

News...from Monetta

for immediate release



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Creative Alternatives To Saving For College

Wheaton, IL - September 17, 2004. The primary reason for not saving for college is "affordability." Most households don't believe they have the discretionary income to save. Here are a few creative alternatives to "avoid" saving for a child's education now:

- Encourage your child to attend a public community college first and later transfer to their college of choice.
- Encourage enlistment in the Armed Forces for educational and disciplinary training.
- Suggest taking time off from school to pursue employment to pay for their own college expenses.
- Hit up your 401(k) Retirement Account.
- Refinance or take out a second mortgage on your home.

"These strategies, although creative, are poor alternatives to starting a savings plan now" says Bob Bacarella, President, Monetta Financial Services, Inc. "The key is to save something now, to offset this future college cost and minimize the long-term financial burden."

Monetta has developed a college savings program that is not only affordable, but also provides annual college tuition credits equal to 5% of the account value that can be applied to the tuition cost at over 170 participating private colleges nationwide and offers a fun and educational financial literacy program.

Accounts may be opened with a minimum \$250 deposit and a \$25 monthly automatic investment plan (AIP)*. Also, shareholders can accumulate up to \$15,600 in Tuition Rewards™ and automatically participate in a fun and educational college savings plan.

To learn more about this program, please call 1-800-Monetta or email us at Info@Monetta.com.

Disclosures

*AIP Disclosure: The automatic investment plan program involves continuous investment in securities regardless of fluctuating price levels and investors should consider their financial ability to continue purchases through periods of low price levels. An AIP program does not assure a profit and does not protect against a loss in declining markets.

The fund's investment objectives, risks, charges and expenses must be considered carefully before investing. The prospectus contains this and other important information about the investment company, and it may be obtained by calling 1-800-Monetta, or visiting www.monetta.com. Read it carefully before investing.

All investments, including those in mutual funds, have risks and principal loss is possible.

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