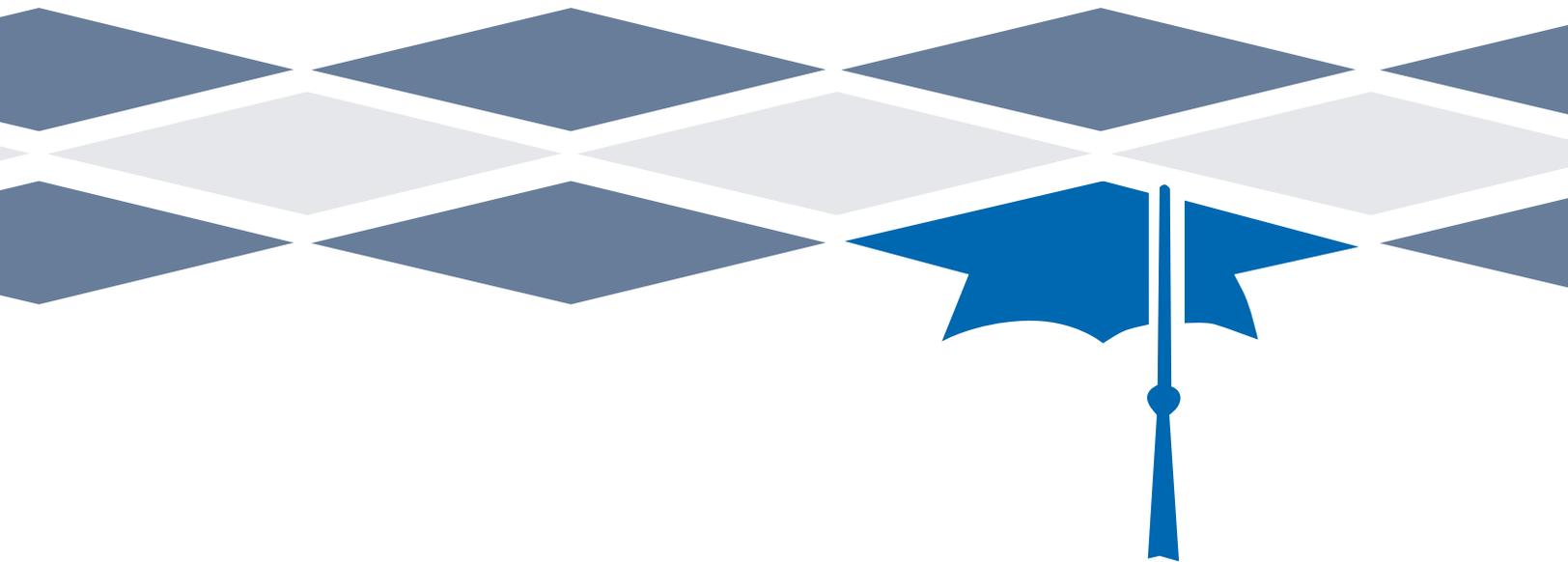




April 2016
STUDENT HANDBOOK



**Full, Limited and
Community College Contracts**

(517) 335-4767 or (800) MET-4-KID

www.SETwithMET.com



STATE OF MICHIGAN
DEPARTMENT OF TREASURY
LANSING

RICK SNYDER
GOVERNOR

NICK A. KHOURI
STATE TREASURER

Dear MET Student:

The MET Student Handbook contains the instructions and forms you will need to notify MET of how you intend to use the educational benefits provided under your MET contract(s). The Student Handbook and forms apply to all three types of MET contracts: Full Benefits, Limited Benefits and Community College.

As a MET Beneficiary you have 15 years from your expected date of high school graduation (as stated on your MET contract) to use your MET benefits, transfer unused benefits to an immediate family member or request a refund if not attending college.

For financial aid purposes, your MET benefits are classified as a Section 529 prepaid tuition plan and are considered an asset of the parent at 5.6% of the MET contract value. To assist you in the financial aid eligibility calculation, a Contract Value Worksheet (Form 4459). You may wish to consult the college's financial aid officer. If your contract was purchased by a grandparent or someone other than a custodial parent, you are not required to report MET benefits when completing the FAFSA form.

If your address has changed, please notify us by submitting a Change of Address form (Form 2775) to the MET office or go to www.SETwithMET.com and select Customer Web LOGIN to update your address. Please notify us even if only your zip code has changed. It is very important for us to have current addresses so that we may provide the appropriate individual with required program information. If the Purchaser or Appointee's address has changed, the Purchaser or Appointee must sign the Change of Address form or update on-line.

Please read this Handbook carefully and save it for future reference. If you still have questions, contact the MET office at (517) 335-4767 in the greater Lansing area or 1-800-638-4543 outside the greater Lansing area. You may also e-mail the MET office at: treasmet@michigan.gov.

Thank you for your participation in the MET program.

Sincerely,

A handwritten signature in black ink that reads "Robin R. Lott".

Robin R. Lott
Executive Director
Michigan Education Trust

Table of Contents

Most Commonly Asked Questions	4-5
Contract Information Online.....	6
Michigan Education Trust Checklist.....	7-8
Attending a Michigan Public University/College.....	9
Attending a Michigan Public Community College.....	10
Process: Once you Submit a <i>Notice to Use</i> to MET	12
Attending a Michigan Independent (Private) or Out-of-State Institution.....	13
Other Reasons for Terminating Your MET Contract	13-14
Process: Once You Submit a <i>Notice to Terminate</i> to MET	15-16
Refund Chart.....	17-18
Refund Amounts	18
Transferring a MET Contract to an Immediate Family Member.....	19
Instructions for Form W-9.....	20-21
MET Annual Statement of Benefits and Taxable Incomes	22
Federal Tax Credits	23

Forms: Click to access (also available at www.SETwithMET.com)

[*Notice to Use MET Educational Benefits \(Form 3181\)*](#)

[*Notice to Terminate a MET Educational Benefits Contract \(Form 2773\)*](#)

[*Request for Taxpayer Identification Number and Certification \(W-9\)*](#)

[*Request to Update a Michigan Education Trust Contract \(Form 2777\)*](#)

[*Notice to Transfer to Another University or College \(Form 2779\)*](#)

[*Request to Transfer MET Educational Benefits \(Form 2781\)*](#)

[*Request to Defer Refund Installment \(Form 4221\)*](#)

[*Contract Value Worksheet \(Form 4459\)*](#)

[*Change of Address \(Form 2775\)*](#)

[*Request to Add/Change Appointee \(Form 4502\)*](#)

Most Commonly Asked Questions

1. Who can access MET contract information?

Only those persons listed on the contract as Beneficiary, Purchaser or Appointee may receive contract-specific information whether via phone, written communication, e-mail, online access or any other means of communication with the MET office. MET will only provide general program information to all other inquiries.

2. The Beneficiary will not graduate from high school in the expected academic year as submitted on the Contract Signature Page at the time of purchase. May this date be changed?

No. MET contract prices are based on actuarial projections. MET's actuary projected a probable graduation date based on the Beneficiary's age/grade at time of purchase. The actuary also took into consideration that some beneficiaries would begin using benefits early and some would begin using benefits late. Therefore, Section 8 of the MET contract allows Beneficiary 15 years from the expected academic year to completely use all contract benefits or receive a refund.

3. Must a student use his or her MET contract immediately after high school graduation?

No. A student has 15 academic years from the expected high school graduation year to use all credit hours or completely receive a refund.

4. Can MET students attend any Michigan public university or college?

Yes. MET benefits can be used at any Michigan public university or college upon the student meeting that institution's admission standards. MET does not guarantee that a student will be admitted to any Michigan university or college.

5. What are the mandatory fees?

Mandatory fees are those which all enrolled students are required to pay. Application fees, health care fees, contact hour fees and fees which are course specific (such as lab fees for science and computer classes, etc.), or fees assessed based on the number of credit hours enrolled are not covered. Also, MET does not pay for room and board or books.

6. What if a student's major requires more than 120 credit hours?

Some standard four-year baccalaureate degrees require more than 120 credit hours. On MET contracts purchased between 1988 and 2012, a student may submit a *Notice to Declare a Major Area of Study* (Form 2780) to MET in his or her junior or senior year in college. MET will verify the number of additional credit hours to be covered, if any, consistent with the contract requirements for a standard four-year baccalaureate degree. On MET contracts purchased in 2013 and beyond, MET will stop providing benefits under this contract when MET has paid for the semesters purchased.

7. Can credit hours be applied to Graduate School or Advanced Programs?

MET contracts are intended designed to cover undergraduate courses. However, if a student graduates from college after using the MET contract for undergraduate studies and has credit hours remaining on his or her MET contract; the remaining credit hours may be used toward graduate school or an advanced program at a Michigan public university or college at the undergraduate tuition rate.

8. Will MET cover tuition for a student that moves out-of-state after a contract has been purchased but wants to attend a Michigan public college or university?

Under the Full and Limited Benefits contracts, MET provides payment of in-state undergraduate tuition and mandatory fees at a Michigan public university. Each university determines residency requirements. A student who moves out of the state of Michigan after the contract has been purchased and still wishes to utilize the tuition benefits may do so. In such cases, if the university deems the student an out-of-state resident, MET will provide in-state tuition and mandatory fees and the student will be responsible to pay the difference between the out-of-state and in-state tuition costs directly to the university.

9. What if a student receives a full tuition scholarship?

If a Beneficiary receives a full tuition scholarship, he or she may terminate the contract and the Refund Designee will receive a refund of the average tuition (Full Benefits and Community College contracts) or lowest tuition (Limited Benefits contract). A full scholarship must be equivalent to or greater than the contract years purchased. For example, the student owns a two-year contract and is awarded a two-year scholarship; a two-year tuition scholarship; a two-year community college scholarship; or a one-year scholarship renewable for four years. Alternatively, the student may transfer the contract to an immediate family member.

10. What if a student receives a partial scholarship?

Students who receive partial tuition scholarships, grants, or other types of tuition assistance (including faculty/employee benefits paid by a public institution) may not need all of the educational benefits provided under the MET contract. The institution should invoice MET for all credit hours for which a student enrolls. Any excess amount may be applied to other expenses or refunded to the student by the institution.

11. What if a student decides not to attend college?

When a student reaches 18 years of age or receives a high school diploma, the student has the option of transferring the contract (all or part) to an immediate family member(s) or terminating the contract to obtain a refund paid to the Refund Designee.

12. Who can terminate a MET contract?

Only a student who is at least 18 years of age or has obtained a high school diploma may terminate a contract. Therefore, neither a parent nor a Purchaser can terminate a MET contract for any reason. The only exception is if the student has died or is diagnosed as learning disabled, then a person with legal authority to act on behalf of the student may terminate the contract.

13. If a student terminates the contract, will there be a lump sum refund?

No. Pursuant to the MET statute, termination refunds are made in four annual installments for the Full or Limited Benefits contract if terminating to attend an out-of-state college, receive a full scholarship or not attend college.

If terminating a Community College contract, refunds are made in two annual installments.

A lump sum refund is provided upon death or learning disability of the Beneficiary. See the Termination Refund Chart on pages 17 and 18.

14. What provisions can be made if a student terminates the contract for a refund directed to a Michigan private or out-of-state institution and later decides to attend a Michigan public college?

None. The MET contract does not permit the reinstatement of a contract once terminated and a full or partial refund has been made. However, refund amounts previously designated to pay a Michigan private or out-of-state institution may be redirected to a Michigan public university or community college.

Contract Activation/Information Online

SET with MET.com - Welcome to Customer Web - MET's Self-Service Customer Website

On October 10, 2011, MET launched Customer Web. If you established a user ID and password prior to October 10, 2011 you must register as a **new user** to reset a user ID and password. You will need a valid contract number and social security number for the initial registration.

Browser Compatibility: Customer Web is designed for use with Internet Explorer version 7.0 or higher and Firefox version 7.0 and higher. Google Chrome and Apple Safari are not supported.

Customer Web allows students to activate their benefits and perform many other actions online, eliminating the need to sign and mail requests to the MET office.

Online Self-Service allows:

- Beneficiaries with a Full or Limited Benefits contract, enrolled in a Michigan public university, to activate their benefits by submitting their *Notice to Use Educational Benefits* (form 3181).
- Beneficiaries with a Community College contract, enrolled in a Michigan public community college, to activate their benefits by submitting their *Notice to Use Educational Benefits* (form 3181).
- Beneficiaries with Community College Contracts enrolled in a Michigan four-year university to complete and submit their *Notice to Terminate A MET Educational Benefits Contract* (form 2773) when they want MET to pay the four-year university directly.
- Beneficiaries enrolled in a Michigan independent (private) or out-of-state higher education institution to complete and submit their *Notice to Terminate A MET Educational Benefits Contract* (form 2773) when they want MET to pay the higher education institution directly.
- Beneficiaries to transfer from one Michigan public university or community college to another.
- Beneficiaries to transfer from one Michigan independent (private) or out-of-state higher education institution to another.
- Beneficiaries to notify MET of “dual enrollment” at more than one institution for one or more semesters.
- Beneficiaries to access contract specific information including payments made, remaining balance and the ability to update their address.
- Purchaser’s access to contract specific information including payments made, remaining balance and the ability to update their address.
- Appointee’s access to contract specific information including payments made, remaining balance and the ability to update their address.

If you want to take any other action with your MET contract, hard copy forms and requested documentation are required as outlined in pages 13-14.

Michigan Education Trust (MET) Checklist

The checklist below is an aid for completing and submitting the documentation necessary to put your Michigan Education Trust (MET) contract to work for you. Expanded instructions are included in the pages that follow. Forms are accessible by clicking on the form number **Do not include the checklist with your submission.**

The MET Board of Directors has waived the deadline to submit a *Notice to Use MET Educational Benefits* (Form 3181) and a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). However, submit Form 3181 as soon as possible so that MET may notify the university/college of your funds in a timely manner. You must be 18 years old or have your high school diploma to submit Form 2773.

If your documentation to MET is incomplete or incorrect, MET will notify you in writing to request the necessary forms/changes. **Incomplete or incorrect documentation can delay notification to your intended institution.** If you need assistance with any of the forms, call MET toll free at (800) 638-4543, Monday through Friday, between 8 a.m. and 5 p.m., to speak with a MET operator.

Your MET Contract Confirmation sheet identifies your contract number(s) as:

- 88-999999 Full Benefits contracts contain either all numbers or 88-9P9999
- 88-L999999 Limited Benefits contracts contain the letter “L”
- 88-C999999 Community College Benefits contracts contain the letter “C.”

Use the checklist below to determine the appropriate documentation to submit based on your situation. **IMPORTANT:** If a Federal W-9 is requested from the **REFUND DESIGNEE**, check your MET Contract Confirmation sheet or call the MET office toll free at (800) 638-4543 to determine the Refund Designee named by the Purchaser at the time of purchase. The Refund Designee will be the Beneficiary, Purchaser or Appointee.

Under a FULL and/or LIMITED Contract

Attending a Michigan Public 4-Year Institution

- Notice to Use MET Educational Benefits* (Form 3181). Beneficiary must complete, sign and date.

Attending a Michigan Public Community College

See page 10 for an explanation of your options.

Under a COMMUNITY COLLEGE Contract

Attending a Michigan Public 4-Year Institution

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Beneficiary must complete, sign and date.
- Copy of high school diploma, **if under 18 years of age.**
- Copy of acceptance letter from institution.
- Request for Taxpayer Identification Number and Certification* (Form W-9). **Refund Designee** must complete, sign and date regardless of whether the refund is directed to the institution or the Refund Designee. See “IMPORTANT” above.

Attending a Michigan Public Community College

- Notice to Use MET Educational Benefits* (Form 3181). Beneficiary must complete, sign and date.

Under ALL Contracts

Attending a Michigan Independent or Out-of-State Institution

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Beneficiary must complete, sign and date.
- Copy of high school diploma, ***if under 18 years of age.***
- Copy of acceptance letter from institution.
- Request for Taxpayer Identification Number and Certification* (Form W-9). **Refund Designee** must complete, sign and date regardless of whether the refund is directed to the institution or the Refund Designee. See “IMPORTANT” on page 4.

Attending under Full Tuition Scholarship, enrolled in a United States Military Academy or G.I. Bill

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Beneficiary must complete, sign and date.
- Copy of scholarship verification showing amount of tuition covered and number of semester/years covered or renewal terms. Under Montgomery GI Bill proof of benefits or DD FORM 2366.
- Request for Taxpayer Identification Number and Certification* (Form W-9). Refund Designee must complete, sign and date. See “IMPORTANT” on page 4.

Not Attending a degree granting Higher Education Institution

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Beneficiary must complete, sign and date.
- Michigan Education Trust Affidavit* (Form 2773,) Beneficiary must complete, sign and date. Signature must be notarized.
- Request for Taxpayer Identification Number and Certification* (Form W-9). Refund Designee must complete, sign and date. See “IMPORTANT” on page 4.

Military Enlistment

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Beneficiary must complete, sign and date.
- Copy of enlistment contract.
- Request for Taxpayer Identification Number and Certification* (Form W-9). Refund Designee must complete, sign and date. See “IMPORTANT” on page 4.

Death/Disability of Beneficiary

- Notice to Terminate a MET Educational Benefits Contract* (Form 2773).
- Copy of death certificate/letter confirming learning disability.
- Request for Taxpayer Identification Number and Certification* (Form W-9). Refund Designee must complete, sign and date. See “IMPORTANT” on page 4.

Keep a copy of your completed submission for your files. These forms are also available online at www.SETwithMET.com.

Attending a Michigan Public University/College

Log into Customer Web or submit a *Notice to Use MET Educational Benefits* (Form 3181). Specify the university/college you plan to attend and the semester during which you first plan to attend. You do **not** need to submit your university/college acceptance letter with Form 3181. A list of Michigan public universities and community colleges is on the reverse side of Form 3181.

EDUCATIONAL BENEFITS PROVIDED

Your MET Contract Confirmation sheet identifies your contract number(s) as:

- 88-999999 Full Benefits contracts contain either all numbers or 88-9P9999
- 88-L999999 Limited Benefits contracts contain the letter “L”
- 88-C999999 Community College Benefits contracts contain the letter “C.”

MET FULL BENEFITS contracts provide undergraduate tuition and mandatory fees at a Michigan public university. At a Michigan public community college, it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)*.

MET LIMITED BENEFITS contracts provide undergraduate tuition and mandatory fees at Michigan public universities whose tuition costs do not exceed 105% of the weighted average tuition cost of Michigan’s four-year public institutions. Full tuition benefits are **not** covered at institutions with tuition costs greater than 105% of the weighted average tuition. Rather, only a percentage of the tuition benefits are provided for students attending those institutions. (See “Number of Credit Hours Allowed by MET” on page 11). At a Michigan public community college, it provides tuition, contact/billing hour fees and mandatory fees (in-state or in-district)*.

MET COMMUNITY COLLEGE contracts provide in-district undergraduate tuition and mandatory fees at a Michigan community college.

Mandatory fees are those fees, which are charges to all students attending a particular university/community college. Application fees and fees which are course specific, such as contact/billing hour fees, lab fees for science classes, computer classes, etc., or fees assessed based on the number of credit hours enrolled are not covered.

Benefits are provided each semester directly to the educational institution you are attending. MET does not pay for room and board or books.

*MET only pays contact/billing hour fees and out-of-district tuition if the student does not qualify for the in-district tuition rate. In this case, MET is limited and can pay no more than the average tuition of Michigan public four-year universities. Should the out-of-district tuition rate and contact/billing hour fees exceed the average tuition; the institution will invoice the student directly for the balance.

Attending a Michigan Public Community College

If you have a **Community College contract**, **log-in on Customer Web** or submit a *Notice to Use MET Educational Benefits* (Form 3181). Specify which community college you plan to attend and the semester during which you first plan to attend. You do **not** need to submit your university/college acceptance letter with Form 3181. A list of Michigan public community colleges is on the reverse side of Form 3181.

If you have a **four-year Full or Limited Benefits contract** or more than one contract which equal four years of educational benefits you may log-in on Customer Web as noted above; however, you may want to call MET and discuss the various options outlined below. They are designed to help you make the best use of your university contract(s):

- a) Attend a Michigan public community college for *more than two academic years* then transfer to a Michigan public four-year university, you may want to terminate your contract for a refund payable to the community college and transferable to the university. This typically results in a refund amount that will provide greater value. Initially, you may submit the Notice to Use MET Educational Benefits (Form 3181) at the beginning of your community college enrollment. You are urged to call MET to discuss the benefit of terminating your contract during your last semester of community college enrollment or before you have used all of your allowable credit hours.
- b) Attend a Michigan public community college and do not transfer to a Michigan public four-year university. Initially, you may submit the Notice to Use MET Educational Benefits (form 3181) at the beginning of your community college enrollment. You are urged to call MET to discuss the benefit of terminating your contract (for a refund) during your last semester of community college enrollment or before you have used all of your allowable credit hours.
- c) Attend a Michigan public community college for two academic years or less then transfer to a Michigan four-year university it may be advantageous for you **not** to terminate your contract. If you attend a community college for two academic years or less at the **in-district rate**, you may then attend any Michigan public four-year university at no additional tuition cost and receive the number of credit hours required for the awarding of a baccalaureate degree. To qualify for this benefit, you must have obtained an associate degree within a two-year academic period or have taken classes for two academic years or less. You may take classes during the summer semester of a two-year academic period and qualify under Section 2(c) of your contract. You must submit a transcript to MET from the four-year university documenting community college credit hours transferred.

Process: Once You Submit a Notice to Use MET Educational Benefits (Form 3181) to MET

- MET will e-mail or mail confirmation that Form 3181 has been received and processed.
- MET will contact the university/college that you plan to attend and inform the university/college that MET will be providing tuition and mandatory fees on your behalf for the number of credit hours purchased.
- When you register for classes, indicate to the university/college that you are a MET student. The university/college can verify that you are a MET student by checking their MET Student Report (online access or hardcopy) or calling the MET office at 1-800-638-4543 or (517) 335-4767. If you must pay any type of pre-registration fees, which are required to be paid in advance, and which are required to be paid by all students, you will receive a refund from the university/college once MET makes payment to the university/college for tuition and fees.
- If you drop a class **before** the 100% refund drop date, the university/college does not bill MET for the class dropped.

- The university/college bills MET for tuition and mandatory fees. Institutions which are on a block credit hour system should invoice MET for the block rate, but must report the **actual** number of credits taken by the student.
- If you drop a class **after** the 100% refund date, the university/college bills MET for the full amount of the class dropped and the partial refund (if any) is returned to you (the student) by the university/college. In this situation, the credit hours dropped count against the total number of credit hours allowed under your contract. Similarly, if you repeat, fail or do not complete a class, it also counts against the total number of credit hours allowed under your contract.
- Once you have used all the credit hours allowed under your contract, the university/college will bill you directly.

Number Of Credit Hours Allowed By MET

A standard four-year baccalaureate degree requires 120 semester credit hours. If your contract was purchased in 1988 thru 2012, MET will adjust the number of credit hours allowed depending on your major area of study (see next section). Note, MET will only pay four-fifths of the credit hours required for five-year baccalaureate degree programs.

MET FULL BENEFITS Contracts: If you have a four-year Full Benefits contract, MET will pay for 120 semester credit hours. Similarly, if you have a one, two or three year contract, MET will pay for 30, 60 or 90 credit hours, respectively.

MET LIMITED BENEFITS Contracts: If you attend a Michigan public university whose tuition costs do **not** exceed 105% of the weighted average tuition of Michigan's public universities and have a four-year contract, MET will pay for 120 semester credit hours. Similarly, if you have a one, two or three-year contract, MET will pay for 30, 60, or 90 semester credit hours, respectively. MET will pay for four-fifths of the credit hours required for five-year baccalaureate degree programs.

However, if you attend a Michigan public university/college whose tuition costs exceed 105% of the weighted average tuition of Michigan's public universities, MET will pay for the number of credit hours which can be purchased with 105% of the weighted average tuition at the time you enroll. Michigan public universities whose tuition costs exceed 105% of the weighted average tuition for the 2016-17 academic year are the University of Michigan-Ann Arbor campus (UM-AA), Michigan Technological University (MTU) and Michigan State University (MSU). For the 2016-17 academic year MET will cover 26 of 30 credit hours at UM- AA, 27 of 30 credit hours at MTU and 27 of 30 credit hours at MSU. MET cannot adjust the number of credit hours allowed depending on your major area of study (see next section).

MET COMMUNITY COLLEGE Contracts: A standard 2-year associate degree requires 60 semester credit hours. Therefore, if you have a two-year contract, MET will pay for 60 semester credit hours. Similarly, if you have a one-year contract, MET will pay for 30 credit hours. MET will adjust the number of credit hours allowed depending on your major area of study (see paragraph below).

Partial Scholarships

If you receive partial tuition scholarships (including Michigan Merit/Promise), grants, or other types of assistance at a Michigan public university/college, you may not need all of the educational benefits provided under your MET contract. In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of tuition expenses, the institution you are attending may refund the excess to you. The excess may be subject to income and excise taxes. There is no termination provision under the contract for a partial tuition scholarship.

Declaring a Major Area of Study

Some standard four-year baccalaureate degrees require more than 120 credit hours. On MET contracts purchased between 1988 and 2012, a student may submit a *Notice to Declare a Major Area of Study* (Form 2780) to MET in his or her junior or senior year in college. MET will verify the number of additional credit hours to be covered, if any, consistent with the contract requirements for a standard four-year baccalaureate degree. On MET contracts purchased in 2013 and beyond, MET will stop providing benefits under the Contract when MET has paid for the semesters purchased.

Form 2780 is available at www.SETwithMET.com. Once MET receives a completed Form 2780, the number of credit hours available will be adjusted, if applicable, depending on your declared major. The adjustment is made based on information provided by the university/college and the number of credit hours originally purchased. MET will pay for four-fifths of the credit hours required for five-year baccalaureate degree programs.

If you change your major area of study, any credit hours already paid by MET, which do not apply toward your new major, are still subtracted from the number of credit hours available to be paid by MET.

MET FULL BENEFITS Contracts: If you have less than four years of educational benefits and are using your educational benefits prior to your junior year, call the MET office so that Form 2780 can be mailed to you earlier or get the form online at www.SETwithMET.com and click on Forms and Documents.

MET LIMITED BENEFITS Contracts: If you are attending a Michigan public university/college whose costs do not exceed 105% of the weighted average tuition, upon receipt of a completed Form 2780 from you, the number of credit hours available will be adjusted, if necessary, depending on your declared major. As stated in the previous section, the adjustment is made from the number of credit hours originally purchased.

However, if you are attending a Michigan public university/college whose tuition costs exceed 105% of the weighted average tuition, MET cannot adjust the number of credit hours, rather, MET will only pay the number of credit hours, which can be purchased at the time of enrollment.

MET COMMUNITY COLLEGE Contracts: If you have a one-year community college contract, call the MET office so Form 2780 can be mailed to you earlier or get the form online at www.SETwithMET.com and click on Forms and Documents.

Transferring From One University/College to Another

Log into Customer Web or submit the *Notice to Transfer to Another University or College* (Form 2779) if you:

- Make a permanent or temporary transfer to a different Michigan public university/college.
- Attend two different Michigan public institutions at the same time.
- Attend classes at a different Michigan public university/college during the summer semester.

You may only transfer between Michigan public universities and community colleges. To have your MET funds paid to a Michigan independent (private) or out-of-state institution you must complete the *Notice to Terminate a MET Educational Benefits Contract* (Form 2773) and supply the required documentation.

Attending a Michigan Independent (Private) or Out-of-State Institution

If you plan to attend a Michigan independent (private) or an out-of-state institution, MET does not pay these institutions by the credit hour. Instead, a refund value is established. You must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773), this can be done online at Customer Web if you want MET to pay your refund directly to the institution. This option does not require any further documentation.

Or, you may fax or mail the completed form and required documentation: 1) proof of enrollment (copy of your acceptance letter) and 2) form Federal W-9 form for the Refund Designee. You must indicate if the refund is to be paid directly to the college or the Refund Designee. You must manually submit your documents if you select to pay the Refund Designee.

If you have a Full Benefits or Community College contract, the refund amount is higher when directed to the institution rather than directed to the Refund Designee. Refer to the Termination Refund Chart on pages 17 and 18 for clarification. Refund amounts to out-of-state institutions are paid out over four academic years. If you plan to submit the Notice to Terminate form after you have used a portion of your credit hours at a Michigan public university or community college, please call the MET office to speak with an Analyst about your refund “effective date.”

Other Reasons for Terminating Your MET Contract

Attending a Michigan Four-Year University under a MET Community College Contract

If you have a MET Community College Contract and enroll at a Michigan public four-year university, you must terminate your credit hour benefits for a refund. The refund may be directed to the university. You may log-In on Customer Web to submit your *Notice to Terminate a MET Educational Benefits Contract* (Form 2773) if you direct the refund to the university. If directing the refund to the Refund Designee, you must manually submit **form 2773** and include: **1)** proof of enrollment and **2)** Federal W-9 completed and signed by the Refund Designee.

Full Tuition Scholarship

If you receive a full tuition scholarship and wish to terminate your contract and receive a refund, you must submit the *Notice to Terminate a MET Educational Benefits Contract* form 2773. The tuition scholarship must be equal to or greater than the number of contract years purchased. A one-year scholarship, which is renewable for the number of contract years purchased, is acceptable. You must include with your submission: **1)** a copy of the verification letter that specifies the terms of your scholarship, and **2)** Federal W-9 completed and signed by the Refund Designee. Refund installments are paid to the Refund Designee. **Refer to the Termination Refund Chart on pages 17 and 18 for clarification.**

Partial Scholarships

There is no termination provision under the contract for a partial tuition scholarship. If you receive partial tuition scholarships, grants, or other types of assistance at a qualified higher education institution, you may not need all of the educational benefits provided under your MET contract. In this situation, the institution you attend may accept funds from both MET and other sources on your behalf. If the funds are in excess of the amount needed to cover tuition expenses, the institution you are attending may refund the excess to you. The excess may be subject to income and excise taxes.

Not Attending College

If you do not plan to attend a higher education institution and wish to terminate your contract and receive a refund, you must submit a *Notice to Terminate a MET Educational Benefits Contract* form 2773. Along with Form 2773, you must submit: **1)** the affidavit certifying that you do not plan to attend a higher education institution (as defined in the MET contract). This affidavit must be notarized and **2)** Federal W-9 completed and signed by the Refund Designee. Refund installments will be paid to the Refund Designee. **Refer to the Termination Refund Chart on pages 17 and 18 for clarification.**

Enrolled in a Non-Degree Granting Higher Education Institution

If you enroll in an institution that offers only certificate or diploma programs you must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773), select item (i) and include: **1)** Copy of acceptance letter or other proof of enrollment and **2)** form Federal W-9 completed and signed by the Refund Designee. Refund installments will be paid to the Refund Designee. **Refer to the Termination Refund Chart on pages 17 and 18 for clarification.**

Enlist in the Military

If you enlist in a branch of the U.S. armed services and wish to terminate your contract and receive a refund, you must submit a *Notice to Terminate a MET Educational Benefits Contract* (Form 2773). Along with Form 2773, you must submit: 1) a signed copy of your enlistment contract. If your enlistment includes full tuition scholarship, you may terminate under scholarship for a higher refund amount. Include a statement of your benefits under the Montgomery GI Bill or other proof of benefits issued by your branch of service and a copy of your acceptance letter, and **2)** form Federal W-9 completed and signed by the Refund Designee. Refund installments will be paid to the Refund Designee. **Refer to the Termination Refund Chart on pages 17 and 18 for clarification.**

The circumstances for termination of a MET contract are stated above. If you are planning to pay for your own tuition expenses and not terminate your contract so that the refund amount increases over time, there may be no valid reason in the future under which you will be eligible to terminate your contract and receive a refund. A portion of the refund may constitute taxable income for federal, state and local income tax purposes. The Purchaser may change the person to receive the refund from the individual specified in the contract to the student or another individual by submitting a notarized written request or by completing the *Request to Update a Michigan Education Trust Contract* (Form 2777).

You have 15 academic years to use all your MET educational benefits or to receive a refund in full. All payments for the academic year must be made by July 15 of the 15th year. Because most refunds are payable in four annual installments, to receive a **full** refund, your Notice to Terminate documents must state an effective date under “Semester and Year Refund will First be Effective” no later than the 11th year after the academic year you were expected to begin college as specified in your contract. Otherwise, the Refund Designee will only receive the amount paid for the contract less any educational benefits or refund previously paid.

When the contract was purchased, the Purchaser designated the person to receive the refund (if it is not directed to a higher education institution). This designation **can only** be changed by the Purchaser. The Purchaser must submit a completed *Request to Update a Michigan Education Trust Contract* (Form 2777). This form requires a notarized signature. If the Purchaser is deceased, contact the MET office. The exception is if the Purchaser named the Beneficiary as the Refund Designee, then only the Beneficiary can complete and submit form 2777.

Process: Once You Submit a Notice to Terminate a MET Educational Benefits Contract (Form 2773) to MET

1. MET will review your documentation for completeness. If no errors are found, the termination is finalized. If your documentation to MET is incomplete or incorrect, MET will notify you in writing to request the necessary forms/changes. *With correct documentation, it will take four to six weeks to process your termination and notify your institution. Errors in the termination documentation will result in a delay in processing time.*
 2. When the termination documentation is finalized, MET notifies the university/college you plan to attend via a “MET Student Report” which lists the name, Social Security number and refund amount available for all MET students who are attending that particular university/college. The university/college must then return the MET Student Report indicating the amount to be paid. Once MET receives the completed Student Report, payment is made to the university/college on your behalf.
 - a) If you attend a Michigan independent (private) university/college and direct the refund to the university/college, the refund amount is available to be paid as necessary for **tuition and mandatory fees**. The institution bills MET for the tuition and mandatory fees up to the total refund amount available (see Termination Refund Chart on pages 17 and 18). If the full refund amount is not fully utilized by you (the student), you will have the option to defer (rollover) the refund for an additional academic year* or release the remainder of the refund amount to the Refund Designee between August 1 and August 15 in the fourth year after the contract was terminated.
 - b) If you attend an out-of-state university/college and direct the refund to the out-of-state institution, the refund amount is paid over four annual (based on academic year August 1 – July 31) installments and the institution bills MET for **tuition only** up to the annual refund amount available (see Termination Refund Chart on pages 17 and 18).
 - c) If you attend an out-of-state university/college and do **not** utilize the total annual installment, you will have the option to defer (rollover) the refund into the next academic year* refund amount or release the remainder of the annual installment to the Refund Designee. The refund will be released between August 1 and August 15 of that academic year.
 - d) If you terminate your contract to attend an out-of-state university/college and MET is not billed for classes (during an academic year for which you have an annual refund installment), the **annual** installment will drop from the average tuition to the lowest tuition and will be paid to the Refund Designee for that year. In this situation, the Refund Designee will receive a refund check between August 1 and August 15 of that academic year.
- *A Beneficiary (student) may defer at the end of each academic year up to, but not to exceed, the 15-year deadline to receive funds. The 15-year period begins from the academic year the Beneficiary is expected to enter college (as stated on the MET Contract Signature Page at the time of purchase).
- e) If you terminate your MET contract to attend an out-of-state institution and then you decide to discontinue attending college, the refund amount paid to the Refund Designee will drop from the average tuition to the lowest tuition.
3. If you attend a Michigan independent (private) university/college or an out-of-state university/college and **direct the refund to the Refund Designee**, the refund amount is paid in four annual installments. This refund amount is lower than the refund amount paid to a university/college (see Termination Refund Chart on pages 17 and 18).

4. If you terminate your contract because you received a full tuition scholarship or do not plan to attend college, the refund is paid in four annual installments to the Refund Designee (see Termination Refund Chart on pages 17 and 18).
5. You will receive a letter from MET specifying the exact refund amount and how it will be paid. You should receive this letter four to six weeks after submitting completed paperwork. Refund checks, which are issued to the Refund Designee, will be mailed between August 1 and 15.

Note: Once you terminate your MET contract directing payment to Michigan private, community or out of state institution, you cannot reinstate the contract for full tuition at a Michigan public university/college. However, you may direct any remaining refund amount to a Michigan public university/college. In addition, you cannot reinstate a terminated contract in order to transfer it to another Beneficiary.

Transferring from One University/College to another (Terminated Contracts)

You must notify MET by updating your University/College via Customer Web, calling the MET office or by submitting a *Notice to Transfer to Another University or College* (Form 2779) if you:

- Make a permanent or temporary transfer to any university/college.
- Attend two different institutions at the same time.
- Attend classes at a different Michigan public, private or out-of-state university/college during the summer semester.

Since 1988, 96% of high school graduates with a MET contract have gone on to attend a college or university.



TERMINATION REFUND CHART – ALL CONTRACTS

Reason	Full Benefits	Limited Benefits	Community College
Attends Michigan independent (private) university/college and directs payment to <i>university/college</i>	Weighted average tuition of Michigan public four-year universities Paid as necessary to cover tuition and mandatory fees up to maximum refund allowed	Weighted average tuition of Michigan public four-year universities whose tuition costs do not exceed 105% of the weighted average tuition Paid as necessary to cover tuition and mandatory fees up to maximum refund allowed	Weighted average tuition of Michigan public community colleges Two* annual installments paid as necessary to cover tuition and mandatory fees up to maximum refund allowed
Attends Michigan independent (private) university/college and directs payment to <i>Refund Designee</i>	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public community colleges Two* consecutive annual installments paid to the person specified in the contract
Attends out-of-state institution and directs payment to <i>university/college</i>	Average tuition of Michigan public four-year universities Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed	Average tuition of Michigan public community colleges Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
Attends out-of-state institution and directs payment to <i>Refund Designee</i>	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public community colleges Two* consecutive annual installments paid to the person specified in the contract
Received a full tuition scholarship	Average tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Average tuition of Michigan public community colleges Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
Attends a Michigan public community college	Lowest tuition of Michigan public four-year universities Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed	Lowest tuition of Michigan public four-year universities Directs payment to school to cover tuition and mandatory fees up to maximum refund allowed	Not Applicable
Attends a Michigan public university and directs payment to the <i>university</i>.	Not Applicable	Not Applicable	Weighted average tuition of Michigan public community colleges Two* consecutive annual installments paid as necessary to pay tuition only up to maximum refund allowed
Attends a Michigan public university and directs payment to the <i>Refund Designee</i>	Not Applicable	Not Applicable	Lowest tuition of Michigan public community colleges Two* consecutive annual installments paid to the person specified in the contract

Military Enlistment and Technical/trade school (non-degree granting)	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract	Lowest tuition of Michigan public community colleges Two* consecutive annual installments paid to the person specified in the contract
Not Attending College	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract (\$100 termination fee deducted from first installment)	Lowest tuition of Michigan public four-year universities Four* consecutive annual installments paid to the person specified in the contract (\$100 termination fee deducted from first installment)	Lowest tuition of Michigan public community colleges Two* consecutive annual installments paid to the person specified in the contract (\$100 termination fee deducted from first installment)
Beneficiary Dies or is Learning Disabled	Lowest tuition of Michigan public four-year universities Lump sum paid within 60 days to the person specified in the contract	Lowest tuition of Michigan public four-year universities Lump sum paid within 60 days to the person specified in the contract	Lowest tuition of Michigan public community colleges Lump sum paid within 60 days to the person specified in the contract

*Even if you have less than a four-year Full or Limited Benefit contract, the refund amount is paid in four annual installments. Likewise, Community College contract refunds is paid in two annual installments, regardless of number of years purchased.

REFUND AMOUNTS

The refund amounts shall be the weighted average, average or lowest tuition cost based upon the last full academic year before the refund payments commence.

Refund amounts for Full Benefits contracts for the 2016-17 academic year:

Weighted Average: \$12,927 per contract year purchased
Average: \$12,419 per contract year purchased
Lowest: \$9,639 per contract year purchased

Refund amounts for Limited Benefits contracts for the 2016-17 academic year:

Weighted Average: \$11,962 per contract year purchased
Lowest: \$9,639 per contract year purchased

Refund amounts for Community College contracts for the 2016-17 academic year:

Weighted Average: \$3,546 per contract year purchased
Average: \$3,802 per contract year purchased
Lowest: \$2,798 per contract year purchased

- 1) Once terminated, refund amounts do not increase over the refund period. Once payment is made on a terminated contract, *the termination cannot be reversed to use credit hours at a Michigan public institution or to transfer benefits to another beneficiary.*
- 2) If educational benefits have been used prior to the termination of the contract, the refund allowed is reduced by the amount of educational benefits previously paid by MET on the student's behalf.

Transferring a MET Contract to an Immediate Family Member

If you do not plan to utilize all or a portion of the educational benefits provided under the contract, you may transfer your educational benefits to an immediate family member by submitting a *Request to Transfer MET Educational Benefits* (Form 2781). Form 2781 must be completed and signed by the original Beneficiary, the Purchaser of the contract (for 1988 contracts only) and the new Beneficiary (or parent/guardian if the new Beneficiary is less than 18 years old) and mailed to: Michigan Education Trust, P.O. Box 30198, Lansing, MI 48909. **A transfer fee of \$25.00 must be submitted along with the completed Form 2781.** Make the check or money order payable to “Michigan Education Trust.”

Note: Educational benefits (credit hours) may only be transferred to an immediate family member as defined in the contract. A Beneficiary must be 18 years old or older or have a high school diploma to transfer educational benefits. **In addition, all individuals signing Form 2781 certify that no payment has been or will be made to anyone for the transfer of educational benefits. Refund installments on terminated contracts cannot be transferred.**

If the educational benefits will be transferred to a younger Beneficiary, there is no additional charge. However, if the educational benefits will be transferred to an older student, an additional charge is required. This additional amount is based on the difference between the amount paid for the contract (for the original Beneficiary) and the cost of a contract for the older student in the year the contract was purchased, plus MET’s loss of investment income from the date the contract was purchased to the date of transfer. The additional fee provides the new Beneficiary 15 years from the date of their high school graduation to use educational benefits.

The additional fee may be waived if the new Beneficiary is willing to accept less than 15 years to use educational benefits. If you wish to pay the additional fee, call the MET office at the number listed below for the amount before you submit Form 2781 and the \$25.00 fee.

IMPORTANT: Credit hours transferred after the original Beneficiary has earned more than one-half of the credit hours required for a baccalaureate degree must be used by the new Beneficiary at a qualified higher education institution. The new Beneficiary cannot terminate for a refund payable to the Refund Designee.

Instructions for Form W-9 Request for Taxpayer Identification Number and Certification

The person specified in the contract to receive the refund installments (Refund Designee) must complete and submit Form Federal W-9 when terminating the contract for any reason, including attending a Michigan community college, Michigan private institution or an out-of-state university/college. *The university/college does not have to complete a W-9.* If you do not know who the Refund Designee is, please access your MET Contract information online or refer to the original Contract Signature Page (item #16). You may also call the MET office toll free at (800) 638-4543.

Effective July 1, 2006, MET benefits used to pay college tuition and mandatory fees are exempt from federal and Michigan income taxes. If, however, a MET contract is terminated and the refund is not used to pay qualified higher education expenses, contract “earnings” (the value of the refund over the amount paid for the corresponding portion of the contract) could be subject to federal, state and local income taxes **and a 10% federal excise tax**. The payee (Refund Designee) is responsible for those taxes.

The **Purchaser** may change the person to receive the refund to the student or another individual by submitting a **notarized** *Request to Update a Michigan Education Trust Contract* (Form 2777).

Refunds Paid to Other Than the Student or the University/College

If a contract is terminated and the refund is paid to an individual (Refund Designee) rather than the university/college, the Refund Designee will receive a refund, which may constitute taxable income for federal, state and local income tax purposes. **In this case, the Refund Designee must complete and sign the Form W-9** certifying that MET has been provided with the correct Social Security number and that the Refund Designee is not subject to any IRS backup withholding taxes. See Example on page 21.

Write the MET contract number(s) in the box in the upper right-hand corner of the Form W-9.

If MET does not receive the completed Form W-9, your request for termination will be delayed until the W-9 is received.

W-9 Example

Refund Designee: The Refund Designee is the person named by the Purchaser to receive a refund when benefits are not paid directly to a higher education institution. However, the Refund Designee must complete and submit Form Federal W-9 when terminating the contract for any reason, including attending a Michigan community college, Michigan private institution or an out-of-state university/college. *The university/college does not have to complete a W-9.*

THE BENEFICIARY IS NOT AUTOMATICALLY THE REFUND DESIGNEE.

If you are unsure who the Refund Designee is, please access your MET Contract information online or refer to the original Contract Signature Page (item #16). You may also call the MET office toll free at (800) 638-4543.

		Contract Number(s) 99-999999	
W-9 Form (Rev. October 2007) Department of the Treasury Internal Revenue Service		Request for Taxpayer Identification Number and Certification Give form to the requester. Do not send to the IRS.	
Refund Designee Information →	Name (as shown on your income tax return) Samuel Doe	Business name, if different from above -----	
	Check appropriate box: <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Limited liability company. Enter the tax classification (D=disregarded entity, C=corporation, P=partnership) ▶ ----- <input type="checkbox"/> Exempt payee <input type="checkbox"/> Other (see instructions) ▶	Address (number, street, and apt. or suite no.) 123 Maple Street City, state, and ZIP code Your Town, State 41234 List account number(s) here (optional)	
	Requester's name and address (optional)		
Refund Designee Social Security Number →	Part I Taxpayer Identification Number (TIN) Enter your TIN in the appropriate box. The TIN provided must match the name given on Line 1 to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i> on page 3. Note. If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.		Social security number 1 2 3 4 5 6 7 8 9 or Employer identification number
	Part II Certification Under penalties of perjury, I certify that: 1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and 2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and 3. I am a U.S. citizen or other U.S. person (defined below). Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. See the instructions on page 4.		
Refund Designee Signature And Date →	Sign Here Signature of U.S. person ▶ <i>Samuel Doe</i>	Date ▶ <i>March 3, 2009</i>	

MET Annual Statement of Benefits and Taxable Income

When contract benefits are paid, MET will provide the contract payee (the Beneficiary or the Refund Designee) with a federal Form 1099-Q each January.

Effective January 1, 2002, MET benefits used to pay college tuition and mandatory fees **may be** exempt from federal and Michigan income taxes. If, however, a MET contract is terminated and the refund is not used to pay qualified higher education expenses, contract “earnings” (the value of the refund over the amount paid for the corresponding portion of the contract) could be subject to federal, state and local income taxes **and also must pay a 10% additional amount included as income**. The payee (Refund Designee) is responsible for those taxes.

To demonstrate the calculation of a refunded contract’s annual “earnings,” the following example uses a MET contract purchased for \$36,065 and which provides a total refund of \$38,620:

1) Total amount paid for the contract (contract price plus any fees)	\$36,065.00
2) *Total refund to be paid (less \$100 termination fee)	\$38,620.00
3) Non-taxable portion multiplier (item 1 divided by item 2)	0.93
4) Annual refund installment	\$9,655.00
5) Non-taxable portion (item 4 multiplied by item 3)	\$8,979.00
6) Taxable “earnings” (item 4 less item 5)	\$676.00

*The total refund is dependent upon the reason for termination. (See the Termination Refund Chart on pages 17 and 18.)

MET refunds are paid over four years (university contracts) or two years (community college contracts). The exception to this is termination under death or disability of the Beneficiary, when the refund is a lump sum released within 60 days.

This tax discussion is included for general information only. Consult a tax advisor for advice on how the purchaser/beneficiary may be specifically affected.

Federal Tax Credits:

American Opportunity Tax Credit (AOTC):

Allows a credit, subject to income limits, against federal income tax of up to \$2,500 each year for adjusted qualified education expenses paid for the first four years of a student's post-secondary education.

Hope Scholarship Credit (2008 and prior):

For 2015, the Hope Scholarship Credit is not available.

Lifetime Learning Credit:

Allows a credit, subject to income limits, against federal income tax of up to \$2,000 each year per return for qualified education expenses paid on behalf of the taxpayer, the taxpayer's spouse, or any dependent.

You cannot claim an *American Opportunity* or *Lifetime Learning Credit* for expenses paid with MET contract "earnings."

There is also a deduction for up to \$4,000 for qualified higher education tuition and fees available for federal income tax purposes. Subject to income limitations, the amount reflecting the cost of purchasing a MET contract, when used to pay tuition and fees for the taxpayer, the taxpayer's spouse, or dependent, may qualify for the *Tuition and Fees Deduction*. The *Tuition and Fees Deduction* cannot be claimed for any student for which an *American Opportunity* or *Lifetime Learning Credit* is claimed in the same year.

The maximum annual contribution to *Coverdell Education Savings Accounts* (ESA) for a beneficiary is \$2,000. In addition, under current federal law, beginning in 2011 a 6% excise tax will apply to contributions made to an ESA in the same year as the contribution to a Qualified Tuition Program for the same Beneficiary.

These descriptions of the *Lifetime Learning Credit*, *Tuition and Fees Deduction*, and ESA are not exhaustive. You should consult with a tax advisor concerning specific questions on how the federal tax law may affect you.



Michigan Department of Treasury

(800) MET-4-KID

www.SETwithMET.com