



The Office Of State Treasurer  
Denise L. Nappier

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## News

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### **STATE TREASURER DENISE NAPIER LAUNCHES 2015 CHET DREAM BIG! COMPETITION**

***CHET to Award \$44,000 in Prizes to Help Students Save For College  
Competition Open to Grades K Through 8  
Expansion Adds Middle School Participation and Eight Top School Prizes***

HARTFORD, CT – At a special event attended by 500 students at Vance Village Elementary School in New Britain, State Treasurer Denise L. Nappier officially kicked off this year's CHET Dream Big! Competition, and announced that the program will include middle school students in grades six, seven and eight for the first time, in addition to students in kindergarten through fifth grade.

Schools and students across Connecticut are encouraged to participate in the Dream Big! Competition, a drawing and essay contest aimed at getting students to think about their education and careers and at helping their families start to save for college.

CHET, Connecticut's 529 college savings plan, will award \$44,000 in prizes to students, including four grand prizes of a \$1,000 CHET account contribution. Eighty students from across the state will receive a \$500 contribution.

"As Trustee for CHET, I'm committed to helping Connecticut families give their children a brighter future by making college accessible. Dream Big!, along with our other CHET promotions, inspires families to start talking about the importance of saving for college and reminds them how easy it is to get started," said Treasurer Nappier.

Treasurer Nappier added, "Connecticut currently ranks sixth in the country for average student loan debt. We want to change that, and make college more affordable to everyone so no child is limited by the cost of higher education."

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The Dream Big! Competition features two entry categories based on grade level. Students in kindergarten through third grade are asked to submit an original drawing that answers the question, “What do I want to do after I go to college?” Fourth through eighth graders are asked to write an essay that responds to the question, “How will I change the world after I go to college?” Entries are judged on five criteria: creativity, originality, portrayal of theme, spelling and grammar

The Dream Big! Competition has added grades six, seven and eight to ensure that students in all grades have the opportunity to interact with CHET and potentially win money for college, between the Dream Big! Competition for grades K through 8, and the CHET *Advance* Scholarship offered to high school students.

“It is important to reach as many students as possible, in as many grades as possible, to introduce them to the idea of saving for college. Dream Big! has been successful in the past and adding middle school grades will make it even more successful by encouraging more students to think about going to college and how important it is for their families to begin saving today for tomorrow’s higher education costs,” Treasurer Nappier said.

In 2014, the Dream Big! Competition received nearly 4,000 entries from across the state. The Vance Village Elementary School in New Britain had the highest number of student entries, 239, in the competition, capturing the first ever top school prize of \$500.

“Our school community embraced Dream Big! in 2014 and we were honored to have been recognized. We believe college is a possibility for all our students and Dream Big! is a great way to reinforce that goal,” said Sarah Harris, principal of Vance Village. The school used its 2014 prize towards the purchase of new books for the school library.

Having a college savings account is proving to be more important than how much is in the account in determining whether or not a child will go to college. According to a 2013 University of Kansas analysis, children with a college savings account were over three times more likely to enroll in, and four times more likely to graduate, college than students with no savings.

“Simply instilling the idea of going to college paired with a modest college savings account can help empower children and is the first step in reducing the financial burden of going to college and helping their dreams come true,” Treasurer Nappier said.

The four \$1,000 grand prize winners will be chosen from all entries; one winner each will be chosen from grades K and 1; grades 2 and 3; grades 4 and 5; and grades 6, 7 and 8. Sixty-four winners (eight per county) will each win a \$500 CHET account. Sixteen statewide winners representing Connecticut’s Review and Turnaround Schools also will each be awarded a \$500 CHET account.

### ***Prize for Highest Number of Student Entries Expanded to Eight Top Schools***

To encourage schools across Connecticut to participate in the Dream Big! Competition, this year there will be eight school winners. The school in each of Connecticut’s eight counties

with the highest number of completed entries submitted on behalf of their students will win a Top School Prize OF \$500. In 2014, there was only one top prize, awarded to Vance Village.

“Principals and teachers across the state look forward to participating in the Dream Big! Competition every year and help us spread the word,” said Elizabeth McLaughlin, Program Marketing Manager at TIAA-CREF Tuition Financing Inc. “Teachers tell us it promotes great class discussions with their students about how they can actually change the world and fits nicely in their curriculum.”

Students who don’t enter through their school can enter on their own, including those students who are home schooled. This year’s entry form and program materials can be printed at [www.CHETDreamBig.com](http://www.CHETDreamBig.com). A Spanish language entry form is available online.

The Dream Big! Competition is sponsored by the State Treasurer’s Office, TIAA-CREF Tuition Financing, Inc. and CHET. Entries must be postmarked by March 27, 2015 and received by March 31, 2015. Official rules and full entry details can be found at [www.CHETDreamBig.com](http://www.CHETDreamBig.com). No purchase is necessary to enter or win.

### **About CHET**

The State of Connecticut offers CHET to help families save for future college costs. Funds saved in a CHET account can be used at accredited colleges, universities, and vocational trade schools across the country for qualified higher education expenses. Some colleges abroad are also eligible.

Since CHET was established in 1997, more than 29,000 students have used more than \$939 million in CHET funds to pay for college costs.

The CHET direct-sold plan is administered by the Connecticut State Treasurer's Office, and managed by TIAA-CREF Tuition Financing, Inc. For more information about CHET, visit [www.aboutchet.com](http://www.aboutchet.com) or call the customer service center at (866) 314-3939.

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