

# A Review of Educational Funds Desired

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Date: [Current date appears here]

Presented By: [Licensed user's name appears here]

For: Tom and Kristin Scott

Year	(1) Daisy Scott	+	(2) Jody Scott	+	(3) Inflation Adjustment	=	(4) Total Educational Funds Desired
1	0		0		0		0
2	0		0		0		0
3	0		0		0		0
4	0		0		0		0
5	0		0		0		0
6	0		0		0		0
7	0		0		0		0
8	30,000		0		11,057		41,057
9	30,000		0		12,699		42,699
10	30,000		30,000		28,815		88,815
11	30,000		30,000		32,367		92,367
12	30,000		30,000		36,062		96,062
13	30,000		30,000		39,904		99,904
14	0		30,000		21,950		51,950
15	0		30,000		24,028		54,028
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	180,000		180,000		206,882		566,882

Column (3) reflects an inflation adjustment of 4.00%.

## Educational Needs Analysis Calculations

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Presented By: [Licensed user's name appears here]

For: Tom and Kristin Scott

Date: [Current date appears here]

Assumed Tax Bracket	Assumed Asset Interest Rate	Total Cash Flow Required	Additional Asset Required	Inflation Adjustment
35.00%	5.00%	566,882	404,003	4.00%

Year	(1) Educational Funds Desired	Asset Activity Required		
		(2) Beginning of Year Balance in Additional Asset*	(3) Balance in Additional Asset to Accrue (2) - (1)	(4) Year End After Tax Accrual Value of Add'l Asset
1	0	404,003	404,003	417,133
2	0	417,133	417,133	430,690
3	0	430,690	430,690	444,688
4	0	444,688	444,688	459,140
5	0	459,140	459,140	474,062
6	0	474,062	474,062	489,469
7	0	489,469	489,469	505,377
8	41,057	505,377	464,320	479,410
9	42,699	479,410	436,711	450,904
10	88,815	450,904	362,089	373,857
11	92,367	373,857	281,490	290,638
12	96,062	290,638	194,576	200,900
13	99,904	200,900	100,996	104,278
14	51,950	104,278	52,328	54,028
15	54,028	54,028	0	0

566,882

This table shows escrow calculations (columns 2, 3, 4) necessary to generate the cash flow shown in column (1).

Calculation formulas are:

Column (3) = column (2) minus column (1)

Column (4) = column (3) plus after tax interest credit

\*The source of the beginning balance in this column is either an allocation of current assets or, in the case of survivor planning, the assumed proceeds of a life insurance policy.

The above calculations are based on financial data and assumptions furnished by the client.