

# HOLIDAY GIFT IDEAS

## Give The Gift Of College

(NAPSA)—This holiday season, shoppers can be financially savvy by saving money for college while purchasing presents and party products. It can be a gift that will last a lifetime and make this holiday season your most financially savvy one yet.

In lieu of a traditional gift, explain the experts at Sallie Mae, the nation's No.1 financial services company specializing in education, family and friends can give the gift of education. With Ugift, money can be contributed into a 529 college savings plan administered by Upromise Investments. When you do so, you benefit from tax-deferred growth and possible year-end tax advantages. Contributions can be as much as \$13,000 (\$26,000 if married, filing jointly) in a single year without incurring gift taxes. More information is available at [www.529.com](http://www.529.com).

Another way to make your shopping count is by purchasing gifts through the more than 900 participating online retailers at [www.Upromise.com](http://www.Upromise.com) to receive 1–25 percent back in cash for college. This year, Upromise is adding significant savings with extra



**You can boost college savings when shopping for the holidays.**

cash-back opportunities with select retailers throughout the season. Last year during the holiday season, shoppers earned \$12 million through Upromise. Upromise earnings can be directed to any beneficiary and may be invested in tax-advantaged 529 college savings plans, deposited in a Sallie Mae high-yield savings account, used to pay down an eligible student loan or simply withdrawn for college or other expenses.