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UESP, StepUp to Higher Education Sponsor 2016 Make Your Mark Contest

Students who design bookmarks could win \$1,000 college savings scholarship

(Salt Lake City) The Utah Educational Savings Plan (UESP) and StepUp to Higher Education will mark Gov. Gary Herbert's declaration of September as College Savings Month in Utah by sponsoring the annual UESP Make Your Mark bookmark contest. Eight Utah students in kindergarten through 12th grade will each win a \$1,000 college savings scholarship account by designing a bookmark.

The winners will be selected by a six-judge panel featuring Utah Gov. Gary Herbert; First Lady Jeanette Herbert; Denece Huftalin, Ph.D., president, Salt Lake Community College; Tami Pyfer, governor's education advisor; Donna Jones Morris, division director, Utah State Library; and Julie Olson, Utah author/illustrator.

Judges will select two winning designs from each of four grade categories. In addition to receiving a \$1,000 UESP college savings scholarship account, each winner may also see his or her professionally reproduced artwork distributed at UESP events throughout Utah. Contest winners will be notified by mid-October. All decisions by UESP and the judges are final.

The Make Your Mark contest, in its seventh year, advocates the importance of saving for future higher education expenses. Earnings in UESP college savings accounts grow tax-deferred and withdrawals are tax-free if used for eligible expenses such as tuition, mandatory fees, books, computers, and certain room and board costs. Utah tax credits are also available to account owners for contributions made into a UESP account.

Lynne Ward, executive director of UESP, said Make Your Mark is a great way to get families talking about saving for college or technical school.

"Starting college savings early is important," Ward said, "but it's never too late to start saving for future higher education expenses. Even small amounts will add up and make a difference toward defraying college costs."

The contest runs September 1 through September 30, 2016. Utah students are eligible to enter if they are enrolled in a Utah school or are home-schooled. Parents are not required to own a UESP account for their child to enter the contest.

Entrants must submit an original bookmark design on the official entry form. See uesp.org/bookmark for entry form and official contest rules. Only one entry per student is allowed.

UESP must receive all entries no later than September 30, 2016, at 5:00 p.m. Mountain Time. Submit entries by mail, courier, or hand delivery. Address information and a complete set of contest rules and restrictions are detailed on the back of the official entry form at uesp.org/bookmark.

The contest is not open to past winners or children of an adult employed or affiliated with the Utah State Board of Regents, Utah Higher Education Assistance Authority, UESP, StepUp to Higher Education, or their advertising agencies.

About UESP

UESP, Utah's official nonprofit 529 college savings plan, is highly ranked by Morningstar Inc., *Kiplinger's Personal Finance* magazine, *Money* magazine, CBS MoneyWatch.com, and consumer expert Clark Howard for its low fees and industry innovations such as its customized allocation investment options.

Accounts are free to open, and UESP requires no minimum deposit or account balance. UESP's user-friendly website, uesp.org, makes it easy to open, manage, and contribute to an account online.

To learn more about the Utah Educational Savings Plan, visit uesp.org, call UESP toll-free at 800.418.2551, or send an email to info@uesp.org.

About StepUp to Higher Education

StepUp to Higher Education is an outreach initiative through the Utah System of Higher Education that aims to increase the college participation of Utah students, especially those who may have never considered higher education as a practical option after high school.

The StepUp to Higher Education initiative is made possible by a College Access Challenge Grant from the U.S. Department of Education.

Important Legal Notice

Read the Program Description for more information and consider all investment objectives, risks, charges, and expenses before investing. Call 800.418.2551 for a copy of the Program Description or visit uesp.org.

Investments in UESP are not guaranteed by UESP, the Utah State Board of Regents, the Utah Higher Education Assistance Authority or any other state or federal agency. However, Federal Deposit Insurance Corporation (FDIC) insurance is provided for the FDIC-insured accounts. Please read the Program Description to learn about the FDIC-insured accounts. Your investment could lose value.

Non-Utah taxpayers and residents: You should determine whether the state in which you or your beneficiary pays taxes or lives offers a 529 plan that provides state tax or other benefits not otherwise available to you by investing in UESP. You should consider such state tax treatment and benefits, if any, before investing in UESP.

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