

# 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) Total Educational Funds Desired
1	0		0		0
2	0		0		0
3	0		0		0
4	0		0		0
5	0		0		0
6	0		0		0
7	0		0		0
8	30,000		0		30,000
9	30,000		0		30,000
10	30,000		30,000		60,000
11	30,000		30,000		60,000
12	30,000		30,000		60,000
13	30,000		30,000		60,000
14	0		30,000		30,000
15	0		30,000		30,000
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	180,000		180,000		360,000

## Educational Needs Analysis Calculations

Analysis Page: 1

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For: Tom and Kristin Scott

Date: [Current date appears here]

Assumed Tax Bracket 35.00%	Assumed Asset Interest Rate 5.00%	Total Cash Flow Required 360,000	Additional Asset Required 257,826
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Year	Asset Activity Required			
	(1) Educational Funds Desired	(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	257,826	257,826	266,205
2	0	266,205	266,205	274,857
3	0	274,857	274,857	283,790
4	0	283,790	283,790	293,013
5	0	293,013	293,013	302,536
6	0	302,536	302,536	312,368
7	0	312,368	312,368	322,520
8	30,000	322,520	292,520	302,027
9	30,000	302,027	272,027	280,868
10	60,000	280,868	220,868	228,046
11	60,000	228,046	168,046	173,508
12	60,000	173,508	113,508	117,197
13	60,000	117,197	57,197	59,056
14	30,000	59,056	29,056	30,000
15	30,000	30,000	0	0

360,000

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.