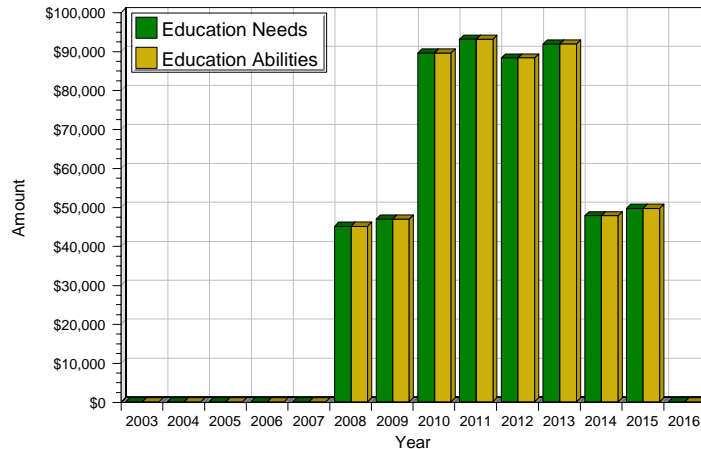


Education Goals

Planning for your children's education is another very important objective. The cost of college education can be a significant expense. Proper planning will make this expense easier to handle when the time comes.

The graph below illustrates the educational income needs for your family and ability to meet those needs throughout your family's future college years.

Education: Needs vs. Abilities



Education: Goal Summary

Year	Ages	Jason's Expenses	Kathleen's Expenses	Reinvestments	Savings	End of Year Capital
2003	57/53	0	0	49,645	1,248,730	2,164,683
2004	58/54	0	0	53,387	0	2,321,793
2005	59/55	0	0	57,467	0	2,490,387
2006	*60/56*	0	0	62,789	24,000	2,696,240
2007	61/57	0	0	69,320	24,000	2,917,131
2008	62/58	45,016	0	73,088	24,000	3,105,895
2009	63/59	46,817	0	77,020	24,000	3,306,568
2010	64/60	40,794	48,689	78,175	24,000	3,476,212
2011	65/61	42,426	50,637	80,281	24,000	3,645,934
2012	66/62	44,123	44,123	82,614	12,000	3,822,100
2013	67/63	45,888	45,888	85,445	12,000	4,005,833
2014	68/64	0	47,723	90,620	0	4,241,621
2015	69/65	0	49,632	96,332	0	4,491,398
2016	70/66	0	0	103,768	0	4,819,393

Consider the following:

- ◆ Determine realistic values for tuition and related college expenses.
- ◆ Factor the effects of inflation into your plan, keeping in mind that historically, college costs have increased at a significantly higher rate than inflation overall.
- ◆ Start investing regularly in your college fund.
- ◆ Where possible, take advantage of educational savings vehicles such as Coverdell ESAs, 529 Plans, UTMA and UGMA accounts.
- ◆ Begin saving for your children's education as early as possible.