



## Scenario - Sample Scenario (Johnnie 2016 - 2017 )





### TOTAL FAMILY COST OF COLLEGE AT RETIREMENT

FAMILY MEMBER	ENTERING COLLEGE	FIRST YEAR COST* (NATIONAL AVERAGE)	4-YEAR COST* (NATIONAL AVERAGE)	STUDENT LOANS (10 YEAR COST)	PARENT LOANS (10 YEAR COST)	TOTAL EDUCATION LOANS (10 YEAR COST)
John Doe	--					
Jane Doe	--					
Johnnie Doe	2016 - 2017	\$ 24,752	\$ 103,212	\$ 34,000	\$ 109,936	\$ 143,936
Janie Doe	2018 - 2019	\$ 26,772	\$ 111,635	\$ 34,000	\$ 122,085	\$ 156,085
<b>Expected Cost to Educate Family</b>			<b>\$ 214,847</b> (Direct Cost)			<b>\$ 300,022</b> (Cost if Borrowed)
Age of Oldest Parent			47 Years			47 Years
Years Until Retirement (Retirement Age 65 )			18			18
Expected Annual Gains (ROR)			5.00%			5.00%
<b>Impact on Retirement (Lost Opportunity)</b>			<b>\$ 517,055</b>			<b>\$ 722,038</b>


\* Assumes national average of tuition costs (public and private) and average tuition rate increases of 4.00% per year.

\*\* Student is in college or graduated from college.


## 👤 PARENT DATA

PARENT INCOME	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
ADJUSTED GROSS INCOME	\$ 90,000	\$ 90,000	No
ANNUAL EARNINGS OF PARENT 1 FROM WORK	\$ 90,000	\$ 90,000	No
ANNUAL EARNINGS OF PARENT 2 FROM WORK	\$ 10,000	\$ 10,000	No
TOTAL UNTAXED INCOME AND BENEFITS	\$ 10,000	\$ 10,000	No
TOTAL ADDITIONAL FINANCIAL INFORMATION	\$ 0	\$ 0	No
U.S. INCOME TAX PAID	\$ 20,000	\$ 20,000	No
PARENT ASSETS - EDUCATION	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
STUDENT'S SIBLINGS ASSETS	\$ 0	\$ 0	No
529 / TUITION SAVINGS PLANS	\$ 0	\$ 0	No
COVERDELL EDUCATION IRA	\$ 0	\$ 0	No
 TOTAL	\$ 0	\$ 0	No
PARENT INSURANCE	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
LIFE INSURANCE - CASH VALUE	\$ 25,000	\$ 195,000	Yes
PARENT BUSINESS/FARM	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
NET WORTH OF BUSINESS	\$ 0	\$ 0	No
NET WORTH OF FARM	\$ 0	\$ 0	No
 TOTAL	\$ 0	\$ 0	No

## 👤 PARENT DATA

PARENT ASSETS - NON-RETIREMENT	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
CHECKING/SAVINGS ACCOUNT	\$ 10,000	\$ 10,000	No
CERTIFICATES OF DEPOSIT	\$ 0	\$ 0	No
T-BILLS	\$ 0	\$ 0	No
MONEY MARKET FUNDS	\$ 100,000	\$ 0	Yes
MUTUAL FUNDS	\$ 0	\$ 0	No
STOCKS/STOCK OPTIONS	\$ 0	\$ 0	No
BONDS	\$ 0	\$ 0	No
TRUST FUNDS	\$ 0	\$ 0	No
OTHER SECURITIES	\$ 0	\$ 0	No
OTHER INVESTMENTS	\$ 0	\$ 0	No
NON-RETIREMENT ANNUITIES	\$ 20,000	\$ 0	Yes
 TOTAL	\$ 130,000	\$ 10,000	Yes

PARENT ASSETS - RETIREMENT	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
VALUE OF THE DB ACCOUNT	\$ 0	\$ 0	No
401K/403BS	\$ 150,000	\$ 150,000	No
IRAS	\$ 0	\$ 0	No
ROTH IRAS	\$ 0	\$ 0	No
OTHER RETIREMENT PLANS	\$ 0	\$ 0	No
 TOTAL	\$ 150,000	\$ 150,000	No


  

PARENT REAL ESTATE	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
NET WORTH OF REAL ESTATE	\$ 100,000	\$ 100,000	No


## 👤 STUDENT DATA

STUDENT INCOME	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
ADJUSTED GROSS INCOME	\$ 3,000	\$ 3,000	No
INCOME EARNED FROM WORK	\$ 3,000	\$ 3,000	No
TOTAL UNTAXED INCOME AND BENEFITS	\$ 0	\$ 0	No
TOTAL ADDITIONAL FINANCIAL INFORMATION	\$ 0	\$ 0	No
U.S. INCOME TAX PAID	\$ 300	\$ 300	No
STUDENT ASSETS	ORIGINAL VALUE	NEW VALUE	ANY CHANGE
CHECKING/SAVINGS ACCOUNT	\$ 10,000	\$ 0	Yes
UGMA / UTMA TRUST ACCOUNTS	\$ 0	\$ 0	No
CERTIFICATES OF DEPOSIT	\$ 0	\$ 0	No
T-BILLS	\$ 0	\$ 0	No
MONEY MARKET FUNDS	\$ 0	\$ 0	No
MUTUAL FUNDS	\$ 0	\$ 0	No
STOCKS/STOCK OPTIONS	\$ 0	\$ 0	No
BONDS	\$ 0	\$ 0	No
TRUST FUNDS	\$ 0	\$ 0	No
ALL OTHER INVESTMENTS	\$ 0	\$ 0	No
 <b>TOTAL</b>	<b>\$ 10,000</b>	<b>\$ 0</b>	<b>Yes</b>

## PLANNED CONTRIBUTIONS

PARENT'S CONTRIBUTION	AVAILABLE	USED	REMAINING	% USED
ANNUAL INCOME CONTRIBUTION	\$ 100,000	\$ 12,000	\$ 88,000	12.00%
EDUCATION ASSETS (529, CESA)	\$ 0	\$ 0	\$ 0	
NON-RETIREMENT ASSETS	\$ 10,000	\$ 0	\$ 10,000	0.00%
RETIREMENT ASSETS	\$ 150,000	\$ 0	\$ 150,000	0.00%
LIFE INSURANCE - CASH VALUE	\$ 195,000	\$ 10,000	\$ 185,000	5.13%
BUSINESS / FARM	\$ 0	\$ 0	\$ 0	
REAL ESTATE EQUITY	\$ 100,000	\$ 50,000	\$ 50,000	50.00%
PLUS & PRIVATE LOANS **	-	\$ 0	-	-
OTHER CONTRIBUTIONS (GIFTS, ETC.) ***	-	\$ 0	-	-
 TOTAL +	-	\$ 108,000	-	-


STUDENT'S CONTRIBUTION	AVAILABLE	USED	REMAINING	% USED
ANNUAL INCOME CONTRIBUTION	\$ 3,000	\$ 0	\$ 3,000	0.00%
STUDENT ASSETS	\$ 0	\$ 0	\$ 0	
STUDENT LOANS **	-	\$ 0	-	-
OTHER CONTRIBUTIONS (GIFTS, ETC.) ***	-	\$ 0	-	-
 TOTAL +	-	\$ 0	-	-

\* Contribution from income over 4 years, Loan and other contribution are total amount at graduation


\*\* Loan are total dollar amount borrowed at graduation



\*\*\* Other Contributions (Gifts, etc.) are one time contributions

## CCFS™ SAVINGS

FINANCIAL PLANNING	MIN SAVINGS	MAX SAVINGS
TAX REDUCTION & PLANNING	\$ 10,000	\$ 11,000
ASSET MANAGEMENT	\$ 5,000	\$ 10,000
BORROWING & LOAN STRATEGIES	\$ 5,000	\$ 9,000
CASHFLOW IMPROVEMENTS	\$ 4,000	\$ 8,000
OTHER SAVINGS	\$ 0	\$ 0
 <b>TOTAL</b>	<b>\$ 24,000</b>	<b>\$ 38,000</b>

OTHER FINANCIAL AID	MIN SAVINGS	MAX SAVINGS
OUTSIDE SCHOLARSHIPS & GRANTS	\$ 0	\$ 0
OTHER SAVINGS	\$ 0	\$ 0
 <b>TOTAL</b>	<b>\$ 0</b>	<b>\$ 0</b>

ESTIMATED EFC / IM	ORIGINAL VALUE	NEW VALUE	INCREASE IN AID (FIRST YEAR)	INCREASE IN AID (OVER 4-YEARS)
 FEDERAL METHODOLOGY (FM)	\$ 23,027	\$ 15,387	\$ 7,640	\$ 30,560
 INSTITUTIONAL METHODOLOGY (IM)	\$ 32,095	\$ 20,007	\$ 12,088	\$ 48,352

## CCFS™ SCENARIO SUMMARY

	UNIVERSITY OF CALIFORNIA-BERKELEY	DUKE UNIVERSITY	HARVARD UNIVERSITY	STANFORD UNIVERSITY
ANNUAL COST OF ATTENDANCE (2016 - 2017)	\$ 36,091	\$ 67,868	\$ 65,700	\$ 65,804
4-YEAR COST OF ATTENDANCE	\$ 148,423	\$ 280,585	\$ 271,334	\$ 270,616
COLLEGE SCHOLARSHIPS & GRANTS	\$ 17,402	\$ 121,630	\$ 120,980	\$ 114,612
4-YEAR NET COST OF ATTENDANCE	\$ 131,021	\$ 158,955	\$ 150,354	\$ 156,004
EXPECTED YEARS TO GRADUATE	4 Years	4 Years	4 Years	4 Years
JOHNNIE'S TOTAL COST OF EDUCATION	\$ 131,021	\$ 158,955	\$ 150,354	\$ 156,004
AVERAGE SALARY - 6 YEARS AFTER ENROLLMENT	\$ 47,600	\$ 77,250	\$ 89,300	\$ 88,100
EDUCATION INVESTMENT RECOVERY RATE (EIRR)	36.33%	48.60%	59.39%	56.47%
AVERAGE SALARY - 10 YEARS AFTER ENROLLMENT	\$ 70,650	\$ 92,150	\$ 108,850	\$ 102,150
EDUCATION INVESTMENT RECOVERY RATE (EIRR)	53.92%	57.97%	72.40%	65.48%

## COLLEGE COSTS IMPACT ON RETIREMENT

JOHNNIE'S TOTAL COST OF EDUCATION	\$ 131,021	\$ 158,955	\$ 150,354	\$ 156,004
YEARS TO RETIREMENT (AGE 65)	18 Years	18 Years	18 Years	18 Years
ESTIMATED MARKET ROI	5.00%	5.00%	5.00%	5.00%
COLLEGE COST IMPACT ON RETIREMENT	\$ 315,317	\$ 382,545	\$ 361,845	\$ 375,442



	UNIVERSITY OF CALIFORNIA-BERKELEY	DUKE UNIVERSITY	HARVARD UNIVERSITY	STANFORD UNIVERSITY
<b>FUNDING COLLEGE - USING INCOME &amp; ASSETS</b>				
JOHNNIE'S TOTAL COST OF EDUCATION	\$ 131,021	\$ 158,955	\$ 150,354	\$ 156,004
JOHNNIE'S INCOME CONTRIBUTION	\$ 0	\$ 0	\$ 0	\$ 0
JOHNNIE'S ASSET CONTRIBUTION	\$ 0	\$ 0	\$ 0	\$ 0
PARENT'S INCOME CONTRIBUTION	\$ 48,000	\$ 48,000	\$ 48,000	\$ 48,000
PARENT'S ASSET CONTRIBUTION	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000
TOTAL PLANNED CONTRIBUTIONS	\$ 108,000	\$ 108,000	\$ 108,000	\$ 108,000
JOHNNIE'S UNFUNDED COST OF EDUCATION	\$ 23,021	\$ 50,955	\$ 42,354	\$ 48,004
<b>FUNDING COLLEGE - USING EDUCATION LOANS</b>				
JOHNNIE'S UNFUNDED COST OF EDUCATION	\$ 23,021	\$ 50,955	\$ 42,354	\$ 48,004
TOTAL STUDENT LOANS	\$ 23,021	\$ 27,000	\$ 27,000	\$ 27,000
LOAN FEES	\$ 246	\$ 289	\$ 289	\$ 289
TOTAL INTEREST PAID (INCLUDING LOAN FEES)	\$ 5,634	\$ 6,608	\$ 6,608	\$ 6,608
MONTHLY PAYMENTS	\$ 239	\$ 280	\$ 280	\$ 280
TOTAL STUDENT LOAN COST - 10 YEARS	\$ 28,655	\$ 33,608	\$ 33,608	\$ 33,608
TOTAL PARENT LOANS (BALANCE)	\$ 0	\$ 23,955	\$ 15,354	\$ 21,004
LOAN FEES	\$ 0	\$ 1,023	\$ 656	\$ 897
TOTAL INTEREST PAID (INCLUDING LOAN FEES)	\$ 0	\$ 10,600	\$ 6,794	\$ 9,294
MONTHLY PAYMENTS	\$ 0	\$ 288	\$ 185	\$ 252
TOTAL PARENT LOAN COST - 10 YEARS	\$ 0	\$ 34,556	\$ 22,148	\$ 30,298
TOTAL ALL EDUCATION LOANS	\$ 23,021	\$ 50,955	\$ 42,354	\$ 48,004
TOTAL LOAN FEES	\$ 246	\$ 1,312	\$ 945	\$ 1,186
TOTAL INTEREST PAID (INCLUDING LOAN FEES)	\$ 5,634	\$ 17,208	\$ 13,402	\$ 15,902
TOTAL MONTHLY PAYMENTS	\$ 239	\$ 568	\$ 465	\$ 533
TOTAL LOAN COST - 10 YEARS	\$ 28,655	\$ 68,163	\$ 55,756	\$ 63,906

	UNIVERSITY OF CALIFORNIA-BERKELEY	DUKE UNIVERSITY	HARVARD UNIVERSITY	STANFORD UNIVERSITY
<b>CCFS™ FINANCIAL AID SAVINGS</b>				
EFC OR IM - BEFORE	\$ 23,027	\$ 32,095	\$ 32,095	\$ 32,095
EFC OR IM - AFTER	\$ 15,387	\$ 20,007	\$ 20,007	\$ 20,007
NEED MET %	90.00%	100.00%	100.00%	100.00%
GIFT AID %	37.00%	85.00%	90.00%	85.00%
SELF-HELP AID %	63.00%	15.00%	10.00%	15.00%
POTENTIAL ANNUAL GIFT AID SAVINGS	\$ 2,544	\$ 10,275	\$ 10,879	\$ 10,275
EXPECTED YEARS TO GRADUATE	4 Years	4 Years	4 Years	4 Years
<b>TOTAL CCFS™ FINANCIAL AID SAVINGS</b>	<b>\$ 10,176</b>	<b>\$ 41,099</b>	<b>\$ 43,517</b>	<b>\$ 41,099</b>
<b>CCFS™ FINANCIAL PLANNING STRATEGIES</b>				
FINANCIAL AID SAVINGS	\$ 0 - \$ 10,176	\$ 0 - \$ 41,099	\$ 0 - \$ 43,517	\$ 0 - \$ 41,099
TAX REDUCTION & PLANNING	\$ 10,000 - \$ 11,000	\$ 10,000 - \$ 11,000	\$ 10,000 - \$ 11,000	\$ 10,000 - \$ 11,000
ASSET MANAGEMENT	\$ 5,000 - \$ 10,000	\$ 5,000 - \$ 10,000	\$ 5,000 - \$ 10,000	\$ 5,000 - \$ 10,000
BORROWING & LOAN STRATEGIES	\$ 5,000 - \$ 9,000	\$ 5,000 - \$ 9,000	\$ 5,000 - \$ 9,000	\$ 5,000 - \$ 9,000
CASHFLOW IMPROVEMENTS	\$ 4,000 - \$ 8,000	\$ 4,000 - \$ 8,000	\$ 4,000 - \$ 8,000	\$ 4,000 - \$ 8,000
OTHER	\$ 0 - \$ 0	\$ 0 - \$ 0	\$ 0 - \$ 0	\$ 0 - \$ 0
<b>POTENTIAL SAVINGS USING A CCFS™ FOR JOHNNIE'S EDUCATION</b>	<b>\$ 24,000 - \$ 48,176</b>	<b>\$ 24,000 - \$ 79,099</b>	<b>\$ 24,000 - \$ 81,517</b>	<b>\$ 24,000 - \$ 79,099</b>
YEARS TO RETIREMENT (AGE 65)	18 Years	18 Years	18 Years	18 Years
EXPECTED INVESTMENT RATE	5.00%	5.00%	5.00%	5.00%
<b>POTENTIAL POSITIVE IMPACT ON RETIREMENT</b>	<b>\$ 57,759 - \$ 115,942</b>	<b>\$ 57,759 - \$ 190,362</b>	<b>\$ 57,759 - \$ 196,180</b>	<b>\$ 57,759 - \$ 190,362</b>