



# OREGON COLLEGE SAVINGS PLANNER

SPRING 2016

## Expecting a Tax Refund this year? Turn it into a BRIGHTER FUTURE

Your tax refund can go so much further if you invest it in education. So, before you are tempted to make a short-term impulse buy, consider investing your tax refund into your Oregon College Savings Plan account and get an educational bang for your buck. Your Oregon state tax return includes a convenient way to direct your refund into your Oregon College Savings Plan account. Just complete Schedule OR-529 when you file your tax return.



## Oregon College Savings Planner Tips

If your child is approaching graduation, remember to take advantage of eGift. It provides a fast, secure and easy way to invite family and friends to make a contribution to your account. Simply log in at OregonCollegeSavings.com and click on eGift under the Transactions tab at the top of the page. Other ways to help grow your account include activating automatic contributions by using your bank's bill pay feature, or signing up for an ACP through the Oregon College Savings Plan, also accessible under the Transactions tab.

For more information about investing in the Oregon College Savings Plan, please call 866-772-8464.

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## Start planning your budget-friendly travel.

As the days grow longer and the weather improves, this is the time of year when many families start looking forward to their annual vacations. Whether a weekend getaway or an extended vacation, you can plan a fantastic family trip that won't take a major toll on your wallet. Check out these family travel ideas as well as how to make them more affordable.

### Austin, Texas

Austin is urban without the urban price-tag. This trendy city has great live music and an exploding culinary scene. It's also known for its beautiful natural springs and swimming spots. And, exploring Austin on a budget isn't difficult. To get the best hotel deals, avoid the dates of the city's big music festivals.

### Washington, D.C.

Although the accommodations in Washington D.C. aren't necessarily budget-friendly, many of DC's tourist attractions are high quality and completely free. For example, most Smithsonian Institute museums (19 in all) and the National Zoo are free and open daily. Plus, you can find reasonably-priced restaurants, particularly some interesting ethnic food, if you do a bit of research. Public transportation is easy and affordable as well.

### National Parks

If you are an outdoorsy type, and prefer driving vacations that are closer to home, you could visit any of the national parks that are either in Oregon, or not far from Oregon. For example, you might consider Crater Lake National Park, Yellowstone National Park (ID, WY, MT) or Yosemite National Park (CA). Most national parks have campgrounds where you can stay in a trailer or tent, eliminating the cost of a hotel. And now is a perfect time to reserve a spot. Entrance fees for national parks are quite reasonable and once inside the park, there are lots of activities to take advantage of. Just be sure to bring supplies into the park with you, because once inside, food and other supplies can be pricey.

Find more affordable travel destinations at <http://travelwithkids.about.com/>

This letter must be preceded or accompanied by a Disclosure Booklet for the Oregon College Savings Plan. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss. Before investing in a 529 plan, consider whether the state in which you or your Beneficiary reside has a 529 plan that offers favorable state tax benefits that are available if you invest in that state's 529 plan.

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