

# College Funding Calculator

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May 04, 2026

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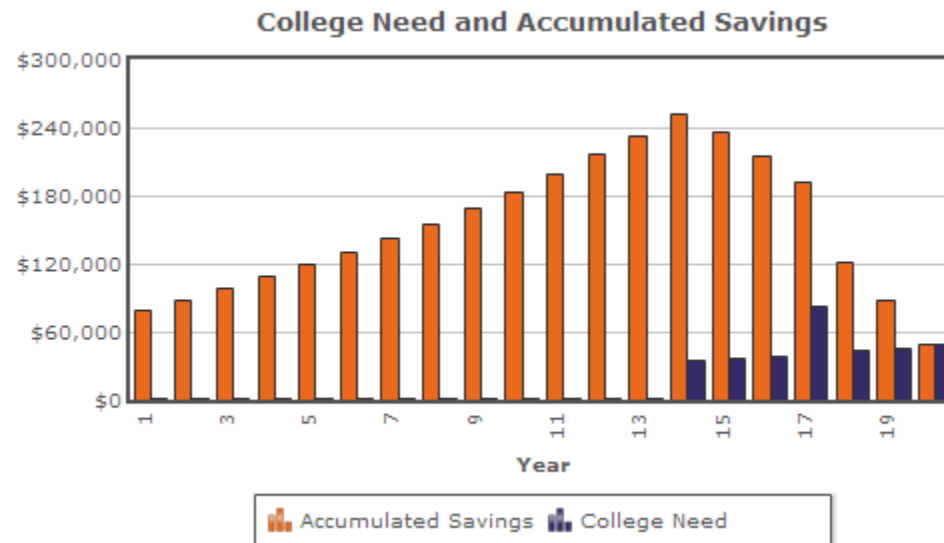
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# INTRODUCTION

With college costs steadily increasing each year, it is important to start saving early. Interest working for you now in a regular savings program may be much better than having interest work against you in the future in the form of education loans. Use our college funding calculator to determine how much you should be saving for college on a regular basis.

# ANALYSIS

The amount needed to meet your college goals is \$327,101. It appears that you need to save \$338 per month. Alternatively, you can invest a lump sum of \$48,452.



# ASSUMPTIONS

This report is based on the following assumptions:

- **Annual college cost inflation:** 6.00%
- **Amount saved so far:** \$75,000
- **Student current age(s):** Berkley - 5, Beckett - 2
- **Student college start age(s):** Berkley - 18, Beckett - 18

- **Before-tax return:** 8.00%
- **Marginal tax bracket:** 22.00%
- **Annual increases:** 0.00%

## IMPORTANT INFORMATION

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It is important to remember that:

- These scenarios are hypothetical.
- Future rates of return can't be predicted with certainty.
- Investments that pay higher rates of return are generally subject to higher risk and volatility.
- The actual rate of return on investments can vary widely over time, especially for long-term investments. This includes the potential loss of principal on your investment.
- The compounded rates of return entered do not reflect sales charges, other fees, or the potential impacts of taxes.

Annual college costs are based on the initial estimated cost entered by the user and may not reflect actual or future costs for any specific institution. All expenses are assumed due by end of year. This calculator assumes that overall college costs will increase each year by the inflation rate the user selected for each child's costs. The inflation rate entered may not reflect historical inflation rates. Keep in mind that the rate of inflation for college costs has historically been higher than the general inflation rate.

The savings goals depicted by this calculator are an estimate based on certain assumptions and cannot guarantee that the sufficient money will be saved. The calculations provided do not guarantee future performance of any investment option.

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