Please file this Supplement to the IDeal – Idaho College Savings Program Disclosure Statement with your records.

SUPPLEMENT DATED JANUARY 2014 TO THE IDEAL – IDAHO COLLEGE SAVINGS PROGRAM DISCLOSURE STATEMENT DATED DECEMBER 2007

This Supplement describes important changes. Unless otherwise indicated, defined terms used herein have the same meaning as those in the IDeal — Idaho College Savings Program Disclosure Statement.

1. *Effective December 2, 2013, Upromise Investments, Inc. and Upromise Investment Advisors, LLC are no longer affiliated with Upromise, Inc. and Sallie Mae Bank.*

2. *The following replaces the **"Fee Structure"** table under the heading **"Fees and Expenses"** on page **7** of the Program Disclosure Statement and as further supplemented on page **3** of the November 2011 Supplement:*

FEE STRUCTURE (As of September 30, 2013)					
		ANNUALIZED PROGRAM FEE			**ADDITIONAL EXPENSES**
	INVESTMENT OPTIONS	**ANNUALIZED MANAGER FEE**	**ANNUALIZED STATE FEE[1]**	**TOTAL ANNUAL ASSET-BASED FEE[2]**	**ANNUAL ACCOUNT FEE[3]**
Age-Based	Aggressive Growth Portfolio	0.70%	0.05%	0.75%	$20
	Growth Portfolio	0.70%	0.05%	0.75%	$20
	Moderate Growth Portfolio	0.70%	0.05%	0.75%	$20
	Conservative Growth Portfolio	0.70%	0.05%	0.75%	$20
	Income Portfolio	0.70%	0.05%	0.75%	$20
	Money Market Portfolio	0.70%	0.05%	0.75%	$20
Fixed Asset Allocation	Aggressive Growth Portfolio	0.70%	0.05%	0.75%	$20
	Growth Portfolio	0.70%	0.05%	0.75%	$20
	Moderate Growth Portfolio	0.70%	0.05%	0.75%	$20
	Conservative Growth Portfolio	0.70%	0.05%	0.75%	$20
	Income Portfolio	0.70%	0.05%	0.75%	$20
	Money Market Portfolio	0.70%	0.05%	0.75%	$20
Savings Portfolio	Savings Portfolio	0.29%	0.05%	0.34%	$20

[1] The State Fee is used to offset expenses associated with administering IDeal. See the discussion under State Fee above.

[2] This total is assessed against assets over the course of the year and includes the annualized Manager Fee and the annualized State Fee but does not include the Annual Account Fee. Please refer to the Table on page **4** of the November 2011 Supplement that shows the total assumed investment cost over 1-, 3-, 5-, and 10-year periods.

[3] The Annual Account Fee is charged to each Account if neither the Account Owner nor the Beneficiary is an Idaho Resident.

*3. The following replaces the **"Estimated Fund Expenses for the Investment Options"** on page **7** of the Program Disclosure Statement and as further supplemented on page **4** of the November 2011 Supplement:*

Estimated Fund Expenses For the Investment Options. Each Portfolio indirectly bears a pro-rata share of the fees and expenses of the Funds in which it invests. The table below shows the estimated Fund Expenses for each Investment Option. Expenses for multiple-fund Portfolios are based on a weighted average of each Fund's annualized expense ratio, in accordance with the Investment Option's actual asset allocations among the applicable Funds as of September 30, 2013.

	INVESTMENT OPTIONS	**ESTIMATED FUND EXPENSES FOR INVESTMENT OPTIONS[1]**
Age-Based	Aggressive Growth Portfolio	0.07%
	Growth Portfolio	0.06%
	Moderate Growth Portfolio	0.06%
	Conservative Growth Portfolio	0.06%
	Income Portfolio	0.07%
	Money Market Portfolio	0.09%
Fixed Asset Allocation	Aggressive Growth Portfolio	0.07%
	Growth Portfolio	0.06%
	Moderate Growth Portfolio	0.06%
	Conservative Growth Portfolio	0.06%
	Income Portfolio	0.07%
	Money Market Portfolio	0.09%
Savings Portfolio	Savings Portfolio	0.00%

[1] Below are the annualized expense ratios for the Funds as of September 30, 2013.

Vanguard Total Stock Market Index Fund	0.04%
Vanguard Total International Stock Index Fund	0.12%
Vanguard Total Bond Market II Index Fund	0.05%
Vanguard Inflation-Protected Securities Fund	0.07%
Vanguard Prime Money Market Fund	0.09%

4. New Target Indexes

Two Underlying Funds have begun tracking new target indexes, as previously approved by each Fund's board of trustees. The boards believe that the new indexes are well-constructed and offer comprehensive coverage of the Funds' respective market segments. Please refer to the Supplement dated January 2013 for a complete list of the Underlying Funds and the benchmark changes.

*The following replaces the second paragraph of the **"Investment Strategy"** for the **"Aggressive Growth Portfolio"** on page **17** of the Program Disclosure Statement:*

Through its ownership of the two stock Funds, the Portfolio indirectly owns primarily large-capitalization U.S. stocks and, to a lesser extent, mid-, small-, and micro-capitalization U.S. stocks and international stocks.

*The preceding change is made to the first sentence of the last paragraph of the **"Investment Strategy"** for the **"Growth Portfolio,"** and the **"Moderate Growth Portfolio"** on page **17** of the Program Disclosure Statement. The preceding change is also made to the last sentence of the last paragraph of the **"Investment Strategy"** of the **"Conservative Growth Portfolio"** on page **18** of the Program Disclosure Statement.*

*The following replaces the **"Investment Strategy"** for the **"Vanguard Total Stock Market Index Fund"** on page **20** of the Program Disclosure Statement:*

Vanguard Total Stock Market Index Fund employs and indexing investment approach designed to track the performance of the CRSP US Total Market Index, which represents approximately 100% of the investable U.S. stock market and includes large-, mid-, small-, and micro-cap stocks regularly traded on the New York Stock Exchange and Nasdaq. The Fund invests by sampling the Index, which means that it holds a broadly diversified collection of securities that, in the aggregate, approximates the full Index in terms of key characteristics. These key characteristics include industry weightings and market capitalization, as well as certain financial measures, such as price/earnings ratio and dividend yield.

*The following replaces the **"Investment Strategy"** for the **"Vanguard Total International Stock Index Fund"** on page **20** of the Program Disclosure Statement and as further supplemented on page **2** of the January 2011 Supplement: (Please note that the "Investment Objective" for the Fund has been previously updated in the January 2011 Supplement)*

Vanguard Total International Stock Index Fund employs an indexing investment approach designed to track the performance of the FTSE Global All Cap ex US Index. The Index is a free-float-adjusted market-capitalization-weighted index designed to measure equity market performance of companies located in developed and emerging markets, excluding the United States. The Index includes more than 5,300 stocks of companies located in 46 countries. The Fund invests all, or substantially all, of its assets in the common stocks included in its target index.

5. *The following replaces the last paragraph of the **"Investment Strategy"** for the **"Income Portfolio"** on page **18** of the Program Disclosure Statement:*

Through its ownership of Vanguard Prime Money Market Fund, the Portfolio indirectly holds high-quality, short-term money market instruments, including certificates of deposit, banker's acceptances, commercial paper, and other money market securities. The Fund maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days. (See "Note" in the Money Market Portfolio description)

6. *The following replaces the first paragraph of the **"Investment Strategy"** for the **"Money Market Portfolio"** on page **19** of the Program Disclosure Statement:*

The Portfolio invests 100% of its assets in Vanguard Prime Money Market Fund, which invests primarily in high-quality, short-term money market instruments, including certificates of deposit, banker's acceptances, commercial paper, and other money market securities. To be considered high quality, a security generally must be rated in one of the two highest credit-quality categories for short-term securities by at least two nationally recognized rating services (or by one, if only one rating service has rated the security). If unrated, the security must be determined by Vanguard to be of quality equivalent to securities in the two highest credit-quality categories. The Fund invests more than 25% of its asset in securities issued by companies in the financial services industry. The Fund maintains a dollar-weighted average maturity of 60 days or less and a dollar-weighted average life of 120 days.

7. *The following table replaces the* ***"Portfolio Performance"*** *table on page* ***22*** *of the Program Disclosure Statement and as further supplemented on page* ***2*** *of the January 2013 Supplement:*

AVERAGE ANNUAL TOTAL RETURNS AS OF SEPTEMBER 30, 2013					
INVESTMENT OPTIONS	**1 YEAR**	**3 YEAR**	**5 YEAR**	**SINCE INCEPTION**	**INCEPTION DATE**
Aggressive Growth Portfolio	19.44%	12.94%	8.59%	2.60%	12/7/07
Growth Portfolio	13.50%	10.36%	8.09%	3.46%	12/7/07
Moderate Growth Portfolio	8.06%	7.79%	7.32%	4.06%	12/7/07
Conservative Growth Portfolio	2.65%	4.91%	6.12%	4.28%	12/7/07
Income Portfolio	-3.15%	1.70%	3.33%	3.16%	12/7/07
Money Market Portfolio	0.00%	0.00%	0.16%	0.44%	12/7/07
Savings Portfolio	0.60%	----	----	0.60%	11/30/11