In the Los Alamitos Unified School District, a number of community-based, student-oriented events exist to give back to those in need. From canned food drives to collecting toys and clothes, students at all schools in Los Alamitos Unified School District truly understand what it means to give back. The Interact Club at Los Alamitos High School (LAHS) epitomizes “Service before Self” throughout the year. Interact is a student organization of Rotary International and has a strong connection to community service at the local, national, and international levels, just as its parent organization of Rotary. The Los Alamitos Chapter of Interact is sponsored by the Los Alamitos-Seal Beach Rotary Club and has existed on the LAHS campus for over thirty years. Each year, the members of Interact Club organize and orchestrate a wide variety of service projects to connect the students of LAHS to philanthropy projects both locally and internationally. Over the course of a year, students in Interact will have the opportunity to serve as volunteers at events such as Wings, Wheels, Rotors, and Expo, as docents at the Rossmoor Holiday Home Tour, several area beach clean-ups, helping promote homecoming events on campus, and hosting their annual Interact Talent Show in the LAHS Performing Arts Center. Each spring, Interact’s Week of Hope serves as a five-day fundraising campaign to raise funds for the Interact-selected international charity, Water for South Sudan, to help the war-torn region of South Sudan build sustainable fresh drinking water wells.

One of the largest endeavors undertaken by Interact is their annual Holiday Gift Drive, which runs from mid-November until the winter holidays in December. During this drive, Interact receives the anonymous biographies of local families and students from district principals as well as the Casa Youth Shelter and pairs these biographies with participating classrooms across LAHS. Over the course of four weeks, classrooms engage in a fundraising frenzy to provide assistance to over fifty individuals in the form of necessary household items, new clothes and shoes, as well as gift cards to local grocery stores and shops - helping to make life a little easier for these families and students. The Interact Club, as well as student groups throughout the District, provide meaningful opportunities for students to connect with their larger world, as well as their peers, through the meaningful experiences of community service.

Los Alamitos Unified Upgrade in Credit Rating Leads to Additional Savings for Local Taxpayers

By Dr. Sherry Kropp, Superintendent

After several months of work and a credit rating increase to Aa1, Los Alamitos Unified School District has completed the refinancing of general obligation bonds, saving local taxpayers nearly four million dollars.

According to Moody’s Investors Service, the District’s robust financial position along with extremely strong financial management allowed the District’s rating to be increased, which is the third time in five years that the District has received a credit upgrade. “The combination of interest rates near historical lows and the recent credit upgrade provided the perfect opportunity to continue to be good stewards of public funds by selecting the right time to refinance outstanding Bonds and reduce the interest rates charged from 6.06% to 3.07%,” according to Deputy Superintendent, Patricia Meyer. The net savings to tax payers is $3,948,478.

Over the past eight years, the District upgraded and modernized District facilities with Measure K funds and performed all of the work “On Time and On Budget.” Improvements were made across the district, and the infrastructure at all sites, except Los Alamitos High School, were completely upgraded. These improvements benefit all students by providing better learning environments in which to continue to give them outstanding opportunities in Academics, Athletics, Activities and the Arts.

The District did not directly benefit from the refinancing action of general obligation bonds, as all of the savings will be passed on to local taxpayers. The Board of Education took this opportunity strictly to save taxpayers money and to show their appreciation for the community’s ongoing support for the education of young people.
Los Alamitos Education Foundation
P.O. Box 1210, Los Alamitos, CA 90720 • 562/277-6876 • www.LAEF4kids.org

Igniting Unlimited Possibilities
By Carrie Logue, Executive Director

Over 170 people joined Los Alamitos Unified School District Superintendent Dr. Sherry Kropp and LAEF for the State of the District breakfast on Friday, September 16th. “It was an honor and a privilege for me to share our District highlights with the broader community,” stated Dr. Kropp.

Los Alamitos Mayor Richard Murphy, Rossmoor Community Services District President Tony DeMarco and Seal Beach Mayor Sandra Massa-Lavitt spoke of their partnerships with Los Alamitos Unified and congratulated the district on the amazing successes.

Los Al Mayor Richard Murphy, Seal Beach Mayor Sandra Massa-Lavitt, Rossmoor Community Services District President Tony DeMarco, and Superintendent Dr. Sherry Kropp.

Los Al USD’s Teacher of the Year Bret Lynes and CSEA President Mitch Banales also addressed the crowd to give their perspective on the school district. Guests were entertained before the presentation by the LAHS Advanced Jazz Combo, along with their director, Justin Padilla. LAHS student Victoria Rice sang the National Anthem.

The event was attended by district parents, PTA groups, school staff, district administration, elected officials, city staff members, school board members and LAEF’s board of directors. LAEF is the non-profit partner of Los Alamitos Unified School District.

Adopting a Shelter Dog
By Marilyn E.Burkes, Cat Committee Liaison

Before you run out and adopt a shelter dog, be sure that you are ready to have a new family member. Make sure that you can care for the dog for up to 10 years and that your lifestyle fits having a pet.

Animals that come from shelters are not damaged goods. There are numerous reasons dogs end up in shelters, and in most cases, it is human error in raising the animal. That is not the fault of the dog.

If you adopt a puppy, keep in mind that they require a lot of work and patience. Adult dogs may know some commands and are already house-trained in most cases. Shelters do have purebred dogs at times—you just have to do your research to find one.

Adopting a shelter pet will change the animal’s life and your own life. They just want to be loved, and in return, they will love you unconditionally for years to come.
Seeking Support from Your Children’s Hospital

Being admitted into a hospital can be overwhelming. When choosing a children’s hospital, consider the programs, services and support groups available for your entire family.

Family-Sized Support

A long-term hospital stay or change in diagnosis can be difficult to deal with. From arts and crafts to music therapy, a variety of workshops, events and support groups can make the hospital stay and transition home easier on everyone.

More than Medicine

Children's hospitals have a unique position called a Child Life Specialist, who ease anxieties and help children become better situated to the hospital environment. With child development degrees, they help prepare children going into any medical procedure, surgery or test.

The Right Resources

A Family Resource Center is a place for families raising children with special needs, illnesses or injuries find knowledge and support. Encouraging families to feel prepared once they leave the hospital is important to recovery and/or management.

Family Feedback

Families are an important part of a child’s care team. Many hospitals have committees or advisory boards that patients and families can join. Including families in patient rounds, committees or advisory boards supports a patient and family centered care model that creates partnerships between families and care teams to best meet patient’s needs.

With an extensive list of support programs, patients and families can find comfort in knowing that Miller Children's & Women's Hospital Long Beach cares about all aspects of their well-being – in and out of the hospital room.

Holiday Shopping – Shop Smart, Be Savvy

The holidays are a wonderful time. This is also a time when many are purchasing gifts for friends, family or even yourself. Marketing is very important to retailers. They place purchases in bags or shipping containers emblazoned with their logos and brand names. This inspires some to consider those retailers for their own shopping needs. Unfortunately, it also unwittingly identifies some often times expensive items which can be appealing to some who prefer celebrating the holidays at your expense... literally.

Please consider the following tips and practices:

• Place purchases in the trunk of your vehicle, or effectively hide them from sight, once you arrive back at your vehicle, not when you arrive at the next shopping destination. Thieves target victims by looking at the size, type and quantity of bags and items placed in an unattended vehicle. There is no such thing as a quick run into the store during the holidays.

• Lock your vehicle. Seems simple enough but you would be amazed at the number of thefts happening from unlocked vehicles.

• Consider taking really expensive items directly home. Thieves have been known to follow victims to their cars and even to their next shopping destination in order to steal expensive purchases, like computers and high end electronics.

• Pay attention to your surroundings. Don't be distracted when walking to your vehicle. Consider shopping with a friend.

• Have someone available to receive your purchase.

• Have the purchase delivered to a neighbor, friend or relative who can be at home to accept the delivery.

• If possible, have the item shipped to the brick and mortar store associated with the purchase for you to pick-up.
Walking to School

Our Hopkinson Huskies walked to school together as a school community every Wednesday in October. This program aimed to reduce traffic in and around Rossmoor during school hours, and promote increased physical activity and community participation.

At Hopkinson, students who live in the neighborhood or commute were encouraged to join our walking carpools. Families created meeting stations by grouping together and sharing the experience.

The Huskies met at two locations: one at Rush Park, and one near the Rossmoor Library. Parents were able to drop off, or stay and walk or bike as early as 7:15 a.m. The Hopkinson PTA provided donuts and parent chaperones at each drop-off to walk and bike with the children.

We ended the month with our school mascot greeting each walker as they approached the school. This was an amazing experience, and one that we hope to continue and have more students join in with.
Fostering Critical Thinking

Oral language is the foundation of complex literacy skills needed for success in the 21st Century. Our students at Lee are participating in whole class discussions about text, called “Grand Conversations,” to foster higher-level critical thinking.

Students share and defend their ideas and opinions using evidence from the text, while also building on and questioning the opinions of their classmates. Every classroom recently read Each Kindness, by Jacqueline Woodson, and responded to an interpretive question provided by the teacher. Upper-grade classes partnered with the lower grades to unpack the interpretive question posed in all classrooms and extend the Grand Conversation across campus.

This student-led Conversation is highly engaging. It allows children the opportunity to think deeply and articulate their reasoning, while also listening and evaluating the ideas of others. Independent thinking develops when students revise their original position using textual evidence after analyzing the thoughts of others. The meaningful discussions that take place through Grand Conversations has an immense impact on our teaching and learning at Lee!

Amy Laughlin
Principal

Los Alamitos Elementary
10862 Bloomfield St., Los Alamitos, CA 90720 • 714/816-3300 • www.losal.org

Bucket-Filling Scholars

Ask any Los Alamitos Elementary School (LAE) student about the school’s two key messages, which make LAE the place to be, and the response will be: “Be a scholar! Be a bucket filler!”

Bucket-filling is part of LAE’s school-wide movement to fill each other’s invisible buckets with positive comments and interactions intended to send the message that everyone matters and is significant. The campus challenge is to see how many buckets each person can fill in a day, including one’s own.

Being a scholar means that all LAE students are encouraged to become lifelong learners by examining the characteristics of scholarliness through scholarly pursuits, intellectual traits, and thinking like a disciplinarian. Scholarly pursuits help students see themselves as scholars by defining characteristics such as taking the time to ponder, being curious and asking questions, and persevering and exercising their intellect. Intellectual traits take scholarliness even further with discussions about intellectual leadership, courage, humility, and aggressiveness, which refers to the use of evidence to support or defend ideas. Thinking like a disciplinarian requires students to explore concepts in various disciplines by assuming the role of a disciplinarian, including economist, geologist, and mathematician.

LAE believes that all students are gifted and challenges students to think critically and creatively. When LAE chants, “Be a Scholar! Be a Bucket Filler! LAE is the place to be!” we want you to know what it means to be bucket-filling scholars and why LAE is the place to be.

Los Alamitos High School
3591 Cerritos Ave., Los Alamitos, CA 90720 • 562/799-4780 • www.losal.org

Making Connections

The Griffins are soaring at Los Alamitos High School as teachers continue to create opportunities for Connected Learning. We kicked off our Summer Sandbox project with a critical question: What influences an informed decision in an ever-changing technological society?

Our Math Department created an opportunity during our Modeling Monday initiative to analyze a range of electoral college maps. Students collaborated, made conjectures, and support their ideas using the maps as texts.

Several other departments explored this essential question in October, leading up to Election Day. Biology students looked at correlations between sitting presidents, international trends, and the amount of money the U.S. devotes annually to science exploration.

Los Al also celebrated its 50th homecoming during a football halftime show, where over 600 students from marching band, color guard, song and cheer, show choir, Associated Student Body (ASB), dance, and other student groups performed a choreographed song and dance routine.

Dr. Brandon Martinez
Principal

Covering the Los Alamitos Unified School District

December 2016 / January 2017
Day of the Dead Celebration

Our school community celebrated the Day of the Dead during the first week in November in grand fashion. Under the direction of Shannon Wallace and Megan Cozad of the Visual and Performing Arts Department, staff created a multidisciplinary experience for everyone.

Over 200 students participated in three performances of the musical Volver! The Return. Jazz Band opened with mariachi music, art students created calavera masks and backdrops, and parents and students transformed our multipurpose room with colorful flowers and decorations. Technology students created promotional flyers across campus and helped organize lights, sound and microphones; language arts students read short stories to inspire ancestry-research projects; and history students demonstrated how different cultures celebrate death, creating colorful, informative posters displayed in all classrooms.

Finally, to further our culture of kindness and compassion, part of the funds raised through ticket sales and parent donations went to the school Make A Wish club. The arts are alive at McAuliffe!
A for a Day!

Our district prides itself on giving our students the opportunity to excel in the four A’s: academics, athletics, the arts and activities. At McGaugh, we bring this opportunity to our students with our new daily recognition program, A for a Day, which we started this year to celebrate students in the areas of academics, attendance, attitude, athletics, and the arts.

Teachers, instructional-support staff and administration nominate students who demonstrate great accomplishment, effort or improvement in any of the five A’s each day. We announce each winner daily during our morning announcements. Students come to the office to receive a certificate, an A for a Day pencil, and a photo with the principal and assistant principal. An email is sent home to the parents with the description and photo of their child’s accomplishment.

It takes very little time for us to acknowledge success, and we know it leaves a lasting impression!

Roni Ellis
Principal

Jordyn Strelow, 5th grade

Lincoln Fenton, 1st grade

Oak Middle School

Oak Votes

Oak Middle School used this year’s national election to teach students about the incredible democratic process. It all began with a Modeling Monday math problem about the voting process, the electoral college, and the popular vote. This activity sparked interest that led to an eighth-grade leadership opportunity that benefited the entire school.

The eighth-graders researched each of the California propositions and candidates. Teams created posters and presentations that gave specific information on each platform. Our digital media students also got involved by creating beautiful posters for this event.

Prior to Election Day, the eighth-graders hosted a gallery walk in our gym, where every sixth- and seventh-grader at Oak learned about each of the propositions and candidates. On November 8, the eighth-grade classrooms were transformed into polling stations, where students filled out their ballots and received “I Voted” stickers.

This was a fun way for our students to get informed about the ballot measures and become a part of the election process. They learned a valuable lesson in civics that will inspire them as they study the Constitution and the foundations of United States history.

Hear us roar!

Erin Kominsky
Principal

Oak Votes

10821 Oak St., Los Alamitos, CA 90720 • 562/799-4740 • www.losal.org
**Promoting a Growth Mindset**

At Rossmoor Elementary, we are firm believers in the power of the growth mindset, and that all students are capable of learning and growth. This year our fifth grade has taken on a new initiative to promote a growth mindset. This mindset has been contagious, spreading to the staff and other students.

Recently our big buddies were working with their little buddies on an activity that focused on the universal theme of “structure.” The big buddies led the students in differentiating pictures that represented structure from those that showed chaos. With a growth mindset, and team work, our buddies created ways to build taller structures creatively.

Our little buddies left with the idea that through effort and perseverance, everyone is capable of growth and achievement. They also discovered that the word “structure” has many meanings. Rossmoor Elementary is establishing a growth mindset across our campus that promotes critical thinking and rich dialogue.

**Ni Hao to Mandarin**

Each year, our sister school in Beijing visits Weaver Elementary School, strengthening our strong partnership. Weaver students are afforded the opportunity to meet teachers and students and learn about each other’s school and cultures.

This partnership was developed by support from the Global Education Culture Foundation (GECF), which also partners with the Los Alamitos Education Foundation (LAEF) to offer our students Mandarin after school. This year, we are very fortunate that the GECF is offering Mandarin to our students during the school day.

Beginning in fourth and fifth grades, students are enjoying a six-week unit to teach them useful conversational phrases in Mandarin, which they can use in casual conversation. These units will be also offered to our kindergarten through third-grade students. Students are eager to use their skills with our Beijing friends when they come in January.

There is abundant evidence about the benefits of early instruction and exposure to foreign languages. Foreign language study in the early elementary years improves cognitive abilities, positively influences achievement in other disciplines, and results in higher achievement on test scores in reading and math (Stewart, 2005). Additional research proposes that younger children are very well suited for mastery of a second language (Johnson & Newport, 1989; Krashen et al., 1979; Smythe, 1975).

Students may also extend this learning by taking the LAEF Mandarin course after school. Please contact LAEF for additional details.

We are so grateful to the Global Educational Culture Foundation for their support with this instruction.

**Early Education**

The Los Alamitos Child Development Center provides a quality preschool experience for children ages three to five years old. A key element of our program’s philosophy is the belief that preschool-age children are capable of making decisions, problem solving, and initiating learning. The physical environment offers a welcoming, supportive, safe, and nurturing atmosphere that reflects the cultures of the families in our program. Materials and activities are developmentally and culturally diverse and meaningful to students.

Students and staff have been learning all about STEAM in their classrooms. They have opportunities to bring in a project of interest in the area of Science, Technology, Engineering, Arts, or Math to share with their classmates and increase their interest and knowledge.

Along with the students bringing in their interests, there are daily assignments for them to explore the area of STEAM through different activities, such as water and sand play, gardening, coding and computer learning, building with blocks and other materials, designing buildings and drawing maps, enriching art experiences, and learning about number concepts.

All of these activities are embedded in the students’ daily experiences along with phonemic awareness, and all aspects of growth that consider the child’s cognitive, physical, social, and emotional development through play-based and developmentally appropriate activities.
Celebrating 95 Years

Back in 1921 when Orange County was mostly rural and agricultural, and a little over 61,000 people lived here, the Orange County Free Library opened for business with eight branches in various communities. Since then the population has increased to over 3 million, and OC Public Libraries (as we’re named now) has 34 locations throughout the County. It has been quite a history! As a way to commemorate this occasion we’re offering a new library card (while supplies last) with our Zebra mascot, Rita Book. This card is free for new visitors and for people who want to replace their older card. So stop on by to get your Rita card to celebrate 95 years of your Library in the community. Your Library card unlocks numerous free benefits in paper and digital form, whether you’re coming into the Library itself or accessing us online.

In addition to this, in December we will be having a gingerbread decorating program for kids 12 and under. This is a fun program to get you in a cheerful spirit for the holidays, and we provide the supplies and clean-up. Just give us a call to inquire after December 1st.

As we approach the end of 2016, we would like to give thanks for all the support the Library receives from the local schools, organizations, and members of our community. Continue to let us know how we can better serve you, even as the Library approaches 100 years!

Car Parts Word Search Contest

Rules! One word in the list is NOT in the word search. When you have completed the word search, one word will be left and that word you email to: Kay@schoolnewsrollcall.com Please put LAUSD in the subject line.

Entries must be received by December 31, 2016
From the correct entries one name will be drawn to win a $20 gift certificate redeemable at Barnes & Noble.

antenna  gearbox  radio
armrest  hitch  seats
belts  hood  speedometer
blinker  hubcaps  starter
brakes  ignition  wheels
bumper  key  windshield
engine  lock  wipers
fenders  mirror

Congratulations to Marina Prum
Winner of the October Word Search Contest!
Marissa’s Movie Mentions

An Energy Shot!

Doctor Strange, rated PG-13, pushes the Marvel cinematic universe in a bold direction. It’s filled with energy moving from one plot to the other with no time to waste. The visuals are electrifying and eye popping, sometimes we’ve never seen before in super hero adaptation recently. A doctor named Steven Strange, played by Benedict Cumberbatch, is a rich neurosurgeon but when he got in a big accident his hands would not recover. Using his hands was his life because he was a neurosurgeon and that was his way of making money. He was told from a source that a certain person was capable of making his hands fully move again. He went in search of this person and became a superhero that saves the world. I would rate this movie a 5 out of 5 because it has an amazing story line. I highly recommend you watch this movie and stay to the very end of all of the credits! You won’t be disappointed!

Marissa is a 7th grader who loves to watch movies, especially action films. She would love to be an actress or news anchor woman in the future. She rates movies on a scale of 1-5, with 5 being the highest.

Michael’s Book Review

The Missing Mitt

This Hardy Boy case is about Joe and His brother Frank. They try to figure out who took Jason Prime’s baseball mitt. Their team, the Bayport Bandits, were ready to win the final little league game of the season using their good luck charm. Jason’s mitt was special because his dad, Winner Prime, had used it to win the world series. Right before each game the whole team would touch it for luck.

Jason thought it was Conner Hound from the opposing team, because he had seen him snooping around their bags while they were practicing. Jason was upset and did not want to play until the mitt was found. After some detective work they figured out what had happened to the missing baseball mitt. They remembered that earlier that day Mr. Mack’s dog Lucy had Jumped on Jason. Lucy loved to play fetch especially with things that people threw on the ground. You had to be very careful around her because anything thrown might end up buried somewhere. They decided to throw another mitt. Lucy immediately picked it up and began to run. Jason, Joe and Frank chased her. When Lucy stopped she dug a hole and there in the hole was Jason’s mitt. The Hardy boys were very happy. Secret File Case #2 was solved.

I give this book 4 stars I really enjoyed the mystery. The only thing that would have made this book more exciting was if Lucy the dog wasn’t the one who had taken Jason’s mitt.

Michael H. is a 4th grade student. Besides his love for reading, he also enjoys Karate, playing guitar and sharing new adventures with his mom. He will rate the books 1 to 5 stars with 5 being the highest.

Keira’s Book Nook

The Prophecy of 7

The House of Hades by Rick Riordan

This unpredictable book shows what friendship is all about. Percy and Annabeth have fallen in to Tartarus while the rest of their crew is facing a crossroads. Their first choice is to return to Camp Half-blood with the Athena Parthenos statue to stop the oncoming Greek vs. Roman war. Or, they could continue their quest to the House of Hades and open the Doors of Death to save their friends and stop the monsters from being reincarnated.

Whatever they choose, the world and everyone they love will depend on it and they will have to finish by August 1st, when Gaea the evil earth-mother will unleash her wrath. To stop this, every demigod both Greek and Roman must work together.

I can’t wait to read the rest of this series; each book leaves me begging for more. I rate this book five out of five apples.

Keira Fukuwa is a fifth grader. In addition to her love of books, she enjoys jazz dance, art, crafts and traveling. Keira rates books 1-5 apples with 5 being the highest.

Note-ables

The Playground Zone

For some, particularly the younger some, hip-hop is a playlist staple. For others a generation or three older, it’s at best an acquired taste. And the menu on this lively collection is sufficiently spicy and substantial to satisfy any listener. It was cooked up by teacher/artists, songwriters and performers Kaitlin McGaw and Tommy Shepherd, along with the various other guest artists who comprise Alphabet Rockers.

As their website says, the songs were “fully kid tested” in Oakland-area schools and apparently pronounced delicious. The lyrics are a call to anyone who needs a hand up—or wants to put an elbow up, is different externally or internally, or just wants to move. “Players’ Life” sings about each child’s right to play in a safe area and his or her responsibility to create one. “That’s Your Name, Wear It Out” tweaks and twiddles with children’s own names and identities, inviting listeners to join in. “Gimmie Some Skin” and “Oddball,” to which a lot of us young and old surely can relate, wondrously segue into appreciation and acceptance, and “Change the World” sums up the collection.

And just for fun, there’s “Wiggle Jiggle”—and why not? That’s what hip-hop’s about. No matter what your musical tastes are now, this collection guarantees that everyone’s going to taste it, feel it and put those elbows up!

Kate Karp is an editor for School News Roll Call and a freelance writer and editor.
Learn:
• To Take Notes
• Do Research
• Proper Study Habits

Lessons specifically tailored for individual needs
• Hands-on Learning
• After School or Saturday
• One-on-One or Groups
• Grades 7th – 12th
• Public/Private Schools
• Homeschoolers

History Made Easy!
www.TargetedHistoryTutoring.com
Museum-like setting makes learning history exciting

World Geography • American History • World History
Government • Economics

By Appointment
(562) 852-5242
225 Main Street, Seal Beach

Teachers
1 Hour Sessions
Expand or refresh your knowledge in any of the following topics:
• Pre-Columbus
• American Revolution
• The Constitutional Period
• The Jefferson Revolution
• The Age of Jackson
• First Industrial Revolution
• Slavery
• Western Movement
• Mexican War
• Reconstruction
• Second Industrial Revolution
• Populist
• Captains of Industry
• Progressives
• The Gilded Age
• The Great War
• The 1920’s
• The 1930’s
• Europe in Crisis
• World War II
• Post War 1945-53
• 1950’s, 60’s, 70’s, 80’s, 90’s
• Present
SWITCH to one of the BEST 529 PLANS IN THE NATION* and GET UP TO $500.** (We’ll even fill out the paperwork for you.)

**Minimum balance required; see chart. Promotion ends 7/1/2017. Bonus paid by ScholarShare as a deposit into account.

Transfer your 529 college savings account to ScholarShare today at ScholarShare.com/Switch.
Your kids are growing fast and your 529 college savings account needs to keep up. Luckily, right now you can give it a boost by transferring your 529 account into a ScholarShare account—one of the best 529 plans in the nation. Depending on your current balance, we’ll give you up to $500 to switch to ScholarShare (see chart below).* You are permitted to transfer funds from another 529 college savings plan to an account in ScholarShare for the same beneficiary once within a 12-month period without incurring federal income tax. The 529 college savings plan from which you are transferring funds may be subject to differences in features, costs and surrender charges. You should consult your tax advisor or the other 529 college savings plan. State and local taxes may apply.

<table>
<thead>
<tr>
<th>Balance amount</th>
<th>Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10,000 – $20,000</td>
<td>$100</td>
</tr>
<tr>
<td>$20,001 – $30,000</td>
<td>$200</td>
</tr>
<tr>
<td>$30,001 – $40,000</td>
<td>$300</td>
</tr>
<tr>
<td>$40,001 – $50,000</td>
<td>$400</td>
</tr>
<tr>
<td>$50,001 +</td>
<td>$500</td>
</tr>
</tbody>
</table>

*ScholarShare has received a Silver rating from Morningstar, making it one of the best-rated plans in the nation. In an annual review (10/20/2015) of the largest 529 college savings plans (64 total), Morningstar identified 29 plans that rose above their typical peers, awarding those plans Gold, Silver, and Bronze Morningstar Analyst Ratings for 2013. These forward-looking, qualitative rating signals Morningstar’s conviction in the plan’s abilities to outperform their relevant benchmark and peer groups on a risk-adjusted basis over the long term. Morningstar evaluates college savings plans based on five key pillars — Process, Performance, People, Parent, and Price. For more information about Morningstar’s overview of ScholarShare, go to 529.morningstar.com. Past performance does not predict future results. Source: 529.morningstar.com

Consider the investment objectives, risks, charges and expenses before investing in the ScholarShare College Savings Plan. Visit ScholarShare.com for a Plan Disclosure Booklet containing this and other information. Read it carefully. Investments in the Plan are neither insured nor guaranteed, and there is a risk of investment loss. TIAA-CREF Tuition Financing, Inc., Plan Manager. TIAA-CREF Individual & Institutional Services, LLC, member FINRA, distributor and underwriter for ScholarShare College Savings Plan. Taxpayers should seek advice from an independent tax advisor based on their own particular circumstances. Non-qualified withdrawals may be subject to federal and state taxes and the additional federal 10% tax. Non-qualified withdrawals may also be subject to an additional 2.5% California tax on earnings. Before investing in a 529 plan, consider whether the state where you or your Beneficiary resides has a 529 plan that offers favorable state tax benefits that are available if you invest in that state’s 529 plan. Neither TIAA-CREF Tuition Financing, Inc., nor its affiliates, are responsible for the content found on any external website links referenced herein.