

# DREAM BIG! MAKES A DIFFERENCE

The Dream Big! Competition is an exciting program that gives Connecticut K-12 students the opportunity to win money toward their future education. Presented by the Office of the Treasurer, this competition is fun and easy to enter.

## ONE ENTRY IS ALL IT TAKES.

Past grand prize winners have won upwards of \$20,000!

3

Grand prize winners

(one student per age group: K-4, 5-8, and 9-12)

24

First prize winners

(eight students per age group)

336

Second prize winners

(112 students per age group)

In addition, each school in Connecticut that has at least one student entry will be eligible to receive thousands in technology equipment.

## ENTERING DREAM BIG! IS SIMPLE.



Draw



Write



Record

Entries must answer a prompt based on age group, such as  
"To make my community better, I want to \_\_\_\_\_."



Visit [chetdreambig.com](https://chetdreambig.com) to learn more!



**NO PURCHASE NECESSARY.** Void where prohibited. Open to legal U.S. residents, residing in Connecticut, who are at least 18 years old and are the parents or legal guardians of a student currently enrolled in a Connecticut school Grades K-12. Entrant prizes will be a contribution to an eligible CHET 529 Direct Plan Account established for the benefit of the child whose parent submitted a winning entry. For Official Rules and eligibility, visit [chetdreambig.com](https://chetdreambig.com).

© 2023 FRM LLC. All rights reserved.  
Fidelity Brokerage Services LLC, Member NYSE, SIPC  
900 Salem Street, Smithfield, RI 02917

1094769.1.0

# Don't wait to start saving.



**A CHET 529 account is a simple way to put money aside for a child's education expenses.**

A solid education benefits our kids in the long run, and there's a way to make saving for their future easier now.

CHET 529 accounts are tax-advantaged savings accounts that are designed to be used for education expenses.



## Flexibility

Funds can be used for a wide range of college expenses at accredited schools nationwide, as well as for tuition expenses for K-12, certain apprenticeship costs, and student loan repayments.\*



## Tax advantages

When you take money out to pay for qualified education expenses, those withdrawals are federal income tax-free—and, in many cases, free of state income tax too.



## Automatic contributions

Saving is simple. Contributions can be made automatically from your bank account or with direct deposit from your paycheck (if offered through your employer), for amounts as little as \$15 a month.



## Gifting

Gifting lets family and friends contribute funds electronically and makes it easy for account owners to send invitations and track gifts from their private dashboard.



## CHET Baby Scholars

The Baby Scholars Program provides a one-time \$100 contribution to an individual CHET 529 account opened by a child's first birthday or within the first year after adoption of a child. Eligible children must be Connecticut residents. See the CHET 529 Plan Fact Kit for more information.

\*For more information on qualified education expenses, including K-12 expenses, apprenticeship costs & student loan repayments, please see a 529 Plan Fact Kit.

To learn more about the CHET 529 college savings plan and what you need to get started, scan the QR code or visit [aboutchet.com](http://aboutchet.com)



@CHET529 and @CHETLatino



@CHET529



@CHET529



[AboutCHET.com](http://AboutCHET.com)

The Connecticut Higher Education Trust (CHET) 529 College Savings Plan – Direct Plan is offered by the Treasurer of the state of Connecticut and managed by Fidelity Investments. If you or the designated beneficiary is not a Connecticut resident, you may want to consider, before investing, whether your state or the beneficiary's home state offers its residents a plan with alternate state tax advantages or other state benefits such as financial aid, scholarship funds and protection from creditors.

Units of the portfolios are municipal securities and may be subject to market volatility and fluctuation.

Please carefully consider the plan's investment objectives, risks, charges, and expenses before investing. For this and other information on any 529 college savings plan managed by Fidelity, contact Fidelity for a free Fact Kit, or view one online. Read it carefully before you invest or send money.

© 2023 FMR LLC. All rights reserved.

Fidelity Brokerage Services LLC, Member NYSE, SIPC  
900 Salem Street, Smithfield, RI 02917

1094769.1.0