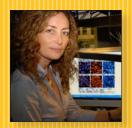
# TEXAS GUARANTEED TUITION PLAN









2009 STUDENT HANDBOOK















Texas Prepaid Higher Education Tuition Program
Comptroller Susan Combs, Chair



#### **CONGRATULATIONS!**

You'll graduate from high school this year, and for some time now you have been thinking about college. College is a wonderful stage in life, but it can be expensive. With the *Texas Guaranteed Tuition Plan*, a prepaid tuition program, you won't have to worry about paying for tuition and required fees because most of that has already been paid through the *Texas Guaranteed Tuition Plan*. Now you can concentrate on more important concerns, such as your studies.

This handbook will help you better understand the Texas Guaranteed Tuition Plan and how you can get the maximum benefit from your prepaid tuition contract. The information answers questions we've received from students just like you. We recommend that you read the information carefully and keep it handy. Most questions regarding payment for tuition and fees are addressed in this booklet. However, if you have any other questions, please call us at:

# (800) 445-GRAD (4723), Option 2

You can access this booklet, *Texas Guaranteed Tuition Plan* forms, and other contract information on our Web site:

# www.tgtp.org

Again, congratulations on reaching this milestone in your academic career. We wish you much success in college and beyond.





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Please note that the Texas Guaranteed Tuition Plan is not affiliated with the Texas Guaranteed Student Loan Corporation. The Texas Guaranteed Student Loan Corporation, also known as "Texas Guaranteed" or "TG," administers the Federal Family Education Loan Program, a federally sponsored program that provides low-interest loans to students and their parents to pay for education beyond high school. TG also provides information, tools and solutions to students, schools and lenders to help simplify the higher education loan process. It does not, however, have any role in the Texas Guaranteed Tuition Plan, a program of the Texas Prepaid Higher Education Tuition Board.

#### **GENERAL INFORMATION**

The *Texas Guaranteed Tuition Plan* is one of the qualified tuition programs offered and administered by the Texas Prepaid Higher Education Tuition Board (board). The board also oversees the Texas College Savings Plan and the LoneStar 529 Plan, which are IRS section 529 college savings plans that can be used to pay for tuition and fees, room and board and other related higher education expenses.

The *Texas Guaranteed Tuition Plan*, one of the state's prepaid tuition programs, pays for your undergraduate tuition and required fees to colleges each academic term that you are enrolled. The college can be public, private or an approved accredited proprietary institution. **Required fees are those fees mandatory as a condition of enrollment for all students attending a college, regardless of major or program of study.** Please note: the *Texas Guaranteed Tuition Plan* does not cover course-specific fees, deposits or optional fees such as adviser, lab or graduate fees. It also does not cover room and board, computers, books, transportation or other incidental expenses.

The *Texas Guaranteed Tuition Plan* has four different college plans, sold in increments of one-year or 30-32 credit hours, depending on the plan type and the year the contract was purchased. Along with this handbook, you should have received a letter that states which type of plan you have. The information below provides details on the benefits for each type of plan.

The junior and public senior college plans pay the actual cost of tuition and required fees when you attend a public college in Texas:

- **Junior College:** up to 64 credit hours.
- **Junior-Senior College:** up to 64 credit hours for junior college and up to 64 credit hours for senior public college, for a total of 128 credit hours.
  - Public Senior College: up to 160 credit hours.
     Private College: up to 160 credit hours.
     Important Note: The private college plan pays the estimated average cost of tuition and required fees at private colleges and universities in Texas.





The *Texas Guaranteed Tuition Plan*, the state's original prepaid tuition program, pays for your undergraduate tuition and required fees to colleges each academic term that you are enrolled.

CONTRACT HOURS AND FEE TERMS				
Years Purchased Regardless of Plan Type	Hours	Fee Terms	1996 Contracts (Does not include additional hours that may have been purchased)*	
5 Years of College	160	10	NA	
4 Years of College	128	8	120	
Junior/Senior 2+2	64/64	8	64/60	
3 Years of College	96	6	90	
2 Years of College	64	4	60	
1 Year of College	32	2	30	
* Additional hours were sold for 1996 contracts in 2-hour increments up to 8 hours.				

If your college is more expensive than the estimated average for your private plan, the difference in cost will not be covered by your *Texas Guaranteed Tuition Plan* and will have to be paid another way. If your college is less expensive, we can issue a refund to the purchaser of the *Texas Guaranteed Tuition Plan* contract (you are the beneficiary) for the difference between the amount due to your college and the average private college rate.

FYI – No dollar value is placed on a contract. All contracts are measured by credit hours. We estimate that one year of college is the equivalent of 32 credit hours. Though the *Texas Guaranteed Tuition Plan* does not stipulate a minimum or maximum hour usage per term, your contract ends when you have used the maximum number of credit hours purchased on your contract.

#### **COLLEGE GRADUATES**

If you have not used all your credit hours by the time you graduate from college, you can apply them to a graduate or a professional degree before the 10-year automatic termination date. However, the *Texas Guaranteed Tuition Plan* will not pay the price of graduate tuition and required fees; it will pay the average credit hour rate at Texas public colleges or universities for undergraduate tuition and required fees.

If you do not intend to pursue further higher education after college graduation, the contract purchaser(s) may request a refund for the remaining hours. The value of the remaining hours will be calculated at the Texas public college or university weighted average rate of tuition and required fees at the time of cancellation. To cancel, please go to our Web site at www.tgtp.org to obtain the required forms. The reason for cancellation in this case would be graduation from college.

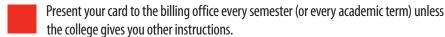
You must redeem your *Texas Guaranteed Tuition Plan* benefits within a 10-year period beginning on the date you graduate from high school. The only exception is if you are an active-duty member of the U.S.

Armed Services. In that case, any time you spend on active duty will be added to the 10-year period.

## **HOW DOES IT WORK?**

Each fall and spring semester, the bursars' or third party billing offices at the colleges and





universities in Texas receive a roster of eligible *Texas Guaranteed Tuition Plan* students. When you register at the college or university, **you must notify the school's billing office** that you have a *Texas Guaranteed Tuition Plan* contract. This packet contains a *Texas Guaranteed Tuition Plan* **identification card (I.D. card)**. Just as a school needs to know from semester to semester if you will be paying with a check or credit card, it also needs to know each semester if you will be using the *Texas Guaranteed Tuition Plan* to pay for tuition and required fees.

To know whether or not the plan will cover all your costs, it is always best to make sure the school knows to invoice the *Texas Guaranteed Tuition Plan* to determine if the full amount due each semester will be covered by your contract with the *Texas Guaranteed Tuition Plan*. Even \$10 due to the school for costs not covered by the *Texas Guaranteed Tuition Plan* could result in the loss of classes for you. Present your I.D. card to the billing office every semester (or every academic term) unless the college gives you other instructions. You have received two I.D. cards. It's a good idea to make an extra copy for your records in case the originals are misplaced. If you need a replacement, please call the *Texas Guaranteed Tuition Plan* at (800) 445-GRAD (4723), Option 2.

If you decide not to use your *Texas Guaranteed Tuition Plan* for any given semester, tell the billing office at the institution you are attending. You have 10 years from high school graduation to use the hours purchased in the *Texas Guaranteed Tuition Plan* on your behalf. The *Texas Guaranteed Tuition Plan* does not mandate the semesters you use your contract to pay for tuition and required fees or the amount of hours you elect to take each term.

The college will bill the *Texas Guaranteed Tuition Plan* for tuition and required fees on your behalf, but you will be required to pay any additional charges. Your *Texas Guaranteed Tuition Plan* contract also can be used for special terms, such as summer and mini sessions.

NOTE: Usually your college or university will flag or pre-credit your account to invoice the *Texas Guaranteed Tuition Plan* on your behalf. The school will not actually invoice the plan until later during the term. Our goal is to pay invoices within 30 days of receipt. Always make sure your anticipated payment is applied to your account and any remaining balances are paid. Every school has its own procedures for third-party billing. Know your college or university's procedures for billing the *Texas Guaranteed Tuition Plan*.

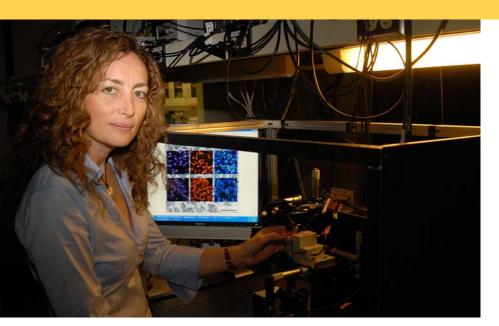
Colleges and universities bill the *Texas Guaranteed Tuition Plan* after the "add and drop" period. The hours billed will be deducted from your contract.

Your contract must be paid in full, including any outstanding fees, before we pay any amount to your college. Check

with the purchaser(s) of your contract to confirm they received a paid-in-full letter for your contract because no distributions are made from the contract until the contract is paid in full. Because your contract cannot be processed without a valid Social Security number or current permanent address, it is also important for you to confirm this information as it ap-

pears on our system.

If you withdraw from school after the registration period, but before classes begin, **notify the** 





Each January, the purchaser of your contract will receive a statement that lists distributions made by the *Texas Guaranteed Tuition Plan* on your behalf.

**billing office** at your school so the *Texas Guaranteed Tuition Plan* will not be billed, otherwise these hours will be deducted from your contract. You will be responsible for any fees associated with withdrawal. There will be no adjustment to your contract for hours dropped after the *Texas Guaranteed Tuition Plan* has paid an invoice on your behalf. Any refund under these circumstances will be between you and the school.

Each January, the purchaser of your contract will receive a statement that lists distributions made by the *Texas Guaranteed Tuition Plan* on your behalf. This annual statement will detail invoices paid and the credit hours and required fees deducted and the remaining balance on your contract. Please verify that the distributions agree with credits received at your school each term. If there are any discrepancies, please call the *Texas Guaranteed Tuition Plan* at (800) 445-GRAD (4723), Option 2. Customer Service staff are available to answer your questions.

Effective July 1, 2006, prepaid section 529 qualified tuition plans, such as the *Texas Guaranteed Tuition Plan*, will be considered assets of the student's parents for federal financial aid determination purposes.

Although prepaid tuition and college savings plans are both IRS section 529 qualified tuition plans, prepaid plans were previously considered a student resource, which resulted in a dollar-for-dollar reduction in the student's financial need. The Deficit Reduction Act of 2005 changed this, and now both types of IRS section 529 plans are handled consistently for financial aid purposes.

#### WHAT IF YOU DECIDE NOT TO GO TO COLLEGE?

You have 10 years from high school graduation to use your *Texas Guaranteed Tuition Plan* credits. If at any point you decide you are not going to attend college, the purchaser of the contract may choose to transfer the funds to another beneficiary or cancel your contract. After a beneficiary is 18 years of age or has graduated from high school, the purchaser may receive a refund for the hours purchased at the average rate for tuition and required fees in the state of Texas for the type of plan purchased, minus cancellation and administrative fees.

# **TUITION AND REQUIRED FEES**

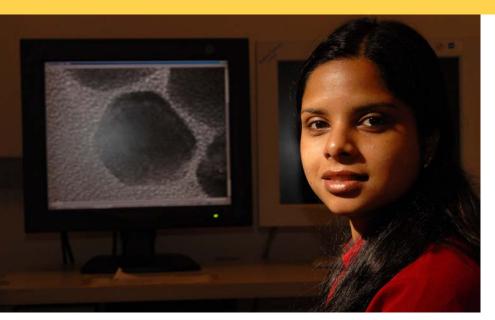
Eligible tuition and required fees are those paid by all students at a college or university as a condition of enrollment. For Texas public colleges and universities, required fees are paid either (1) on a **credit-hour basis** or (2) on a **semester basis** depending on how the fee is charged at the institution. The *Texas Guaranteed Tuition Plan* will pay the credit-hour fees up to the maximum number of credit hours covered by your contract (maximum of 160). The *Texas Guaranteed Tuition Plan* will pay for up to 10 semesters of fees assessed on a per semester basis. Two semesters of fees are purchased for each contract year. A fee term is deducted for fall, winter and spring terms. Half a fee term is deducted for each summer session. No fee term is deducted for mini sessions or multiple invoices paid in the same semester.

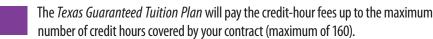
# Example:

Consider you have the four-year public senior college plan with 128



credit hours and 8 fee terms. As an undergraduate student, you enroll for the Fall semester at the University of Texas for 18





hours. The following semester (Spring) you enroll for 16 hours. You have used 34 hours of tuition and fees assessed on a credit-hour basis. You have also used two semesters of required fees assessed on a semester basis. Your remaining balance is 94 hours of tuition and fees paid on a credit-hour basis and six semesters of fees paid on a semester basis.

Note: 1996 contracts were based on 30 hours a year with a total of 120 hours for a four-year senior college plan.

#### SCHOLARSHIP RECIPIENTS

If you accept a scholarship covering tuition and required fees in full, the purchaser of your contract may receive a refund equal to the amount of tuition and required fees that the *Texas Guaranteed Tuition Plan* would have paid the institution under your plan type. The refund amount will not exceed the total tuition and required fees at your college or the amount that the *Texas Guaranteed Tuition Plan* would have paid the school on your behalf for any given term. Scholarship refunds can be issued to the purchaser each academic term as long as the scholarship is in effect.

# **Type of College Beneficiary Attends**

		Texas Public Junior Colleges	Texas Public Senior Colleges
TYPE OF PLAN	Junior	Actual Tuition and Required Fees	Actual Tuition and Required Fees <sup>(1)</sup>
	Junior/Senior (2+2)	Actual Tuition and Required Fees <sup>(3)</sup>	Actual Tuition and Required Fees <sup>(4)</sup>
	Senior	Actual Tuition and Required Fees <sup>(1)</sup>	Actual Tuition and Required Fees
	Private	Actual Tuition and Required Fees <sup>(1)</sup>	Actual Tuition and Required Fees <sup>(1)</sup>

#### Notes:

- (1) Hour Conversion: Hours are deducted from the contract based on the billed amount divided by the Texas Average Rate for hour type purchased.
- (2) Out-of-State Fee: A \$25.00 fee is assessed on out-of-state distributions per semester.
- (3) Junior hours deducted equals hours enrolled. Once Junior hours are depleted refer to note
- (4) When utilizing Junior hours refer to note (1). Once Junior hours are depleted Senior hour deducted equal hours enrolled.

Texas Private or Proprietary Colleges	Out-of-State (Regardless of Institution Type)	Texas Average Rate per Hour (Fall 2008-Summer 2009)
Texas Junior <b>Average Rate</b> per hour enrolled	The lesser of the Texas Junior <b>Average Rate</b> per hour enrolled or the Actual Cost (2)	\$76.43
Texas Junior/Senior <b>Average Rate</b> per hour enrolled	The lesser of the Texas Junior/Senior <b>Average Rate</b> per hour enrolled or the Actual Cost (2)	\$76.43 for Junior \$216.97 for Senior (Junior hours disbursed prior to senior)
Texas Senior <b>Average Rate</b> per hour enrolled	The lesser of the Texas Senior <b>Average Rate</b> per hour enrolled or the Actual Cost (2)	\$216.97
The lesser of the Texas Private <b>Average Rate</b> per hour enrolled or the Actual Cost	The lesser of the Texas Private  Average Rate per \$565.07 hour enrolled or the Actual Cost (2)	

# **USAGE CHART**

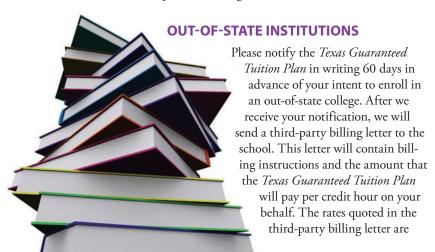


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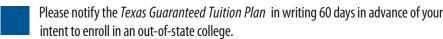
When you receive a partial scholarship to a public college or university in Texas, the purchaser will receive a refund for the amount of the scholarship, and the *Texas Guaranteed Tuition Plan* will submit payment to the college or university in the amount required to pay the remaining tuition and required fees in full. The purchaser will automatically receive the refund for the partial scholarship when the Texas public college or university bills the *Texas Guaranteed Tuition Plan* each semester.

The purchaser may decide not to use the *Texas Guaranteed Tuition Plan* for the semester the scholarship(s) covers tuition and required fees at your college. In the case of a partial scholarship, paying the portion not covered by the scholarship(s) directly to the school and not requesting a refund will save the hours on your contract for later use. Funds from your account may still be sent to your college from the *Texas Guaranteed Tuition Plan* to augment total funds applied to your account in addition to scholarships that you receive. Please work with the college billing office for optimal use of scholarships and *Texas Guaranteed Tuition Plan* distributions.

To receive refunds from the *Texas Guaranteed Tuition Plan*, proof of the scholarship must be submitted. This includes a copy of the letter received from the granting foundation or any other medium acceptable to the board. A written request for refund will be needed each term, signed by the purchaser(s) of the contract, along with verification of enrollment (term, college and hours of enrollment) plus verification of tuition and required fee charges (student fee bill).







good for one academic year. The letter will automatically be sent each summer, reflecting current available hours and new rates when there has been a distribution the previous academic year to an out-of-state college.

During registration, you should contact your school's billing office to establish invoicing for the *Texas Guaranteed Tuition Plan*. If the college has not received the third-party billing letter from our office, please have someone call the *Texas Guaranteed Tuition Plan* at (800) 445-GRAD (4723), Option 2. To ensure payment, you are responsible for letting the billing office know that they need to send an invoice to the *Texas Guaranteed Tuition Plan* on your behalf. Please contact us immediately if there are any problems regarding payment to the school.

The *Texas Guaranteed Tuition Plan* will pay the college after receipt of a valid invoice. A \$25 processing fee is deducted from the payment to the out-of-state school for each term funds are disbursed on your behalf.

You will owe the difference in the amount of tuition and required fees that exceed the amount the *Texas Guaranteed Tuition Plan* will pay on your behalf. The program will transfer to the out-

of-state school an amount equal to the average rate for tuition and required fees at Texas colleges for the type of plan you have and the number of hours taken each term. If the out-of-state tuition and required fees are less than the Texas average rate per plan type multiplied by the hours enrolled, then the hours deducted will be prorated to pay the invoice in full. Your fund is depleted by hours.

## **OUT-OF-STATE RESIDENCY**

Students who live out of state and return to Texas to attend college as non-resident students will receive in-state rates for any hours the *Texas Guaranteed Tuition Plan* pays on their behalf. This is directed through the Texas Education Code: http://www.statutes.legis.state.tx.us/?link=ED - Chapter 54 (Tuition and Fees), under Section 54.621(c) (Beneficiary).

#### PROPRIETARY INSTITUTIONS

The *Texas Guaranteed Tuition Plan* will pay tuition and required fees at a Texas proprietary institution according to the average rate for your college plan type for the number of hours taken each term. The *Texas Guaranteed Tuition Plan* can pay directly to any proprietary institution approved by the Texas Higher Education Coordinating Board.

#### **TAXES**

Beginning January 2002, earnings on qualified 529 tuition programs, such as the *Texas Guaranteed Tuition Plan*, became exempt from federal income tax if they are used for qualified higher education expenses. You will receive an IRS 1099Q Form from the *Texas Guaranteed Tuition Plan* each January notifying you of the amount distributed on your behalf and designating what portion of the distribution was reported to the IRS as earnings for the previous calendar year. This 1099Q information should be used in preparing your income tax return.

#### **FEE TERMS**

There are two fee terms per year purchased with the *Texas Guaranteed Tuition Plan*. Fee terms cover those fees that are a condition of enrollment for all students and charged at the same rate per semester (semester fees) to all students. In other words,





they are flat rate fees that do not change with the number of semester hours taken. A fee term is deducted with each semester invoice processed (with summer sessions depleting at one-half a fee term per session). You may decide not to use the *Texas Guaranteed Tuition Plan* to pay for courses taken at summer school or a junior college if you determine it is not the best use of your *Texas Guaranteed Tuition Plan* benefits. It might be a better use of your *Texas Guaranteed Tuition Plan* benefits to pay the school directly and save those hours and fees for later use at a college that has higher tuition and required fee charges.

#### **DUAL ENROLLMENT**

Dual enrollment is the term used for taking college credit courses while attending high school. The *Texas Guaranteed Tuition Plan* disburses funds on a per-hour basis and will pay for college credit courses taken during high school. Your contract must be paid in full, including any outstanding fees, before funds can be disbursed to your college. The earlier you use the *Texas Guaranteed Tuition Plan* the less gain you may see from your purchased per-hour rate and the per-hour rate paid to the

institution. It may not be the best use of your plan to disburse earlier than the projected date of graduation. You may want to save those hours for later use. If you decide to use the contract before the first payout date (projected high school graduation), send a written request to change the first payout date signed by the purchaser(s) of the contract.

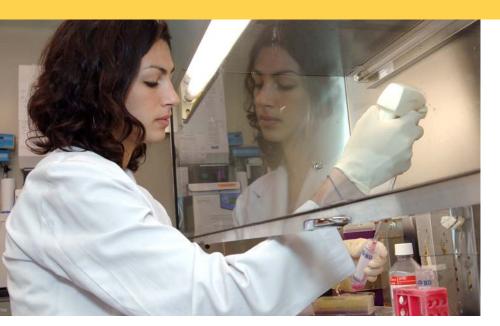
#### **OUT-OF-PLAN USAGE**

The *Texas Guaranteed Tuition Plan* will pay even when you attend a school that is not in your selected plan. For example, if you use a senior college plan to pay for courses taken at a junior college, the *Texas Guaranteed Tuition Plan* will pay the tuition and required fees for the number of hours taken, but the number of senior hours deducted

from your *Texas Guaranteed Tuition Plan* will be equal to the amount paid divided by the hourly average rate for a public senior college plan for that academic year. The Texas average rate for a public senior college plan is \$216.97 per credit hour for the 2008-09 academic year. If a student with a senior college plan enrolled in 15 hours at an instate junior college with tuition and required fees of \$700, we would deduct 3.226 hours (\$700 divided by \$216.97 hourly average rate) from his or her contract for the semester.

If you use junior college hours to pay tuition and required fee charges at a Texas public university, the hours will be depleted as necessary to cover the full tuition and fee charges at the university. For example, if you take 15 hours at a public university where the tuition and fee charges are \$3,000, the actual hours depleted from the contract would be 39.25 (or \$3,000 divided by \$76.43) based on the 2008-09 Texas average rate for junior college contracts of \$76.43 per credit hour.

If you have a junior or senior college plan and attend a private or proprietary institution, the amount paid by the *Texas Guaranteed Tuition Plan* will be the actual number of hours enrolled multiplied by the average rate for your type of contract. For example, if you have a senior public college contract and are taking 15 hours at a





The *Texas Guaranteed Tuition Plan* will pay even when you attend a school that is not in your selected plan.

private university where the tuition and fee charges are \$9,000, the *Texas Guaranteed Tuition Plan* would pay \$3,254.55 (15 hours multiplied by \$216.97). If the tuition and required fee charges are greater than the average rate payment, you will need to make payment directly to the school for the amount not covered by the *Texas Guaranteed Tuition Plan*.

# ONLINE, CORRESPONDENCE, CONTINUING EDUCATION AND HEALTH SCIENCE COURSES

Your *Texas Guaranteed Tuition Plan* contract may be used for online, correspondence and continuing education courses at accredited Title IV institutions. Nursing, emergency medical technician, fire fighting and police and law enforcement programs are often billable through continuing education departments and/or health science centers.

# **QUARTER SCHOOLS**

The *Texas Guaranteed Tuition Plan* pays quarter schools at .666666 (or 2/3) semester hour per one-quarter hour taken. In this way, the *Texas* 

Guaranteed Tuition Plan may disburse for the full number of years purchased on your behalf. For example, if you take 15 hours for 2 semesters, you would use 30 credit hours in one year from your contract. If you take 15 hours each quarter for 3 quarters, you would use 30 semester hours (15 multiplied by .666666 or 10 multiplied by 3 quarters) of your contract in one year. If the Texas Guaranteed Tuition Plan disburses at the actual number of hours taken each quarter for three quarters per year, the contract would be depleted at a faster rate than originally expected. This may not be the best use of your contract.

# TWO-YEAR JUNIOR AND TWO-YEAR SENIOR COLLEGE PLANS

When an invoice is presented on a Junior/Senior College Plan (2+2) contract, the junior college hours pay out first. When the junior college hours are depleted, the senior college hours will begin to be disbursed. If junior college hours are used at a Texas public junior college, they will disburse hour for hour taken. If those same hours are used at an out-of-state college, a private or proprietary institution (in-state or outof-state), they will disburse at hours enrolled multiplied by the weighted average rate. If junior college hours are used at an in-state public university, they will pay actual tuition and fee charges and be depleted at a faster rate. Similar logic will apply once junior college hours are depleted and university hours are used. See Usage Chart for further information about distributions from 2+2 contracts.

#### STUDYING ABROAD

If you plan to study abroad, please coordinate with the school you are currently attending to see if they can invoice the Texas Guaranteed Tuition Plan on your behalf. Distributions for studies abroad are usually paid at the Texas average rate per plan type for hours enrolled and must be made to Title IV schools. For this reason, your contract cannot be used to pay directly to an agency coordinating studies abroad nor can distributions be paid directly to the student or purchaser(s) of the contract.

#### 10-YEAR AUTOMATIC TERMINATION OF CONTRACTS

To help you track contract usage, you will receive an annual statement if your contract (account) has any credit hours or partial





If you plan to study abroad, please coordinate with the school you are currently attending to see if they can invoice the *Texas Guaranteed Tuition Plan* on your behalf.

credit hours remaining. Your account will automatically terminate 10 years after the beneficiary is projected to graduate from high school or you can cancel the account and stop receiving annual statements by submitting a cancellation form. The form is available at the following Web site:

www.window.state.tx.us/taxinfo/taxforms/89-107.pdf

#### **DISPUTE RESOLUTION**

To file a complaint about the program or for a copy of the board's complaint resolution procedures, phone (800) 445-4723 (GRAD), Option 2, or send a letter to:

Texas Prepaid Higher Education Tuition Board Office of the Comptroller of Public Accounts P. O. Box 13407 Austin, Texas 78711-3407

#### YOUR TEXAS GUARANTEED TUITION PLAN CHECKLIST

То	get the most from your investment, be sure to:
	Verify your plan type – This is explained in the letter you received with your packet. Make a copy of the letter for your records.
	Make a copy of your ID cards and put them in a safe place – You'll need this information if your cards are lost or stolen.
	Contact your school's billing office – Let them know if you'll be using the <i>Texas Guaranteed Tuition Plan</i> . Please give us 60 days notice if you plan to attend an out-of-state school. Verify the costs that have been covered by the plan for every semester.
	Make sure all of your information (Social Security number, permanent address, etc.) is correct in your plan information and is on file at your school.
	If you receive a scholarship – Decide how <i>Texas Guaranteed Tuition Plan</i> funds will be used with your school's billing or financial aid office.
	Keep contact information handy – Save the phone numbers of the school's billing office and the <i>Texas Guaranteed Tuition Plan</i> in your cell phone or at another convenient location.

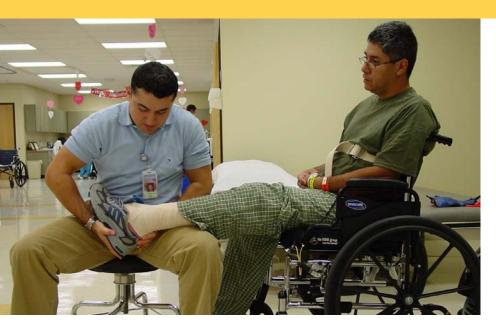
#### **NEW PREPAID TUITION PLAN**

The Texas Guaranteed Tuition Plan is currently closed to new enrollment.



Texas has a new prepaid tuition plan, the Texas Tuition Promise Fund, that opened for new enrollment in September 2008. Information on that fund is available by calling (800) 445-GRAD (4723), Option #5, or online at:

www.texastuitionpromisefund.com





Texas has a new prepaid tuition plan, the Texas Tuition Promise Fund, that opened for new enrollment in September 2008 (www.texastuitionpromisefund.com).

# **EVERY CHANCE, EVERY TEXAN**

Comptroller Susan Combs' Web site, *Every Chance, Every Texan*, can help families plan and save for college. The Web site provides information on careers that will be in demand in the future and the education requirements for various fields. It also includes tools to help families calculate college costs and determine whether they are saving enough money. To learn more about the Texas Tuition Promise Fund, visit www.EveryChanceEveryTexan.org or go directly to the Texas Tuition Promise Fund Web site at www.texastuitionpromisefund.com.

#### THE TEXAS PREPAID HIGHER EDUCATION TUITION BOARD

#### The Honorable Susan Combs

Chair Texas Comptroller Austin, Texas

Mr. Richard H. Collins

Dallas, Texas

Mr. Joe Colonnetta

Dallas, Texas

Dr. Harrison Keller, Ph.D.

Austin, Texas

Mr. Stephen Mueller

Cypress, Texas

Mr. James O'Shaughnessy

Houston, Texas

# **QUESTIONS?**

Contact the Texas Guaranteed Tuition Plan at (800) 445-GRAD (4723), Option 2,

or for more information, access your account by visiting www.tgtp.org.

We can also be reached at:

P. O. Box 13407 Austin, Texas 78711-3407

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