



Funds Conservatively Invested at 10% Per Year

| Monthly Amount | 1 Year | 2 Years | 3 Years | 4 Years | 5 Years | 6 Years |
|----------------|--------|---------|---------|---------|---------|---------|
| \$ 100 | 1,256 | 2,644 | 4,178 | 5,872 | 7,743 | 9,811 |
| \$ 200 | 2,513 | 5,289 | 8,356 | 11,744 | 15,487 | 19,622 |
| \$ 300 | 3,769 | 7,934 | 12,534 | 17,616 | 23,231 | 29,433 |
| \$ 400 | 5,026 | 10,578 | 16,712 | 23,489 | 30,974 | 39,244 |
| \$ 500 | 6,282 | 13,223 | 20,890 | 29,361 | 38,718 | 49,055 |

| Monthly Amount | 7 Years | 8 Years | 9 Years | 10 Years | 11 Years | 12 Years |
|----------------|---------|---------|---------|----------|----------|----------|
| \$ 100 | 12,095 | 14,618 | 17,405 | 20,484 | 23,886 | 27,643 |
| \$ 200 | 24,190 | 29,236 | 34,810 | 40,969 | 47,772 | 55,287 |
| \$ 300 | 36,285 | 43,854 | 52,216 | 61,453 | 71,658 | 82,931 |
| \$ 400 | 48,380 | 58,472 | 69,621 | 81,937 | 95,544 | 110,575 |
| \$ 500 | 60,475 | 73,090 | 87,026 | 102,422 | 119,430 | 138,218 |

| Monthly Amount | 13 Years | 14 Years | 15 Years | 16 Years | 17 Years | 18 Years |
|----------------|----------|----------|----------|----------|----------|----------|
| \$ 100 | 31,795 | 36,380 | 41,447 | 47,043 | 53,226 | 60,056 |
| \$ 200 | 63,590 | 72,761 | 82,894 | 94,087 | 106,452 | 120,112 |
| \$ 300 | 95,385 | 109,142 | 124,341 | 141,130 | 159,678 | 180,168 |
| \$ 400 | 127,180 | 145,523 | 165,788 | 188,174 | 212,905 | 240,225 |
| \$ 500 | 158,975 | 181,904 | 207,235 | 235,218 | 266,131 | 300,281 |

This sheet is designed to give you an idea as to how much you will need to invest each month in order to achieve a certain nest egg at college time. These numbers are not adjusted for inflation, so keep that in mind. Most universities will be able to give you the approximate costs for any future year, so just give them a call and ask them how much it would be for tuition beginning in year "x". Then, you will have a good idea as to how much you will need to save depending on which university you are researching. Keep in mind that you should not invest in the market if you have five or less years to go until college. Funds in the market need to be left alone for at least five years, so if you have less time, then just save with a savings account, money market account, or CD's.

Some folks find themselves in a situation where they are able to invest a lump sum at their child's birth, and for this reason, I wanted to list a few lump sum amounts and what they would be worth in 18 years, should you find yourself in this fortunate situation:

| | |
|---|----------------------|
| \$1,000.00 invested at 10% for 18 years (no additional funds added) would yield: | \$ 6,004.00 |
| \$5,000.00 invested at 10% for 18 years (no additional funds added) would yield: | \$ 30,023.00 |
| \$10,000.00 invested at 10% for 18 years (no additional funds added) would yield: | \$ 60,046.00 |
| \$20,000.00 invested at 10% for 18 years (no additional funds added) would yield: | \$ 120,093.00 |