



*Lynn Fitch*  
STATE TREASURER

### **Give the Gift of a Lifetime This Holiday**

If you're looking for a special gift this holiday for a child or grandchild, consider giving the gift of education with a MACS or MPACT plan from College Savings Mississippi. With the cost of college on the rise and the impact of student loan debt growing, this is a gift that will keep on giving!

MPACT, or [Mississippi Prepaid Affordable College Tuition](#) program, helps you protect against the future rise in college tuition. MACS, or [Mississippi Affordable College Savings](#) program, allows you to save for future college expenses, including tuition, books, supplies and certain room and board expenses. Both may offer state and federal tax advantages to you as well.

By the time a child enters the third grade, she is already halfway to college, so it's never too early – or too late to start saving. And, studies show that when you save for a child's education, he is seven times more likely to do well in school and go on to college. Give the gift of a brighter future to your child or grandchild this holiday with [MACS or MPACT](#).