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ABSTRACT

This booklet describes the Texas Prepaid Higher Education Tuition Program, known as the Texas Tomorrow Fund. The fund allows parents or others wishing to finance a child's education to prepay tuition and required fees as a condition of enrollment for 1 to 4 years of education at Texas colleges and universities. It can also give a student a big boost toward covering the tuition and fees at a private college or out-of-state school. The Texas Tomorrow Fund includes four plans: Junior College, Senior College, Junior-Senior College, and Private College. Tables provide contract prices for tuition and fees for each plan, based on the age of the child to be enrolled. Payments can be made in a lump sum or in monthly installments of 5 or 10 years. Any unused amounts may be refunded to the beneficiary. An application form, a list of public and private colleges and universities in Texas, and questions and answers relating to the operation of the Texas Tomorrow Fund are appended. A summary brochure is also included. (MDM)

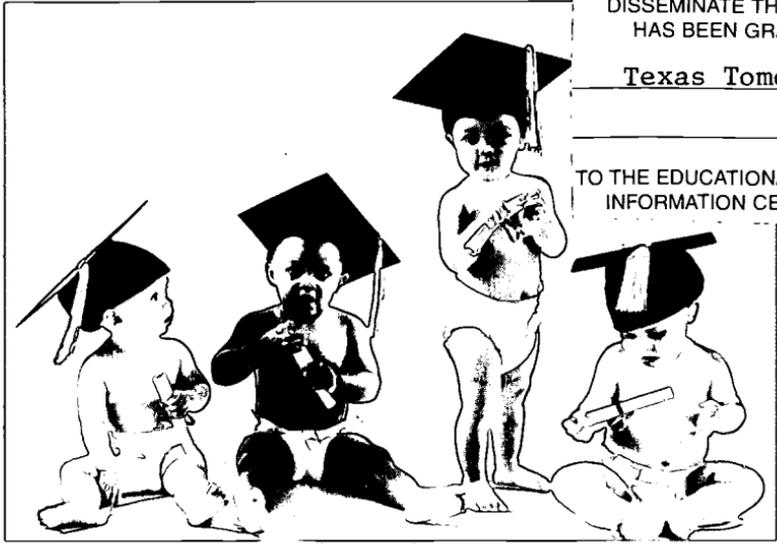
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Ensuring their future just got easier . . .

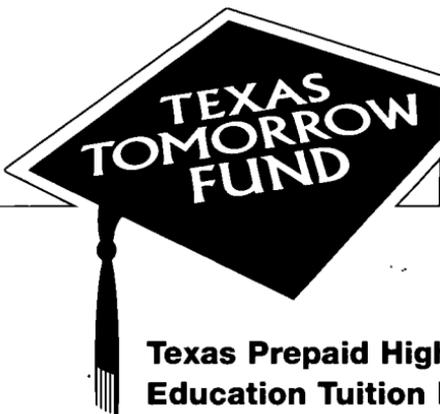
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TOMORROW'S EDUCATION AT TODAY'S PRICES

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Texas Prepaid Higher Education Tuition Program



January, 1996

Dear Friend:

When I was young, I watched my parents scrimp and save so they could send my brother and sister and me to college. Today, with tuition and fees rising by almost 8 percent a year, it's still the source of sleepless nights for all families, especially those who earn too much for their children to qualify for need-based scholarships but who aren't so well off that the cost of college tuition represents mere pocket change.

That's why, in my 1994 report to the Texas Legislature, I recommended creating a unique new prepaid tuition program to make it easier for tens of thousands of Texas families to pay for their children's college.

The **TEXAS TOMORROW FUND**, the Texas Prepaid Higher Education Tuition Program, essentially makes it possible to pay for tomorrow's education at today's prices. And it's flexible: you can prepay your child's tuition and required fees with a single lump sum payment or with monthly installment payments over several years.

If you are interested in the **TEXAS TOMORROW FUND**, please read this booklet carefully and determine which college plan and payment option best meets your needs. You can shift plans later if your needs change. Then, fill out the enclosed application form and mail it in, along with the \$50 processing fee, in the enclosed envelope.

The program may not be exactly right for everyone, but we're confident that for thousands of Texas families, the **TEXAS TOMORROW FUND** offers the flexibility, affordability and peace of mind they've been looking for.

The first enrollment period for the program runs from January 2 through March 31, 1996. The first payment on the contract will be due on May 1.

If you have further questions or need more information, please call our toll-free hotline at 1-800-445-GRAD.

Sincerely,

JOHN SHARP
Texas Comptroller of Public Accounts
Chair, Texas Prepaid Higher Education Tuition Board



Tomorrow's education at today's prices.

The Texas Prepaid

Higher Education Tuition Board

State Comptroller John Sharp, Chairman

John C. Anderson, President of Hale County State Bank in Plainview

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E. Jere Pederson, Executive Vice President, The University of Texas Medical Branch at Galveston

Beth Weakley, Senior Vice President of Frost National Bank in San Antonio



Tomorrow's Education at Today's Prices

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The Texas Tomorrow Fund At A Glance

- The TEXAS TOMORROW FUND is a unique new program that allows Texas families to lock in the cost of tomorrow's college tuition and required fees at today's prices.
- It covers the tuition and required fees at any state-supported college and university in Texas—and it can give a student a big boost toward covering the tuition and fees at a private college or even an out-of-state school.
- The Fund is flexible. It offers a variety of plans and payment options, and you can switch plans later if your student's needs or your own financial situation changes.
- To enroll in the program this year, you must sign up by **March 31, 1996**; the first payment is due on May 1.
- The Fund pays for tuition and any fees that are required as a condition of enrollment. It does **not** pay for room and board, books, transportation or optional fees such as lab fees and fees for specific courses.
- Benefits may be transferred to another qualified beneficiary or to an out-of-state college or university.
- Refunds may be made to the purchaser if the beneficiary dies or becomes disabled, receives a scholarship or chooses not to attend college.
- The Fund does not guarantee a student will be accepted by any college or university. Students must still meet all the normal admission requirements of the schools they wish to attend.



Tomorrow's Education at Today's Prices

We all have high hopes for our children. But the cost of housing, feeding and clothing a family is high, and the idea of paying for college can seem like an impossible dream.

Now, with the **TEXAS TOMORROW FUND**—the new Texas Prepaid Higher Education Tuition Program—there's a unique way to pay for your children's future college tuition and fees while locking those costs in at today's levels.

Sending a child to college can be costly, and based on recent trends, the cost of tuition and fees will quadruple by the time a baby born today graduates from high school. But with a little planning and the **TEXAS TOMORROW FUND**, it can be easier and more affordable than you think.

State Comptroller John Sharp recommended creating the program in his 1994 *Gaining Ground* report to the Texas Legislature. State lawmakers approved the program and scheduled it to begin in January, 1996.

Eight other states—Alabama, Alaska, Florida, Massachusetts, Michigan, Ohio, Pennsylvania and Wyoming—have implemented their own prepaid tuition programs. And now so does Texas.

The **TEXAS TOMORROW FUND**. If you start today, you can be ready for college when your children are.

How The Program Works

By paying into the **TEXAS TOMORROW FUND**, parents, grandparents, friends, businesses or anyone else may lock in the price of tuition and required fees for one, two, three or four years of credit hours at any state-supported junior or senior college in the state—or, if you prefer, get a good jump on the tuition and fees at any private college in Texas.

Your payments are pooled and invested so that their steady growth will keep up with the rising cost of college tuition and re-

The cost of sending a child to college will quadruple by the time a baby born today graduates from high school.

quired fees. (Required fees are those fees that are required of all students as a condition of enrollment at a particular college or university, including building use fees, capital improvement fees, student services fees and student activity fees. Laboratory fees and course-specific fees are *not* covered by the program, nor are room and board, transportation and books.)

Simply prepaying their tuition does not guarantee that students will be accepted by any college or university, however. They must still meet all the admissions requirements of the school they wish to attend.

Who Is Eligible?

Almost anyone may *purchase* a prepaid tuition contract—parents, grandparents, relatives, friends, businesses, civic organizations or clubs. There's no requirement that the contract *purchaser* be a Texas resident, but the **beneficiary** must be **(1) a Texas resident at the time of enrollment** or **(2) the nonresident child of a parent who is a Texas resident when that parent is the purchaser.**

Each beneficiary must be younger than 18 years of age—and must not have graduated from high school—at the time the purchaser enters into the contract.

The beneficiary generally must be a resident of Texas for 12 months immediately preceding the date of enrollment in the program.

A beneficiary who moves to another state after enrolling in the TEXAS TOMORROW FUND is still eligible for Texas resident tuition rates at a Texas college or university. Beneficiaries are considered Texas residents for tuition purposes regardless of where they've been living before their enrollment in a Texas college.

A beneficiary must use the benefits within 10 years after graduating from high school.

Four Different Plans

The **TEXAS TOMORROW FUND** offers four college plans so the purchaser can choose the plan that meets the needs of the purchaser and beneficiary. The program is very flexible and purchasers can easily switch from one plan to another if circumstances change.

The four plans are:

- Junior College;
- Senior College;
- Junior-Senior College;
- Private College.

The **Junior College Plan** pays up to 64 credit hours of tuition and required fees at any public junior or community college in the state.

The **Senior College Plan** pays up to 120 credit hours of tuition and required fees at any public senior college or university in the state.

The **Junior-Senior College Plan** pays up to 64 credit hours of tuition and required fees at any public junior or community college in the state plus up to 60 credit hours and required fees at any public senior college or university in the state—for a total of 124 credit hours.

Under the **Private College Plan**, the price of enrolling is based on the *average* cost of tuition and required fees at the private colleges and universities in Texas.

Then, when the student enrolls in a private Texas college, the Fund will pay the school the estimated average of private college tuition and fees at that time (up to 120 hours). Recently, this average has risen about 7.75 percent a year.

If tuition and required fees at the selected private college exceed the statewide private college average, the beneficiary is respon-



sible for making up the remaining balance. If the tuition and fees at the chosen college turn out to be *less than* the private college average, the Fund pays the beneficiary the difference.

Under *each* of these plans, however, it should be noted that some college degrees may require more credit hours than those paid for by the Fund. Likewise, some degrees or courses require specific fees that are not covered by the Fund. In both these cases, the *student* will be responsible for paying any additional amount due.

Payment Options

Contract purchasers may choose from several payment options:

- A one-time **Lump Sum** payment;
- Monthly installments of five or ten years;
- The **Until Graduation** option (a monthly installment schedule calculated to pay off the contract at the time the beneficiary is projected to graduate from high school).

The monthly installment payments may be made via payroll deductions (for public employees) and through electronic funds transfer (automatic bank deduction) or payment coupons mailed to the TEXAS TOMORROW FUND.

Regardless of the payment option, the agreed-upon amount at the time of purchase will not change over the life of the contract.

Starting College

When a beneficiary graduates from high school and is accepted at a college or university, the contract becomes redeemable. The beneficiary notifies the Fund of his/her intention to enroll in a specific college or university, and when the student actually enrolls, the Fund will transfer the appropriate amount of tuition and required fees in direct payments to the college or university.

If at any time the purchaser wishes for some reason to withdraw the money from the Fund—because of a financial setback, for instance, or the beneficiary opts not to attend college—refunds are allowed. (Certain restrictions apply: see the “Refunds” section in the Q&A section in the back of this booklet.)

Contract Prices

The following tables show the costs of prepaid contracts for the **TEXAS TOMORROW FUND**. To find out the cost of the contract, determine the age or grade of the child at the time of the contract purchase, then choose the most convenient payment schedule.*

Junior College Plan

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	2 Year Community/Technical College Contract				1 Year Community/Technical College Contract			
		Lump Sum	Until Graduation	5	10	Lump Sum	Until Graduation	5	10
				Year	Year			Year	Year
1996	12	\$ 2,375.00	\$ 597.95			\$ 1,187.50	\$ 298.97		
1997	11	2,373.40	153.63			1,186.70	76.81		
1998	10	2,371.80	90.23			1,185.90	45.12		
1999	9	2,370.21	65.23			1,185.10	32.61		
2000	8	2,368.61	51.94			1,184.30	25.97		
2001	7	2,367.01	43.72	\$ 46.08		1,183.51	21.86	\$ 23.04	
2002	6	2,366.78	38.17	46.07		1,183.39	19.08	23.04	
2003	5	2,366.55	34.17	46.07		1,183.27	17.09	23.03	
2004	4	2,366.31	31.16	46.07		1,183.16	15.58	23.03	
2005	3	2,366.08	28.82	46.06		1,183.04	14.41	23.03	
2006	2	2,365.85	26.95	46.06	\$ 27.53	1,182.93	13.47	23.03	\$ 13.77
2007	1	2,361.22	25.39	45.97	27.47	1,180.61	12.69	22.98	13.74
2008	K	2,356.60	24.09	45.87	27.42	1,178.30	12.04	22.94	13.71
2009	4	2,351.97	22.99	45.78	27.37	1,175.98	11.50	22.89	13.68
2010	3	2,347.34	22.07	45.70	27.31	1,173.67	11.03	22.85	13.66
2011	2	2,344.17	21.28	45.63	27.28	1,172.08	10.64	22.82	13.64
2012	1	2,340.99	20.60	45.58	27.24	1,170.50	10.30	22.79	13.62
2013	0	2,337.82	20.01	45.51	27.20	1,168.91	10.00	22.75	13.60
2014	Newborn	2,334.64	19.49	45.45	27.17	1,167.32	9.74	22.73	13.58

Junior/Senior ("2+2") College Plan

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	Junior/Senior College Contract			
		Lump Sum	Until Graduation	5	10
				Year	Year
1996	12	\$ 6,775.00	\$ 1,705.71		
1997	11	6,734.33	435.90		
1998	10	6,693.66	254.64		
1999	9	6,652.98	183.09		
2000	8	6,612.31	145.00		
2001	7	6,571.64	121.38	\$ 127.92	
2002	6	6,529.90	105.30	127.10	
2003	5	6,488.16	93.67	126.29	
2004	4	6,446.41	84.88	125.49	
2005	3	6,404.67	78.00	124.67	
2006	2	6,362.93	72.48	123.86	\$ 74.03
2007	1	6,320.62	67.95	123.04	73.54
2008	K	6,278.31	64.17	122.21	73.05
2009	4	6,235.99	60.97	121.38	72.56
2010	3	6,193.68	58.22	120.56	72.06
2011	2	6,156.11	55.89	119.84	71.63
2012	1	6,118.54	53.84	119.11	71.20
2013	0	6,080.96	52.04	118.37	70.76
2014	Newborn	6,043.39	50.44	117.64	70.32

*NOTE: A newborn is any child born after Sept. 1, 1995.

Contract prices effective through the 1996 enrollment period: January 2, 1996, through March 31, 1996. Monthly payments must be completed by August 1st following high school graduation.

Contract Prices (Continued)

Senior College Plan

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	4 Year University Contract				3 Year University Contract			
		Lump Sum	Until Graduation	5 Year	10 Year	Lump Sum	Until Graduation	5 Year	10 Year
1996	12	\$ 8,875.00	\$ 2,234.42			\$ 6,656.25	\$ 1,675.81		
1997	11	8,869.94	574.12			6,652.45	430.59		
1998	10	8,864.87	337.24			6,648.65	252.93		
1999	9	8,859.81	243.81			6,644.86	182.86		
2000	8	8,854.74	194.16			6,641.06	145.62		
2001	7	8,849.68	163.45	\$ 172.26		6,637.26	122.59	\$ 129.19	
2002	6	8,805.16	141.99	171.40		6,603.87	106.49	128.55	
2003	5	8,760.64	126.48	170.53		6,570.48	94.86	127.90	
2004	4	8,716.12	114.76	169.66		6,537.09	86.07	127.25	
2005	3	8,671.60	105.61	168.80		6,503.70	79.21	126.60	
2006	2	8,627.08	98.27	167.93	\$ 100.37	6,470.31	73.71	125.95	\$ 75.28
2007	1	8,585.77	92.30	167.13	99.90	6,439.33	69.23	125.34	74.92
2008	K	8,544.47	87.33	166.32	99.41	6,408.35	65.50	124.74	74.56
2009	4	8,503.16	83.13	165.52	98.93	6,377.37	62.34	124.14	74.20
2010	3	8,461.85	79.54	164.72	98.45	6,346.39	59.65	123.54	73.84
2011	2	8,426.59	76.49	164.02	98.05	6,319.94	57.37	123.02	73.53
2012	1	8,391.33	73.83	163.34	97.63	6,293.49	55.37	122.51	73.22
2013	0	8,356.06	71.51	162.66	97.23	6,267.05	53.63	121.99	72.92
2014	Newborn	8,320.80	69.45	161.97	96.82	6,240.60	52.09	121.48	72.61

Senior College Plan (Continued)

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	2 Year University Contract				1 Year University Contract			
		Lump Sum	Until Graduation	5 Year	10 Year	Lump Sum	Until Graduation	5 Year	10 Year
1996	12	\$ 4,437.50	\$ 1,117.21			\$ 2,218.75	\$ 558.60		
1997	11	4,434.97	287.06			2,217.48	143.53		
1998	10	4,432.44	168.62			2,216.22	84.31		
1999	9	4,429.90	121.91			2,214.95	60.95		
2000	8	4,427.37	97.08			2,213.69	48.54		
2001	7	4,424.84	81.72	\$ 86.13		2,212.42	40.86	\$ 43.06	
2002	6	4,402.58	70.99	85.70		2,201.29	35.50	42.85	
2003	5	4,380.32	63.24	85.26		2,190.16	31.62	42.63	
2004	4	4,358.06	57.38	84.83		2,179.03	28.69	42.42	
2005	3	4,335.80	52.81	84.40		2,167.90	26.40	42.20	
2006	2	4,313.54	49.14	83.96	\$ 50.19	2,156.77	24.57	41.98	\$ 25.09
2007	1	4,292.89	46.15	83.56	49.95	2,146.44	23.08	41.78	24.97
2008	K	4,272.23	43.66	83.16	49.70	2,136.12	21.83	41.58	24.85
2009	4	4,251.58	41.56	82.76	49.47	2,125.79	20.78	41.38	24.73
2010	3	4,230.93	39.77	82.36	49.23	2,115.46	19.88	41.18	24.61
2011	2	4,213.29	38.24	82.01	49.02	2,106.65	19.12	41.01	24.51
2012	1	4,195.66	36.92	81.67	48.82	2,097.83	18.46	40.84	24.41
2013	0	4,178.03	35.76	81.33	48.61	2,089.02	17.88	40.66	24.31
2014	Newborn	4,160.40	34.73	80.98	48.41	2,080.20	17.36	40.49	24.20

Contract Prices (Continued)

Private College Plan

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	4 Year Private University Contract				3 Year Private University Contract			
		Lump	Until	5	10	Lump	Until	5	10
		Sum	Graduation	Year	Year	Sum	Graduation	Year	Year
1996	12	\$ 33,850.00	\$ 8,522.24			\$ 25,387.50	\$ 6,391.68		
1997	11	33,713.43	2,182.16			25,285.07	1,636.62		
1998	10	33,576.86	1,277.33			25,182.64	958.00		
1999	9	33,440.28	920.22			25,080.21	690.17		
2000	8	33,303.71	730.27			24,977.78	547.70		
2001	7	33,167.14	612.57	\$ 645.60		24,875.36	459.43	\$ 484.20	
2002	6	33,031.17	532.64	642.95		24,773.38	399.48	482.21	
2003	5	32,895.20	474.90	640.30		24,671.40	356.18	480.23	
2004	4	32,759.23	431.31	637.66		24,569.42	323.48	478.24	
2005	3	32,623.26	397.29	635.01		24,467.45	297.97	476.26	
2006	2	32,487.29	370.05	632.37	\$ 377.98	24,365.47	277.54	474.28	\$ 283.48
2007	1	32,371.95	347.98	630.12	376.63	24,278.96	260.99	472.59	282.47
2008	K	32,256.61	329.65	627.87	375.29	24,192.46	247.24	470.90	281.47
2009	4	32,141.27	314.20	625.63	373.95	24,105.95	235.65	469.22	280.46
2010	3	32,025.93	301.01	623.38	372.60	24,019.45	225.76	467.54	279.45
2011	2	31,938.87	289.90	621.69	371.59	23,954.15	217.42	466.27	278.69
2012	1	31,851.81	280.25	620.00	370.58	23,888.86	210.19	465.00	277.94
2013	0	31,764.75	271.82	618.30	369.57	23,823.56	203.86	463.72	277.18
2014	Newborn	31,677.69	264.39	616.61	368.55	23,758.27	198.29	462.46	276.42

Private College Plan (Continued)

Year Beneficiary Expects to Graduate H.S.	Equivalent Grade/ Age	2 Year Private University Contract				1 Year Private University Contract			
		Lump	Until	5	10	Lump	Until	5	10
		Sum	Graduation	Year	Year	Sum	Graduation	Year	Year
1996	12	\$ 18,925.00	\$ 4,261.12			\$ 8,462.50	\$ 2,130.56		
1997	11	16,856.71	1,091.08			8,428.36	545.54		
1998	10	16,788.43	638.66			8,394.21	319.33		
1999	9	16,720.14	460.11			8,360.07	230.06		
2000	8	16,651.86	365.13			8,325.93	182.57		
2001	7	16,583.57	306.29	\$ 322.80		8,291.79	153.14	\$ 161.40	
2002	6	16,515.59	266.32	321.48		8,257.79	133.16	160.74	
2003	5	16,447.60	237.45	320.15		8,223.80	118.73	160.08	
2004	4	16,379.62	215.65	318.83		8,189.81	107.83	159.41	
2005	3	16,311.63	198.64	317.51		8,155.82	99.32	158.75	
2006	2	16,243.65	185.02	316.18	\$ 188.99	8,121.82	92.51	158.09	\$ 94.49
2007	1	16,185.98	173.99	315.06	188.32	8,092.99	87.00	157.53	94.16
2008	K	16,128.31	164.83	313.94	187.64	8,064.15	82.41	156.97	93.82
2009	4	16,070.64	157.10	312.81	186.97	8,035.32	78.55	156.41	93.49
2010	3	16,012.97	150.50	311.69	186.30	8,006.48	75.25	155.85	93.15
2011	2	15,969.44	144.95	310.84	185.80	7,984.72	72.47	155.42	92.90
2012	1	15,925.91	140.13	310.00	185.29	7,962.95	70.06	155.00	92.65
2013	0	15,882.38	135.91	309.15	184.78	7,941.19	67.95	154.57	92.39
2014	Newborn	15,838.85	132.19	308.30	184.28	7,919.42	66.10	154.15	92.14

Signing Up

First, make sure you've read this booklet completely. Then, if you have any questions, call **1-800-445-GRAD** for assistance.

Once you have decided to purchase a contract, simply fill out the removable application in the center of this booklet and return it with the nonrefundable **\$50 processing fee** in the enclosed envelope.

The prepaid tuition contracts will be offered for sale each year during an enrollment period established by the board. The first enrollment period runs from **January 2 - March 31, 1996**. Purchasers will have until **May 1, 1996**, to make either the entire lump sum payment or the first payment of one of the installment plans.



Tomorrow's Education at Today's Prices

The **TEXAS TOMORROW FUND** is not free, of course; it involves a serious commitment. And every family's needs are different. But if yours is one of the hundreds of thousands of Texas families for whom the financial challenge of paying for your children's college is looming ever larger, the affordability, flexibility, security and peace of mind offered by the **TEXAS TOMORROW FUND** might be exactly what you've been looking for.

SECTION V - RESIDENCY OF THE BENEFICIARY

Please indicate the proof of residency you are providing for the beneficiary (photocopies acceptable; documents will not be returned). In the event a prepaid tuition contract has been executed based upon such fraudulent documentation, the contract will be terminated subject to the assessment of a substantial termination charge.

Please check one of the following documentation and enclose with application:

- 1. For a beneficiary under the age of one, a copy of the child's Texas birth certificate.
- 2. For a beneficiary between the age of one and five, a progress report or other documentation from the child's preschool or child care center or provider, issued one year ago.
- 3. For a beneficiary in Kindergarten through 12th grade, a copy of the child's report card or transcript from a public or private school in Texas for the 1994-95 school year.
- 4. For a beneficiary with no such records, or for a beneficiary who is a nonresident child of a parent residing in Texas, proof of documentation showing that the parent or legal guardian of the child purchasing the contract has been a Texas resident for 12 months immediately prior to the date of the application. Residency may be established by submitting one or more of the following documents:
 - Texas driver's license issued one year ago.
 - Texas voter's registration card issued one year ago.
 - Texas vehicle registration certificate issued one year ago.
 - Texas professional or occupational license issued one year ago.
 - Wage statements or other proof of employment in Texas for the past year.
 - Utility bills at a Texas residence for the past 12 months.
 - Certificate of domicile in the State of Texas.
 - Any other similar documentation, indicating such continuous residency for 12 months, prior to date of application.

SECTION VI - OPTIONAL INFORMATION

You are not required to complete this section, however, your responses will enable us to plan better for future enrollment periods for the program.

Annual Family Income:

1 - Less than \$20,000 3 - 30,000-39,999 5 - 50,000-75,000
 2 - \$20,000-29,999 4 - 40,000-49,999 6 - Over 75,000

Race of beneficiary:

1 - White 2 - Hispanic 3 - Black 4 - Native American 5 - Other _____

Educational level of the purchaser:

1 - High school graduate 2 - Associate's degree 3 - Bachelor's degree 4 - Master's degree 5 - Ph.D. 6 - Other _____

How did you learn about the prepaid tuition program?

1 - Television 2 - Radio 3 - Newspaper 4 - Bank 5 - Speech 6 - School 7 - College
 8 - Other (Specify) _____

How will you finance your prepaid tuition contract?

1 - Gift from grandparents 2 - Personal savings 3 - Life insurance 4 - Installment payments 5 - Other _____

Please indicate the schools (first and second choice) the student is most likely to attend. Use the number of the school as listed in the brochure. The student will not be restricted to the schools designated here.

First Choice _____ Second Choice _____

I hereby certify that the above information relating to the residence of the beneficiary of the Texas Prepaid Higher Education Tuition Program is true and correct. I further attest that all other information in the application is accurate to the best of my knowledge.

sign here Signature of purchaser	Date
-----------------------------------	------

INSTRUCTIONS

1. Read all about the Texas Tomorrow Fund — the Texas Prepaid Higher Education Tuition Program in the brochure. The brochure should answer most of your questions about the program. However, if you have further questions or need assistance in completing the application, please call, 1-800-445-GRAD (4723), 8:00 a.m. - 5:00 p.m., Monday through Friday.
2. Please complete all sections of the application. Information listed as optional is not required for participation in the program, however, we request that you provide this information in order to assist us with future enrollments for the program. A separate application and application processing fee must be submitted for each child you plan to enroll in the program.
3. Please sign and date the application.
4. Enclose a photocopy of the residency documentation indicated in the application.
5. Enclose a check or money order, made payable to the Texas Tomorrow Fund, in the amount of \$50.00 for each application processing fee. *This application fee is non-refundable.*
6. Please mail the completed application, postmarked no later than **April 1, 1996**, along with proof of residency and the application fee, in the envelope provided to: Texas Tomorrow Fund, P.O. Box 13173, Austin, Texas 78711-3173, or bring the completed application to the State Comptroller Office, LBJ State Office Building, 111 E. 17th Street, Austin, Texas 78774.

The Texas Higher Education System

PUBLIC SENIOR UNIVERSITIES

University	Location
1. Angelo State University	San Angelo
2. East Texas State University	Commerce
3. East Texas State University at Texarkana	Texarkana
4. Lamar University - Beaumont	Beaumont
5. Midwestern State University	Wichita Falls
6. Prairie View A&M University	Prairie View
7. Sam Houston State University	Huntsville
8. Southwest Texas State University	San Marcos
9. Stephen F. Austin State University	Nacogdoches
10. Sul Ross State University	Alpine
11. Sul Ross University - Rio Grande College	Uvalde
12. Tarleton State University	Stephenville
13. Texas A&M International University	Laredo
14. Texas A&M University Main Campus	College Station
15. Texas A&M University - Galveston	Galveston
16. Texas A&M University - Corpus Christi	Corpus Christi
17. Texas A&M University - Kingsville	Kingsville
18. Texas Southern University	Houston
19. Texas Tech University	Lubbock
20. Texas Woman's University	Denton
21. University of Houston	Houston
22. University of Houston - Clear Lake	Houston
23. University of Houston - Downtown	Houston
24. University of Houston - Victoria	Victoria
25. University of North Texas	Denton
26. University of Texas - Pan American	Edinburg
27. University of Texas at Arlington	Arlington
28. University of Texas at Austin	Austin
29. University of Texas at Brownsville	Brownsville
30. University of Texas at Dallas	Richardson
31. University of Texas at El Paso	El Paso
32. University of Texas at San Antonio	San Antonio
33. University of Texas at Tyler	Tyler
34. University of Texas of the Permian Basin	Odessa
35. West Texas A&M University	Canyon

PUBLIC LOWER-DIVISION UNIVERSITIES

University	Location
36. Lamar University - Orange	Orange
37. Lamar University - Port Arthur	Port Arthur
38. Lamar Institute of Technology	Beaumont

PUBLIC JUNIOR/COMMUNITY COLLEGES

College	Location
39. Alamo Community College District	
Palo Alto College	San Antonio
San Antonio College	San Antonio
St. Philip's College	San Antonio
40. Alvin Community College	Alvin
41. Amarillo College	Amarillo
42. Angelina College	Lufkin
43. Austin Community College	Austin
44. Bee County College	Beeville
45. Blinn College	Brenham
46. Brazosport College	Lake Jackson
47. Central Texas College District	Killeen
48. Cisco Junior College	Cisco
49. Clarendon College	Clarendon
50. College of the Mainland	Texas City
51. Collin County Community College District	McKinney
52. Dallas County Community College District	
Brookhaven College	Farmers Branch
Cedar Valley College	Lancaster
Eastfield College	Mesquite
El Centro College	Dallas
Mountain View College	Dallas
North Lake College	Irving
Richland College	Dallas
53. Del Mar College	Corpus Christi
54. El Paso Community College District	El Paso
55. Frank Phillips College	Borger
56. Galveston College	Galveston
57. Grayson County College	Denison
58. Hill College	Hillsboro
59. Houston Community College System	Houston
Central College	Houston
College Without Walls	Houston
Northeast College	Houston
Northwest College	Houston
Southeast College	Houston
Southwest College	Houston
60. Howard College Junior College District	
Howard College	Big Spring
Southwest Collegiate Institute for the Deaf	Big Spring

College**Location**

61.	Kilgore College	Kilgore
62.	Laredo Community College	Laredo
63.	Lee College	Baytown
64.	McLennan Community College	Waco
65.	Midland College	Midland
66.	Navarro College	Corsicana
67.	North Central Texas College	Gainesville
68.	North Harris Montgomery Community College District	
	Kingwood College	Kingwood
	Montgomery College	Conroe
	North Harris College	Houston
	Tomball College	Tomball
69.	Northeast Texas Community College	Mt. Pleasant
70.	Odessa College	Odessa
71.	Panola College	Carthage
72.	Paris Junior College	Paris
73.	Ranger College	Ranger
74.	San Jacinto College District	
	Central Campus	Pasadena
	North Campus	Houston
	South Campus	Houston
75.	South Plains College	Levelland
76.	South Texas Community College	McAllen
77.	Southwest Texas Junior College	Uvalde
78.	Tarrant County Junior College District	
	Northeast Campus	Hurst
	Northwest Campus	Fort Worth
	South Campus	Fort Worth
79.	Temple Junior College	Temple
80.	Texarkana College	Texarkana
81.	Texas Southmost Jr. College	Brownsville
82.	Trinity Valley Community College	Athens
83.	Tyler Junior College	Tyler
84.	Vernon Regional Junior College	Vernon
85.	Victoria College	Victoria
86.	Weatherford College	Weatherford
87.	Western Texas College	Snyder
88.	Wharton County Junior College	Wharton
89.	Texas State Technical College - Harlingen	Harlingen
90.	Texas State Technical College - Sweetwater	Sweetwater
91.	Texas State Technical College - Waco	Waco

PRIVATE COLLEGES AND UNIVERSITIES

Four-Year Private Colleges and Universities

		Location
92.	Abilene Christian University	Abilene
93.	Austin College	Sherman
94.	Baylor University	Waco
95.	Concordia Lutheran College	Austin
96.	Dallas Baptist University	Dallas
97.	East Texas Baptist University	Marshall
98.	Hardin-Simmons University	Abilene
99.	Houston Baptist University	Houston
100.	Howard Payne University	Brownwood
101.	Huston-Tillotson College	Austin
102.	Incarnate Word College	San Antonio
103.	Jarvis Christian College	Hawkins
104.	LeTourneau University	Longview
105.	Lubbock Christian University	Lubbock
106.	McMurry University	Abilene
107.	Our Lady of the Lake University	San Antonio
108.	Paul Quinn College	Dallas
109.	St. Edward's University	Austin
110.	St. Mary's University	San Antonio
111.	Schreiner College	Kerrville
112.	Southern Methodist University	Dallas
113.	Southwestern Adventist College	Keene
114.	Southwestern Assemblies of God College	Waxahachie
115.	Southwestern Christian College	Terrell
116.	Southwestern University	Georgetown
117.	Texas Christian University	Fort Worth
118.	Texas College	Tyler
119.	Texas Lutheran College	Seguin
120.	Texas Wesleyan University	Fort Worth
121.	Trinity University	San Antonio
122.	University of Central Texas	Killeen
123.	University of Dallas	Irving
124.	University of Mary Hardin-Baylor	Belton
125.	University of St. Thomas	Houston
126.	Wayland Baptist University	Plainview
127.	Wiley College	Marshall
128.	William Marsh Rice University	Houston

Two-Year Private Colleges

		Location
129.	Jacksonville College	Jacksonville
130.	Lon Morris College	Jacksonville

Q&A

The answers to your questions

Flexibility

Q Do I have to name a specific college when I buy the contract?

A All prepaid tuition contracts are usable at any Texas institution covered by the particular plan chosen by the purchaser. A contract in the Senior College Plan, for instance, covers the tuition and required fees at any public four-year college in Texas, whether it's U.T.-Austin, East Texas State University, Sul Ross State University, Texas A&M University at Kingsville or any other four-year, state-supported college or university in Texas.

In fact, each contract—no matter which plan or level it's in—can be converted to a plan covering a different type of school:

Example #1: If the purchaser buys one plan (say, the Senior College Plan) but years later the beneficiary wishes to enroll in a different type of school, the Fund simply calculates how many credit hours the same money would purchase under the new plan selected. That's the amount the Fund will pay.

Example #2: If the purchaser originally selected the Senior College Plan but at 18 the beneficiary opted to attend a *private* college, the Fund would pay to the private school the average

If affordability and peace of mind are important factors in planning for your child's education, the Texas Tomorrow Fund may be exactly what you're looking for.

tuition and fees that year at *public* senior colleges. The student would be responsible for any shortfall.

Example #3: If the purchaser had selected the Senior College Plan but the beneficiary chooses to attend a (less expensive) junior college, his/her tuition and required fees will be covered and any money remaining would be refunded each semester.

Example #4: If the purchaser decides to convert to a different plan *before* the beneficiary graduates from high school, the Fund will calculate how much additional—or how much less—the purchaser would need to pay into the Fund to pay off the selected plan. If the purchaser is paying with an installment plan, the monthly installments would be adjusted accordingly. If the purchaser has overpaid the amount required for the new plan selected, a refund will be made.

Q Suppose we buy a contract in the Private College Plan but later, when my daughter graduates from high school, her top choice—say it's Rice University—is no longer participating in the **TEXAS TOMORROW FUND**. What do we do?

A It doesn't work like that. Private colleges don't choose to "participate" or "not participate." To any of the private colleges in Texas, the **TEXAS TOMORROW FUND** is simply a source of funds which participating students use to pay part or all of their tuition and fees. To the private school, money from the Fund is the same as a check written directly to the school by the student's parents. As long as Rice and other private schools accept money for payment, they'll accept money from the Fund. The student must cover any shortfall.

Q Let's say I unexpectedly come into a little money. Can I make a larger-than-usual payment to the Fund and reduce the size of my monthly payments or shorten my payment schedule?

A Just as with a mortgage, you can send extra money to the Fund at any time. The size of your monthly payments won't be reduced, but paying extra will lessen the total number of payments you have to make. In other words, your contract will be paid up sooner.

Q Do I receive an official document outlining the terms and conditions of the prepaid contract?

A Yes. A master agreement is provided to each purchaser upon receipt of the purchaser's application. You may obtain a copy of the master agreement by calling our toll-free **1-800-445-GRAD** hotline.

Q What if the beneficiary decides not to attend a Texas college?

A Prepaid college benefits may be:

- (1) transferred to a sibling, step sibling or half-sibling;
- (2) canceled, with the purchaser receiving a refund; or
- (3) transferred to an out-of-state college or university. The program will transfer to the out-of-state school an amount equaling the average tuition and fees at Texas colleges covered by the plan in which the student is enrolled.

Q If a beneficiary does not complete the number of years of school for which tuition and fees have been prepaid, is a refund available for the unused portion?

A Yes. The purchaser may receive a refund for the unused benefits, less administrative fees and a termination fee.

Q What if we enroll our child in the Fund but later a financial setback makes it impossible for us to keep up the payments?

A The purchaser may receive a refund of payments made for tuition and fees or may exercise the option of converting to a plan with reduced benefits.

Q What if someone trips on my sidewalk and wins a lawsuit that nearly wipes me out? Can they seize the money I've paid into the Fund?

A No. As long as you leave the money in the Fund, it's protected from all creditors' claims—even if you declare bankruptcy.

Refunds

Q Can I get my money back out of the fund?

A Yes, you may receive the money for payments of tuition and required fees. The program does not generate interest like a traditional savings account.

For instance, if the contract is terminated and a refund is requested *before* the beneficiary has graduated from high school, the purchaser may, with 30 days notice, get a lump sum refund of all the money paid into the program, less administrative fees and a termination fee.

If the beneficiary has *already graduated* from high school but decides not to attend college, the purchaser may receive the lesser of the lowest tuition and fees at a Texas college or the amounts of payments made under the contract plus a portion of the Fund earnings.

If a paid-up beneficiary (1) dies, (2) becomes disabled or (3) receives a scholarship covering the same expenses as the contract, the purchaser is entitled to a refund equaling the average tuition and fees at Texas colleges in the selected plan at the time of the refund request.

Q What are the tax issues related to this program?

A At this time, payments made to purchase a prepaid tuition contract are *not* tax-deductible.

The board has applied to the I.R.S. for a ruling on the treatment of taxes on interest income earned by the Fund and for the benefit of beneficiaries.

Under 1988 I.R.S. rulings, beneficiaries will owe taxes on the difference between the amount actually paid into the Fund and the amount of benefits paid. However, those taxes are deferred until the beneficiary uses the benefits.

The Fund will provide the student with a statement of the taxable amount paid out each year in which benefits are used.

If a refund is made to the contract purchaser, the purchaser will owe income taxes at the time the refund is made on the amount by which the refund exceeds the amount he/she paid in.

As with all tax rulings, these provisions may change through subsequent tax rulings or federal legislation. Consult your tax adviser about the tax benefits or consequences the program would have for you.

Q Why should I prepay my child's tuition through the **TEXAS TOMORROW FUND** rather than investing that money myself until my child needs it for college?

A Although they remain substantially lower than in most other states, tuition and required fees at Texas' public colleges have been rising at almost 8 percent annually in recent years—more than twice the rate of increase in the average family's household income and considerably higher than the interest rate paid on a passbook savings account, certificate of deposit or other insured investment.

By prepaying your child's public college or university tuition through the **TEXAS TOMORROW FUND**, you don't have to worry about keeping up with inflation: Your future college student's tuition and required fees will be all paid up at a price locked in by your contract—no matter how much those costs skyrocket in the meantime.

If affordability and peace of mind are important factors in your planning for your children's education, the **TEXAS TOMORROW FUND** may be exactly what you're looking for.

Q What about families who can't afford to take advantage of the program?

A The Legislature has included a scholarship component in the **TEXAS TOMORROW FUND** to strongly encourage private corporation to help ensure that low-income or disadvantaged young Texans can attend Texas colleges or state universities. The board will establish a direct-support organization to accept tax-deductible contributions for tuition scholarships.

Fund Administration

Q Does the board set up an individual account for each purchaser?

A The **TEXAS TOMORROW FUND** isn't an individual savings account. It's a trust fund that combines and invests the contributions paid by all participants. The Fund maintains records of individual purchasers, beneficiaries and payments for the purposes of refunds, tax reporting and administering tuition payments when a student enters college.

Q How is the Fund invested?

A The money may go only to those investments allowed under the state's Public Funds Investment Act. Currently, the Fund is authorized to invest its portfolio assets in fixed-income investments, consisting primarily of government-backed securities. The board will seek expanded authority to invest in equities.

Q How is the total cost of a contract determined?

A The cost is based on a number of factors, including an actuarial analysis of tuition growth rates, student enrollment, state appropriations, expected investment returns, the total number of years until the student enters college and estimated administrative costs.

If you have additional questions or need more information, write to the **TEXAS TOMORROW FUND** at:

**TEXAS PREPAID HIGHER EDUCATION TUITION BOARD
COMPTROLLER OF PUBLIC ACCOUNTS
P. O. BOX 13407
AUSTIN, TEXAS 78711-3407**



Tomorrow's Education at Today's Prices

If you have any further
questions, please call
1-800-445-GRAD
for assistance.

In Austin, call 936-6000.

Brochures and applications are also available
at participating local financial institutions and
Comptroller of Public Accounts field offices.

From a Telecommunication Device for the
Deaf (TDD) only, call 1-800-248-4099.
In Austin, the local TDD number is 463-4621.

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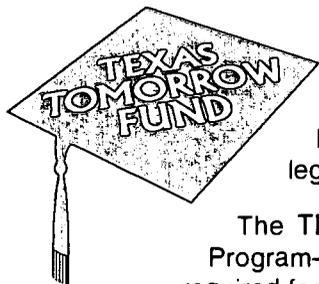
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512/463-4600 in Austin,
512/475-0900 (FAX).

From a Telecommunications Device for the Deaf (TDD), call toll free 1-800-248-4099, or they may call via 1-800-RELAY-TX. In Austin, the local TDD number is 463-4621.

The TEXAS TOMORROW FUND may be just what you're looking for!



Sending a child to college can be costly, and based on recent trends, by the time a baby born today reaches age 18, the cost of college tuition and fees will quadruple!

But with a little planning and the TEXAS TOMORROW FUND, paying for college can be easier and more affordable than you think.

The TEXAS TOMORROW FUND—the Texas Prepaid Higher Education Tuition Program—offers a unique way to pay for your children's future college tuition and required fees* by locking those costs in today.

For thousands of Texas families, the TEXAS TOMORROW FUND offers the flexibility, affordability and peace of mind they've been looking for. Sign up during the enrollment period. If you start today, you can be ready for college when your children are.

The Texas Tomorrow Fund:

- ◆ The TEXAS TOMORROW FUND allows Texas families to lock in the cost of tomorrow's college tuition and required fees today!
- ◆ It covers the tuition and required fees at any state-supported college and university in Texas—and it can give a student a big boost toward covering the tuition and fees at a private college or even an out-of-state school.
- ◆ The Fund pays for tuition and any fees required of every student as a condition of enrollment. It does **not** pay for room and board, books, transportation or optional fees such as lab fees and fees for specific courses.
- ◆ The Fund is flexible. It offers a variety of plans and payment options, and you can switch plans later if your student's needs or your own financial situation changes.
- ◆ Benefits may be transferred to another qualified beneficiary or to an out-of-state college or university.
- ◆ Refunds may be made to the purchaser if the beneficiary dies or becomes disabled, receives a scholarship or chooses not to attend college.
- ◆ The Fund does not guarantee a student will be accepted by any college or university. Students must still meet all the normal admission requirements of the schools they wish to attend.
- ◆ To enroll in the program, you must sign up during the enrollment period. The enrollment period opens annually.

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SIGN UP NOW!

**For more information
about the Texas Prepaid
Higher Education
Tuition Program,
please call**

1-800-445-GRAD

or in Austin, call 936-6000.

Enrollment forms and a more detailed explanation of the program are available at local Comptroller field offices, at participating financial institutions, schools, public libraries, or by writing the TEXAS TOMORROW FUND at:

**Texas Prepaid Higher Education Tuition Board
Comptroller of Public Accounts
P. O. Box 13407
Austin, Texas 78711-3407**

You may also write to us on the Internet at:

<http://www.window.state.tx.us/>

or call the Window on State Government computer bulletin board number:

1-800-227-8392

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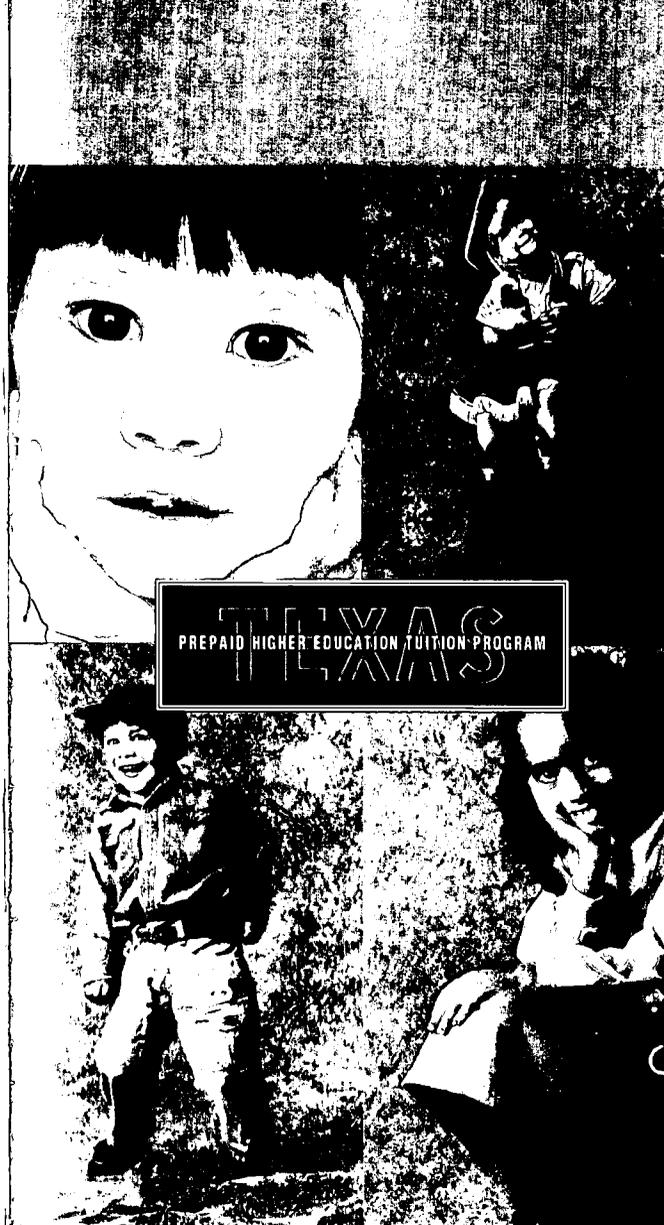
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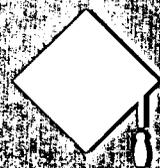


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