

Sample College Savings Plan

Student Age	College Fund (begin of year)	Growth @ 6%**	Annual Savings***	Tuition & Fees*	College Fund (end of year)
1	\$ -	\$ -	\$ 6,200		\$ 6,200
2	\$ 6,200.00	\$ 372	\$ 6,324		\$ 12,896
3	\$ 12,896.00	\$ 774	\$ 6,450		\$ 20,120
4	\$ 20,120.24	\$ 1,207	\$ 6,579		\$ 27,907
5	\$ 27,906.94	\$ 1,674	\$ 6,711		\$ 36,292
6	\$ 36,292.44	\$ 2,178	\$ 6,845		\$ 45,315
7	\$ 45,315.29	\$ 2,719	\$ 6,982		\$ 55,016
8	\$ 55,016.41	\$ 3,301	\$ 7,122		\$ 65,439
9	\$ 65,439.25	\$ 3,926	\$ 7,264		\$ 76,630
10	\$ 76,629.89	\$ 4,598	\$ 7,410		\$ 88,637
11	\$ 88,637.26	\$ 5,318	\$ 7,558		\$ 101,513
12	\$ 101,513.26	\$ 6,091	\$ 7,709		\$ 115,313
13	\$ 115,312.97	\$ 6,919	\$ 7,863		\$ 130,095
14	\$ 130,094.85	\$ 7,806	\$ 8,020		\$ 145,921
15	\$ 145,920.90	\$ 8,755	\$ 8,181		\$ 162,857
16	\$ 162,856.93	\$ 9,771	\$ 8,344		\$ 180,973
17	\$ 180,972.73	\$ 10,858	\$ 8,511		\$ 200,342
18	\$ 200,342.36			\$ (46,750)	\$ 153,593
19	\$ 153,592.75			\$ (48,620)	\$ 104,973
20	\$ 104,973.15			\$ (50,564)	\$ 54,409
21	\$ 54,408.77			\$ (52,587)	\$ 1,822
Total		\$ 76,268	\$ 124,075	\$ (198,521)	

*Assumes average of public/private four year college is \$24,000 per year, inflated by 4% per year

**Assumes linear return of 6% net of fees and taxes until age 18 at which time no investment returns are relied upon.

***Assumes annual savings will go up by 2% per year and cease upon child starting college.