

# Pointers For Parents

## Save For College While You Shop

(NAPSA)—For many families, saving for their child's college education is one of their biggest financial concerns.

With the price of college tuition continuing to rise, families are constantly looking to find new ways to keep pace by growing their college savings. Starting a savings program early is key. The earlier a family begins, the more time an investment has to compound and grow.

Here are some other tips on innovative saving strategies from Amy Radin, Executive Vice President, Citi Cards:

- Save regularly. Make college savings a routine monthly "expense."
- Consider setting up a tax-advantaged savings plan. Much like how retirement plans help families save for retirement, these plans can help save for higher education. Also, some state-sponsored plans let money grow tax-deferred until it's drawn for tuition.
- Get more bang for your buck by turning everyday spending into savings. For example, sign up for a free rebate program and use an affiliated credit card to earn college savings contributions on every purchase.

There are even programs that let families convert their everyday spending—from groceries to filling up the gas tank to school supplies—into college savings. Here's how they work.

First, go online to sign up for a free rebate program, such as Upromise®, where a portion of your spending at contributing companies, along with that of grandparents and friends, can be directed to a college-savings account for any student of your choice.

Simply shop for products you

already use every day at tens of thousands of participating grocery stores and drugstores, gas stations, restaurants and online shopping sites. You then save a portion of your eligible spending for college automatically.

Upromise members can accelerate their college savings simply by making their everyday purchases with a Citi® Upromise® MasterCard enrolled in their Upromise account.

There is no annual fee and not only do cardmembers earn contributions on purchases everywhere, they can receive additional contributions on eligible purchases of Upromise items at participating grocery stores and drugstores, as well as gasoline purchased at Exxon and Mobil locations. Families can save even faster when family members apply for their own credit card, and pool their savings.

For more information, visit [www.Upromise.com](http://www.Upromise.com).

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