

How your plan is funded.

Bring college costs, savings and your family budget into one view.

\$320,000

Assumed college costs

\$225,000

Savings + planned cash flow

\$95,000

Remaining funding gap

Start with the resources you can identify.

This hypothetical example assumes \$25,000 in existing college savings and \$200,000 from household cash flow over six years. Two students attend for four years each, with two overlapping years.

The \$95,000 gap is still a cost to fund. We would discuss a different school budget, additional aid, other available resources, or borrowing. No financing is assumed to be approved.

A year-by-year view

Plan year	College cost	College savings	Household cash flow	Remaining gap
1	\$40,000	\$10,000	\$30,000	\$0
2	\$40,000	\$0	\$30,000	\$10,000
3	\$80,000	\$15,000	\$40,000	\$25,000
4	\$80,000	\$0	\$40,000	\$40,000
5	\$40,000	\$0	\$30,000	\$10,000
6	\$40,000	\$0	\$30,000	\$10,000
Total	\$320,000	\$25,000	\$200,000	\$95,000

Assumptions: \$40,000 per student per year to be funded after any aid already included in the budget. No additional aid, cost inflation, investment growth, or new financing is modeled. Cash-flow amounts are planned contributions, not a prediction of income.