



# College Educator™

Prepared for:

**Joe and Martha Jones**

February 28, 2002

Prepared by:

**Your Name Here**

Your Company Name Here

Your Street Address Here

Your City, State and Zip Address Here

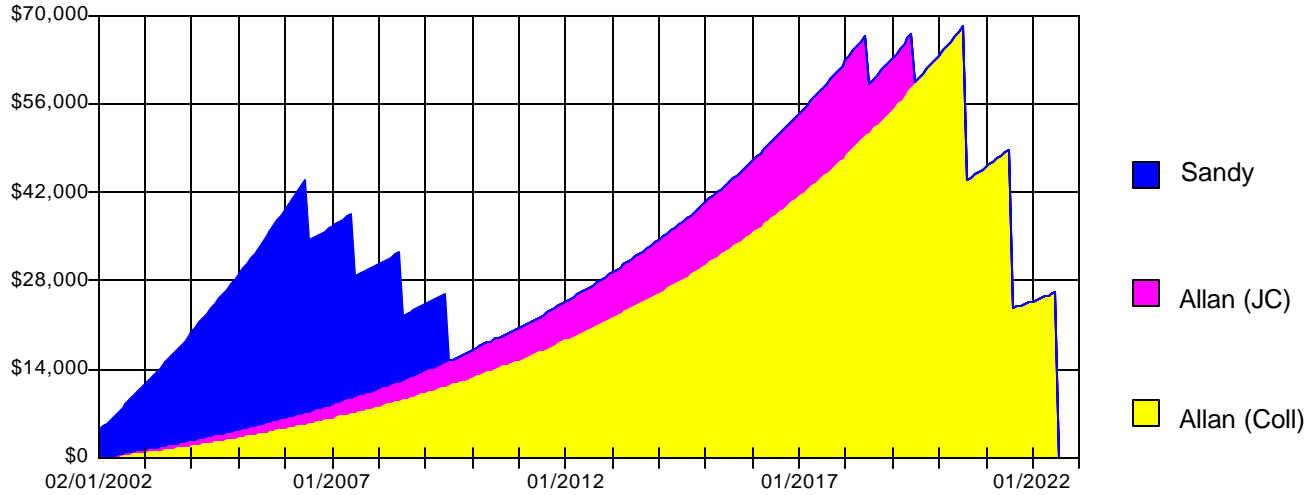
(999) 999-9999



# College Educator Scenario

## Prepared for: Joe and Martha Jones

### Investment Value



Name	Solve for	Date of Birth	College Start Date	Years in College	Current Yearly Cost/Inflation	Initial Balance	Additions	Return
Sandy	Additions	02/1988	08/2006	4	\$8,600 @ 3.00%	\$4,200	\$462/Mthly	8.00%
Allan (JC)	Invest. Return	06/2000	08/2018	2	\$5,000 @ 3.00%	\$0	\$25/Mthly	10.99%
Allan (Coll)	College Costs	06/2000	09/2020	3	\$14,240 @ 3.00%	\$0	\$75/Mthly	12.00%

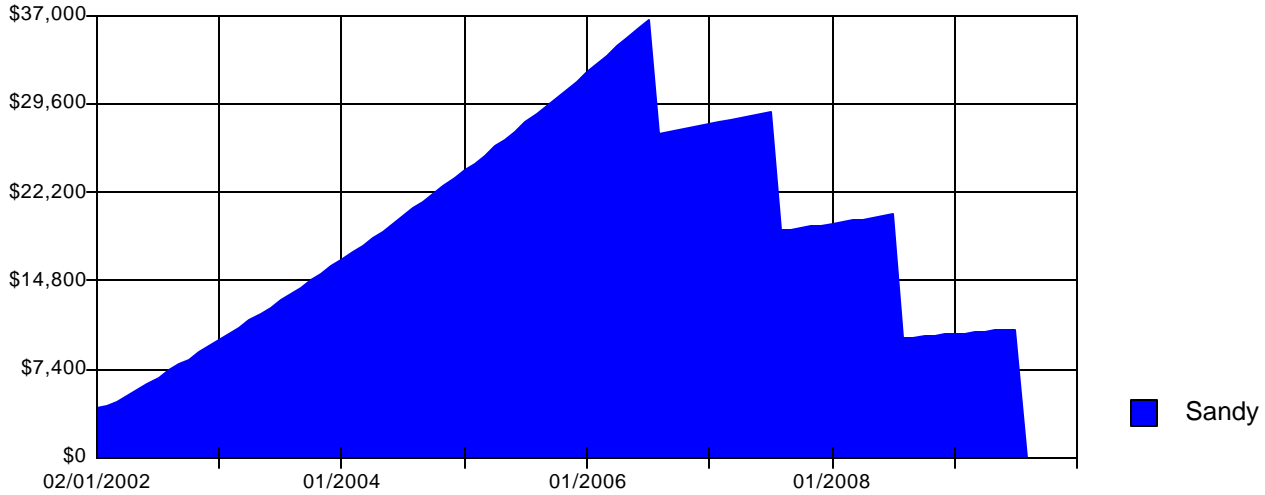
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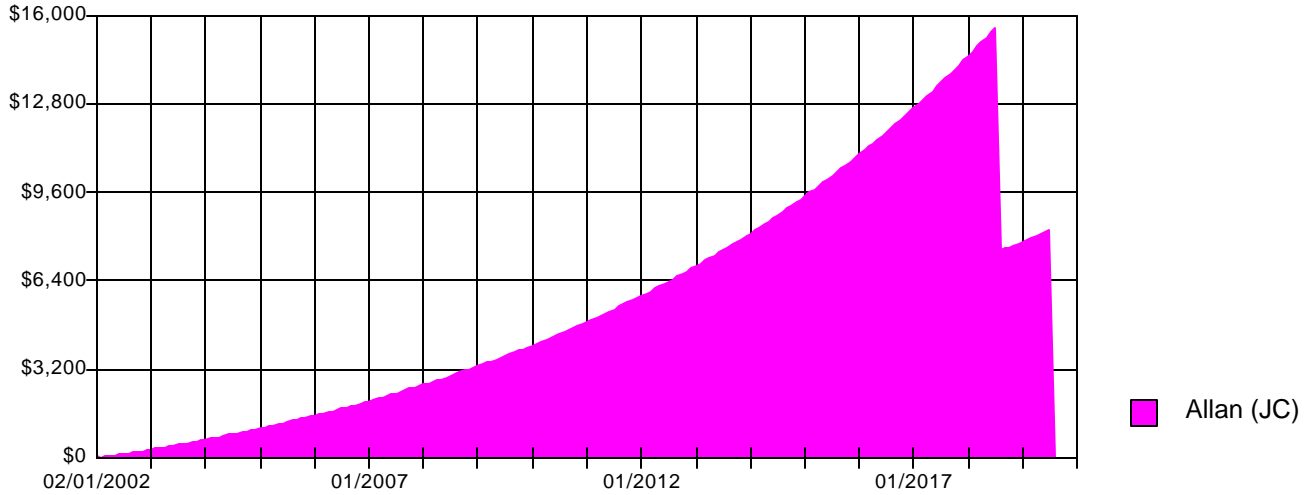
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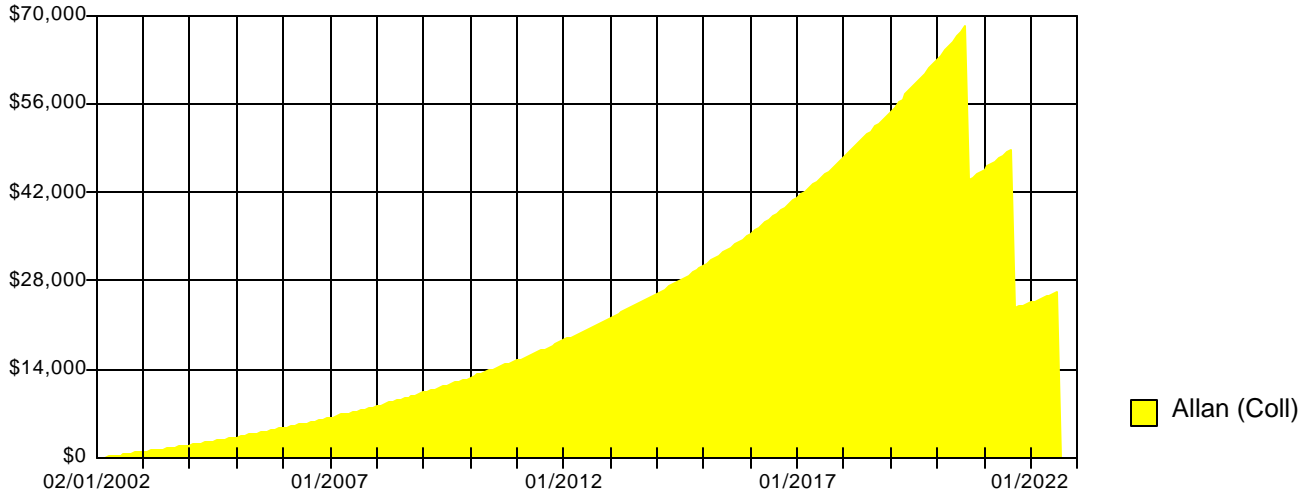
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#### Solving for: Additions (Sandy)

Initial Investment of \$4,200 with Monthly Additions of \$462, Increasing @ 3.00%

Date	Age	Investments	Withdrawals	Value
02/2002	14	4,200	0	4,227
01/2003	14	5,083	0	9,819
01/2004	15	5,697	0	16,545
01/2005	16	5,868	0	23,988
01/2006	17	6,044	0	32,209
01/2007	18	3,105	9,824	27,878
01/2008	19	0	10,118	19,593
01/2009	20	0	10,422	10,329
08/2009	21	0	10,734	0
Totals		29,997	41,098	0

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**Solving for: Investment Return (Allan (JC))**  
 Monthly Investments of \$25, Increasing @ 3.00%

Date	Age	Investments	Withdrawals	Value
02/2002	1	0	0	0
01/2003	2	275	0	290
01/2004	3	308	0	648
01/2005	4	317	0	1,055
01/2006	5	327	0	1,517
01/2007	6	337	0	2,041
01/2008	7	347	0	2,632
01/2009	8	357	0	3,300
01/2010	9	368	0	4,052
01/2011	10	379	0	4,899
01/2012	11	390	0	5,850
01/2013	12	402	0	6,919
01/2014	13	414	0	8,118
01/2015	14	427	0	9,462
01/2016	15	439	0	10,967
01/2017	16	453	0	12,651
01/2018	17	466	0	14,535
01/2019	18	240	8,143	7,814
08/2019	19	0	8,387	0
Totals		6,248	16,530	0

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## College Educator Scenario

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**Solving for: College Costs (Allan (Coll))**  
 Monthly Investments of \$75, Increasing @ 3.00%

Date	Age	Investments	Withdrawals	Value
02/2002	1	0	0	0
01/2003	2	825	0	873
01/2004	3	925	0	1,962
01/2005	4	952	0	3,211
01/2006	5	981	0	4,639
01/2007	6	1,010	0	6,271
01/2008	7	1,041	0	8,131
01/2009	8	1,072	0	10,247
01/2010	9	1,104	0	12,651
01/2011	10	1,137	0	15,379
01/2012	11	1,171	0	18,471
01/2013	12	1,207	0	21,971
01/2014	13	1,243	0	25,929
01/2015	14	1,280	0	30,402
01/2016	15	1,318	0	35,453
01/2017	16	1,358	0	41,152
01/2018	17	1,399	0	47,578
01/2019	18	1,441	0	54,820
01/2020	19	1,484	0	62,977
01/2021	20	890	24,664	45,647
01/2022	21	0	25,404	24,492
09/2022	22	0	26,166	0
<b>Totals</b>		<b>21,839</b>	<b>76,234</b>	<b>0</b>

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### Composite

See Individual Tables for Investment Flows

Date	Investments	Withdrawals	Value
=====	=====	=====	=====
02/2002	4,200	0	4,227
01/2003	6,183	0	10,983
01/2004	6,930	0	19,155
01/2005	7,138	0	28,254
01/2006	7,352	0	38,366
01/2007	4,453	9,824	36,189
01/2008	1,388	10,118	30,356
01/2009	1,429	10,422	23,876
01/2010	1,472	10,734	16,703
01/2011	1,516	0	20,278
01/2012	1,562	0	24,321
01/2013	1,609	0	28,890
01/2014	1,657	0	34,047
01/2015	1,707	0	39,864
01/2016	1,758	0	46,420
01/2017	1,811	0	53,803
01/2018	1,865	0	62,113
01/2019	1,680	8,143	62,634
01/2020	1,484	8,387	62,977
01/2021	890	24,664	45,647
01/2022	0	25,404	24,492
09/2022	0	26,166	0
Totals	=====	=====	=====
	58,084	133,862	0

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