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# EDUCATION FUNDING GOALS

**APRIL 01, 2026**

**PLEASE READ THIS DISCLOSURE CAREFULLY.**

This information may help you analyze your financial planning needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. This service shall not infer that company assumes any fiduciary duties. In addition, such service should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we can not guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.

# EDUCATION FUNDING GOALS

## Introduction

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### THE VALUE OF A COLLEGE EDUCATION

According to the U.S. Bureau of Labor Statistics, the median annual income for bachelor's degree recipients in 2024 was nearly double the median income for those with only a high school diploma. Over a lifetime, that difference in earnings potential could exceed \$2,500,000.

While a college education can be expensive, it is clearly an investment that will pay off in the long run.

### COLLEGE IS EXPENSIVE

**Inflation:** The U.S. Department of Education estimates that slightly more than one-quarter of fulltime undergraduate students live on campus. According to The College Board, the average tuition costs for four-year public universities for 2024-2025 were \$11,610 for in-state residency and \$30,780 for out-of-state. That represents a 2.7% and 3.2% increase over the prior year, respectively. Four-year private universities saw tuition increase by 3.9% to \$43,350 for the 2024-2025 school year.

**Other Costs:** Room and board charges averaged \$13,310 for public and \$15,250 for private universities. These are real costs that should be looked at carefully when preparing to set aside funds for college.

### THE COSTS ARE INCREASING

College tuition and fees in the United States experienced an average annual inflation rate of approximately 4% over the past 20 years, according to Department of Labor statistics.

### THE SOONER YOU SAVE, THE BETTER

Often times, because it seems far off in the future, little thought is given as to how to save and plan financially for a college education. However, it is much easier to save while the child is growing up and pay for college from our savings than to attempt to pay for college as the expenses are incurred, out of income. In addition, advance planning can often provide significant income tax benefits which may not be available if you postpone saving.

### YOUR CURRENT SITUATION

Accumulation planning makes your goals specific and tries to fund them using the most cost effective method of saving and taxation of income available to you. If you have a plan, your long-term goals are much more likely to be met.

By looking at the numbers, future plans become more real and significant cost savings methods may be found to save you money. Significant tax savings may also be available through proper planning. You have indicated the following goals, objectives and assumptions:

### DEPENDENT FUNDING INFORMATION

| NAME  | AGE | SCHOOL | CURRENT ANNUAL COST | SET ASIDE (TAXABLE) | SET ASIDE (TAX ADVANTAGED) | % YOU PAY | STARTING AGE | YEARS NEEDED |
|-------|-----|--------|---------------------|---------------------|----------------------------|-----------|--------------|--------------|
| Zena  | 8   |        | \$31,900            | \$0                 | \$0                        | 100%      | 0            | 2            |
| Yusuf | 5   |        | \$31,900            | \$0                 | \$0                        | 100%      | 0            | 2            |

|  |        |
|--|--------|
| Marginal Tax Rate (Combined fed and state) | 22.0 % |
| College Cost Inflation Rate                | 3.0 %  |
| Annual Increase in Contributions           | 0.0 %  |
| Before-Tax Investment Return               | 10.0 % |

### IMPACT OF INFLATION

As you can see in the table below, there is a dramatic difference between what college would cost today, and what it may cost in the future.

| NAME  | COLLEGE COSTS WITHOUT INFLATION |                 | COLLEGE COSTS AT 3.0% INFLATION |                 |
|-------|---------------------------------|-----------------|---------------------------------|-----------------|
|       | FIRST YEAR COST                 | CUMULATIVE COST | FIRST YEAR COST                 | CUMULATIVE COST |
| Zena  | \$31,900                        | \$63,800        | 0                               | \$0             |
| Yusuf | \$31,900                        | \$63,800        | 0                               | \$0             |

COLLEGE COSTS WITHOUT INFLATION  
COLLEGE COSTS AT 3.0% INFLATION

\$127,600

\$0



### SUMMARY OF COSTS

The following chart and table illustrate the estimated annual inflation-adjusted cost of your education funding goals.

### ANNUAL INFLATED COST BY DEPENDENT

YEAR

■ ZENA    □ YUSUF

| Year | Zena | Yusuf |   |   |   |   | Total |
|------|------|-------|---|---|---|---|-------|
| 1    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 2    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 3    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 4    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 5    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 6    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 7    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 8    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 9    | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 10   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 11   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 12   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 13   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 14   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 15   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 16   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 17   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 18   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 19   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 20   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 21   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 22   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 23   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 24   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 25   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 26   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 27   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 28   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 29   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |
| 30   | 0    | 0     | 0 | 0 | 0 | 0 | 0     |



### RESULTS AND RECOMMENDATIONS

There are several savings and investment strategies that can help you accrue money for college, lowering the total cost of your funding goals. The sooner you begin to accumulate assets for your goals, the less your "out-of-pocket" cost will be. Below are some savings ideas that may help you better prepare for the task of funding your children's college educations.

### THE CHOICE IS YOURS

- 1 Pay As You Go**-The most expensive way to pay for your dependent needs is to simply wait for the bills to start rolling in, then paying them out-of-pocket. **\$0**
- 2 Save Annually (Taxable Account)**-By setting aside funds each year beginning now you can take advantage of earning interest, saving you money in the long run. **\$0\***
- 3 Save Annually (Tax Advantaged)**-In addition to setting aside funds on an annual basis you may want to consider saving into a tax-advantaged account such as a Section 529 plan. **\$0\***
- 4 Invest a Lump Sum (Taxable Account)**-You can further reduce the cost of paying for your dependent goals by setting aside a lump sum today. **\$0**
- 5 Invest a Lump Sum (Tax Advantaged)**-The least expensive means of paying for your dependent goals is to save a lump sum in a tax advantaged account. **\$0**

| DEPENDENT NAME | PAY AS YOU GO | SAVE ANNUALLY  |                     | INVEST A LUMP SUM TODAY |                     |
|----------------|---------------|----------------|---------------------|-------------------------|---------------------|
|                |               | TAXABLE SAVING | TAX-ADVANTAGED PLAN | TAXABLE SAVING          | TAX-ADVANTAGED PLAN |
| Zena           |               | 0              | 0                   | 0                       | 0                   |
| Yusuf          |               | 0              | 0                   | 0                       | 0                   |
| <b>TOTAL</b>   | <b>0</b>      | <b>0</b>       | <b>0</b>            | <b>0</b>                | <b>0</b>            |

\* The annual savings amounts vary from year to year based on your estimated funding needs. See tables on the following page for a breakdown of the estimated annual savings amounts.

These projections are hypothetical. This information is meant to provide you with a general idea about your retirement income needs. The results given are for illustrative purposes only and do not represent the actual performance of any current or future investment. Rates of return will vary over time, especially for long-term investments.

# EDUCATION FUNDING GOALS

## Details of Annual Savings Alternatives

PREPARED FOR: Mohamed and Maha Tolba  
 PRESENTED BY: Walter Brown-President  
 April 01, 2026

### DETAILS OF ANNUAL SAVINGS ALTERNATIVES

| Year | TAXABLE           |                  |                  |               |                    | TAX ADVANTAGED    |                  |                  |               |                    |
|------|-------------------|------------------|------------------|---------------|--------------------|-------------------|------------------|------------------|---------------|--------------------|
|      | Beginning Balance | Plus New Savings | Less Withdrawals | Plus Interest | Equals End Balance | Beginning Balance | Plus New Savings | Less Withdrawals | Plus Interest | Equals End Balance |
| 1    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 2    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 3    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 4    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 5    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 6    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 7    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 8    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 9    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 10   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 11   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 12   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 13   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 14   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 15   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 16   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 17   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 18   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 19   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 20   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 21   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 22   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 23   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 24   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 25   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 26   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 27   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 28   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 29   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 30   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |

YEAR

Funding Goals    
  New Savings (Taxable)    
  New Savings (Tax Advantaged)

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# EDUCATION FUNDING GOALS

## Details of Lump Sum Alternatives

PREPARED FOR: Mohamed and Maha Tolba

PRESENTED BY: Walter Brown-President

April 01, 2026

### DETAILS OF LUMP SUM ALTERNATIVES

| Year | TAXABLE           |                  |                  |               |                    | TAX ADVANTAGED    |                  |                  |               |                    |
|------|-------------------|------------------|------------------|---------------|--------------------|-------------------|------------------|------------------|---------------|--------------------|
|      | Beginning Balance | Plus New Savings | Less Withdrawals | Plus Interest | Equals End Balance | Beginning Balance | Plus New Savings | Less Withdrawals | Plus Interest | Equals End Balance |
| 1    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 2    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 3    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 4    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 5    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 6    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 7    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 8    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 9    | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 10   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 11   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 12   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 13   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 14   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 15   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 16   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 17   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 18   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 19   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 20   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 21   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 22   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 23   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 24   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 25   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 26   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 27   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 28   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 29   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |
| 30   | 0                 | 0                | 0                | 0             | 0                  | 0                 | 0                | 0                | 0             | 0                  |

YEAR

Funding Goals   
  Balance (Taxable)   
  Balance (Tax Advantaged)

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