

Baby Grad is Back!

Terrific news for Oregon babies! The Oregon College Savings Plan is making a \$25 contribution to any account opened in 2018 on behalf of an Oregon baby. The definition of an Oregon baby is any beneficiary who resides in Oregon and is less than one year old at the time the account is established. For details about this special opportunity (including terms and conditions), please visit OregonCollegeSavings.com/babygrad or call 866-772-8464. Accounts must be opened between Jan. 1 and Dec. 31, 2018. Void where prohibited. Sponsored by the Oregon College Savings Plan.



Oregon College Savings PLANNER TIPS

- Keep your college savings on track by setting up an automatic contribution plan. And don't forget to ask friends and family to contribute eGifts to your account.
- Are your investments allocated appropriately for your beneficiary's age? You can rebalance up to twice per calendar year.
- Manage these activities and more by logging into your account at OregonCollegeSavings.com.

Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances.

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Greet the New Year with a Clean Financial House

The start of a new year often triggers resolutions to do better. Resolve this year to organize your financial records and perhaps discover new saving opportunities.

Financial records It may be tempting to hang onto paper records forever but this could be unnecessary. So what's considered safe to shred and what should you keep? Consider the guidelines below.

Receipts Many receipts can be tossed right in the trash, like your lunch order from yesterday, but ATM and bank account transaction receipts may include sensitive information. Simply store these receipts in a safe place until the transactions have posted to your bank or credit card account and then shred the receipts.

Mortgage-related paperwork Regardless of when you purchased a home, keep documents related to your property, including loan information, until you are no longer the owner. Also keep home improvement records and receipts to show potential homebuyers when it's time to sell. Home improvements may also be added to your basis for tax purposes.

Junk mail Most junk mail can be thrown out but do take time to sort for any preapproved credit card applications. These could have personal information that should be shredded.

Bills and invoices Utility bills and health care invoices could also contain personal information so once a transaction or payment posts to your account, these bills can be shredded.

Investment records As long as you own an investment, it's wise to maintain paper copies of your statements for recordkeeping purposes. Once you sell an investment, you'll want to keep the paperwork until any tax consequences are recognized. In the case of your Oregon College Savings Plan account, you can reduce paper records by establishing an online account and electing eDelivery. All financial transactions and statements for your account are stored in your online profile and are available for download when you need them.

Once you've decluttered your financial paperwork, take time to reassess your cash flow and identify opportunities to put more money in your Oregon College Savings Plan account or other investments. Happy New Year!

Source: <https://money.usnews.com/money/personal-finance/articles/2015/01/08/cleaning-your-financial-house-4-items-to-keep-and-4-to-shred>

Consider the investment objectives, risks, charges and expenses before investing in the Oregon College Savings Plan. Please visit OregonCollegeSavings.com for a Plan Disclosure Booklet with this and more information. Read it carefully. Investments in the Plan are neither insured nor guaranteed and there is the risk of investment loss.

Before investing in a 529 plan, you should consider whether the state you or your designated beneficiary reside in or have taxable income in has a 529 plan that offers favorable state income tax or other benefits such as financial aid, scholarship funds or protection from creditors only available if you invest in that state's 529 plan.