

**START SAVING PROGRAM**  
**PROCEDURES FOR TIME LIMITS ON DISBURSEMENTS**

**As of May 2011**

**GUIDELINES FROM DISCLOSURE STATEMENT**

Disbursements must be requested during the calendar year they are incurred or within one (1) academic term before or after the calendar year they are incurred.

**Advanced Disbursements:** Account Owners may request a disbursement in the Fall Term of the calendar year immediately preceding the year the student will enroll in an eligible institution. For example, a student who will enroll in an eligible institution in the Fall of 2012 may request a disbursement for that semester as early as Fall of 2011 (August 1, 2011).

**Reimbursement of QHEE:** Account Owners may request a reimbursement of expenses as late as the Spring Term in the calendar year immediately following the year the student attended an eligible institution. For example, a student who attended an eligible institution in the Spring, Summer or Fall of 2011, may request a disbursement for that year as late as Spring 2012 (June 1, 2012).

**Guidelines for Making QHEE terms available on the START Saving Program Website:**

1. On or about June 1, of each calendar year or as soon as available from the eligible institutions, the QHEE will be made available for all academic terms beginning in the Fall, as well as the Spring and Summer terms for the following calendar year (for example, the academic year 2011-2012). The previous calendar year QHEE will remain on the website until June 1 of the following calendar year.
2. On or about June 1, of each calendar year, the QHEE for the prior calendar year will be removed from the website since account owners only have one academic term after the close of the calendar year in which the expenses were incurred.