



STATE OF TENNESSEE  
**PROCLAMATION**  
BY THE GOVERNOR

**WHEREAS**, Tennessee families recognize that a college education is one of the most important things we can do for our children to prepare them for success in life; and

**WHEREAS**, the quality of life for Tennessee is driven by a well-educated citizenry; and

**WHEREAS**, without proper planning, the inherent high cost of post-secondary education can prohibit a family's ability to ensure their children have access to higher education; and

**WHEREAS**, an earnings gap exists between those with a high school diploma and those with a bachelor's degree or beyond that exceeds \$1 million over a lifetime; and

**WHEREAS**, student loan debt has surpassed \$1.2 trillion, with loan programs composing a substantial amount of the funds on which students rely to finance higher education; and

**WHEREAS**, it is in the best interest of Tennessee families to encourage saving for higher education expenses so that access to educational opportunities is enhanced for Tennessee children, grandchildren and others; and

**WHEREAS**, the State of Tennessee has created the TNStars College Savings 529 Program, which offers federal income tax benefits and cash incentives to Tennessee residents to encourage saving; and

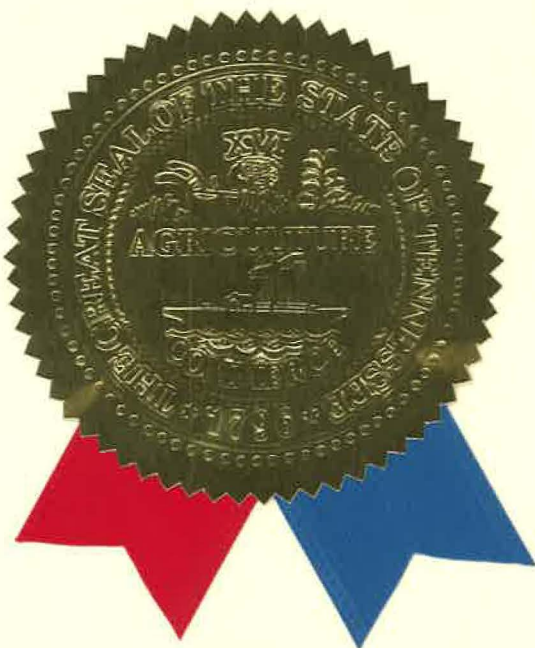
**WHEREAS**, all Tennesseans should consider the benefit of saving for college using a TNStars account;

**NOW, THEREFORE**, I Bill Haslam, Governor of the State of Tennessee, do hereby proclaim September 2014 as

*College Savings Month*

in Tennessee and encourage all citizens to join me in this worthy observance.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the official seal of the State of Tennessee to be affixed at Nashville on this fourth day of August, 2014.



*Bill Haslam*

Governor

*Joe Hargett*

Secretary of State