to have a wonderful college experience.