



## MPACT 2024-2025 Enrollment Period Contract Pricing

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**FOUR-YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	51,766	0	13,044	NA	NA	NA	NA	NA	NA
11th Grade	2026	52,186	0	3,392	NA	NA	NA	NA	NA	NA
10th Grade	2027	52,905	0	2,026	NA	NA	NA	NA	NA	NA
9th Grade	2028	53,230	0	1,471	NA	NA	NA	NA	18,872	NA
8th Grade	2029	53,159	0	1,165	NA	NA	NA	NA	18,847	NA
7th Grade	2030	52,691	0	967	NA	NA	NA	1,021	18,681	11,905
6th Grade	2031	51,824	0	825	NA	NA	NA	1,004	18,373	11,710
5th Grade	2032	50,970	0	721	NA	NA	NA	988	18,070	11,517
4th Grade	2033	50,015	0	641	NA	NA	661	969	17,732	11,301
3rd Grade	2034	48,947	0	576	NA	NA	647	948	17,353	11,059
2nd Grade	2035	47,768	0	523	NA	535	632	926	16,935	10,793
1st Grade	2036	46,489	0	477	NA	521	615	901	16,482	10,504
Kindergarten	2037	45,265	0	439	447	507	599	877	16,048	10,228
4 Year Old	2038	44,590	0	411	440	499	590	864	15,809	10,075
3 Year Old	2039	43,836	0	386	433	491	580	849	15,541	9,905
2 Year Old	2040	43,005	0	363	424	482	569	833	15,247	9,717
1 Year Old	2041	42,190	0	344	416	473	558	818	14,958	9,533
Newborn	2042	41,390	0	326	409	464	547	802	14,674	9,352

**FOUR-YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	51,766	<b>2,000</b>	12,540	NA	NA	NA	NA	NA	NA
11th Grade	2026	52,186	<b>2,000</b>	3,262	NA	NA	NA	NA	NA	NA
10th Grade	2027	52,905	<b>2,000</b>	1,950	NA	NA	NA	NA	NA	NA
9th Grade	2028	53,230	<b>2,000</b>	1,416	NA	NA	NA	NA	18,163	NA
8th Grade	2029	53,159	<b>2,000</b>	1,121	NA	NA	NA	NA	18,137	NA
7th Grade	2030	52,691	<b>2,000</b>	930	NA	NA	NA	982	17,972	11,454
6th Grade	2031	51,824	<b>2,000</b>	793	NA	NA	NA	965	17,664	11,258
5th Grade	2032	50,970	<b>2,000</b>	693	NA	NA	NA	949	17,361	11,065
4th Grade	2033	50,015	<b>2,000</b>	615	NA	NA	635	930	17,023	10,849
3rd Grade	2034	48,947	<b>2,000</b>	553	NA	NA	621	910	16,644	10,608
2nd Grade	2035	47,768	<b>2,000</b>	501	NA	513	605	887	16,226	10,341
1st Grade	2036	46,489	<b>2,000</b>	456	NA	498	588	862	15,773	10,052
Kindergarten	2037	45,265	<b>2,000</b>	419	427	485	572	838	15,339	9,776
4 Year Old	2038	44,590	<b>2,000</b>	392	420	477	563	825	15,099	9,623
3 Year Old	2039	43,836	<b>2,000</b>	368	413	469	553	811	14,832	9,453
2 Year Old	2040	43,005	<b>2,000</b>	347	405	459	542	795	14,538	9,265
1 Year Old	2041	42,190	<b>2,000</b>	327	397	450	532	779	14,249	9,081
Newborn	2042	41,390	<b>2,000</b>	310	389	441	521	763	13,965	8,900

**FOUR-YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	51,766	<b>5,000</b>	11,784	NA	NA	NA	NA	NA	NA
11th Grade	2026	52,186	<b>5,000</b>	3,067	NA	NA	NA	NA	NA	NA
10th Grade	2027	52,905	<b>5,000</b>	1,835	NA	NA	NA	NA	NA	NA
9th Grade	2028	53,230	<b>5,000</b>	1,333	NA	NA	NA	NA	17,099	NA
8th Grade	2029	53,159	<b>5,000</b>	1,055	NA	NA	NA	NA	17,074	NA
7th Grade	2030	52,691	<b>5,000</b>	875	NA	NA	NA	924	16,908	10,776
6th Grade	2031	51,824	<b>5,000</b>	745	NA	NA	NA	907	16,601	10,580
5th Grade	2032	50,970	<b>5,000</b>	651	NA	NA	NA	891	16,298	10,387
4th Grade	2033	50,015	<b>5,000</b>	577	NA	NA	595	872	15,959	10,171
3rd Grade	2034	48,947	<b>5,000</b>	518	NA	NA	581	852	15,581	9,930
2nd Grade	2035	47,768	<b>5,000</b>	468	NA	479	566	829	15,163	9,663
1st Grade	2036	46,489	<b>5,000</b>	426	NA	465	549	804	14,709	9,374
Kindergarten	2037	45,265	<b>5,000</b>	390	397	451	533	780	14,275	9,098
4 Year Old	2038	44,590	<b>5,000</b>	365	391	443	524	767	14,036	8,945
3 Year Old	2039	43,836	<b>5,000</b>	342	383	435	514	753	13,769	8,775
2 Year Old	2040	43,005	<b>5,000</b>	321	375	426	503	736	13,474	8,587
1 Year Old	2041	42,190	<b>5,000</b>	303	367	417	492	721	13,185	8,403
Newborn	2042	41,390	<b>5,000</b>	287	359	408	481	705	12,901	8,222

**TWO-YEAR UNIVERSITY  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	25,697	0	6,475	NA	NA	NA	NA	NA	NA
11th Grade	2026	25,694	0	1,670	NA	NA	NA	NA	NA	NA
10th Grade	2027	26,226	0	1,005	NA	NA	NA	NA	NA	NA
9th Grade	2028	26,768	0	740	NA	NA	NA	NA	9,490	NA
8th Grade	2029	27,133	0	595	NA	NA	NA	NA	9,619	NA
7th Grade	2030	27,094	0	497	NA	NA	NA	525	9,606	6,122
6th Grade	2031	26,648	0	424	NA	NA	NA	516	9,448	6,021
5th Grade	2032	26,209	0	371	NA	NA	NA	508	9,292	5,922
4th Grade	2033	25,777	0	330	NA	NA	341	499	9,139	5,824
3rd Grade	2034	25,353	0	299	NA	NA	335	491	8,988	5,728
2nd Grade	2035	24,875	0	272	NA	279	329	482	8,819	5,620
1st Grade	2036	24,273	0	249	NA	272	321	470	8,606	5,484
Kindergarten	2037	23,554	0	228	232	264	312	456	8,351	5,322
4 Year Old	2038	22,856	0	211	226	256	302	443	8,103	5,164
3 Year Old	2039	22,203	0	195	219	249	294	430	7,872	5,017
2 Year Old	2040	21,782	0	184	215	244	288	422	7,722	4,922
1 Year Old	2041	21,369	0	174	211	239	283	414	7,576	4,828
Newborn	2042	20,964	0	165	207	235	277	406	7,432	4,737

**TWO-YEAR UNIVERSITY  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	25,697	<b>2,000</b>	5,971	NA	NA	NA	NA	NA	NA
11th Grade	2026	25,694	<b>2,000</b>	1,540	NA	NA	NA	NA	NA	NA
10th Grade	2027	26,226	<b>2,000</b>	928	NA	NA	NA	NA	NA	NA
9th Grade	2028	26,768	<b>2,000</b>	685	NA	NA	NA	NA	8,781	NA
8th Grade	2029	27,133	<b>2,000</b>	551	NA	NA	NA	NA	8,910	NA
7th Grade	2030	27,094	<b>2,000</b>	460	NA	NA	NA	486	8,897	5,670
6th Grade	2031	26,648	<b>2,000</b>	392	NA	NA	NA	478	8,738	5,569
5th Grade	2032	26,209	<b>2,000</b>	343	NA	NA	NA	469	8,583	5,470
4th Grade	2033	25,777	<b>2,000</b>	305	NA	NA	314	461	8,430	5,372
3rd Grade	2034	25,353	<b>2,000</b>	275	NA	NA	309	453	8,279	5,277
2nd Grade	2035	24,875	<b>2,000</b>	250	NA	256	303	443	8,110	5,169
1st Grade	2036	24,273	<b>2,000</b>	229	NA	249	295	432	7,896	5,033
Kindergarten	2037	23,554	<b>2,000</b>	209	213	241	285	418	7,642	4,870
4 Year Old	2038	22,856	<b>2,000</b>	192	206	234	276	404	7,394	4,712
3 Year Old	2039	22,203	<b>2,000</b>	178	199	226	267	391	7,163	4,565
2 Year Old	2040	21,782	<b>2,000</b>	167	195	222	262	383	7,013	4,470
1 Year Old	2041	21,369	<b>2,000</b>	158	191	217	256	375	6,867	4,376
Newborn	2042	20,964	<b>2,000</b>	149	187	212	251	367	6,723	4,285

**TWO-YEAR UNIVERSITY  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	25,697	<b>5,000</b>	5,215	NA	NA	NA	NA	NA	NA
11th Grade	2026	25,694	<b>5,000</b>	1,345	NA	NA	NA	NA	NA	NA
10th Grade	2027	26,226	<b>5,000</b>	813	NA	NA	NA	NA	NA	NA
9th Grade	2028	26,768	<b>5,000</b>	602	NA	NA	NA	NA	7,717	NA
8th Grade	2029	27,133	<b>5,000</b>	485	NA	NA	NA	NA	7,847	NA
7th Grade	2030	27,094	<b>5,000</b>	405	NA	NA	NA	428	7,833	4,992
6th Grade	2031	26,648	<b>5,000</b>	345	NA	NA	NA	419	7,675	4,891
5th Grade	2032	26,209	<b>5,000</b>	300	NA	NA	NA	411	7,519	4,792
4th Grade	2033	25,777	<b>5,000</b>	266	NA	NA	275	403	7,366	4,695
3rd Grade	2034	25,353	<b>5,000</b>	240	NA	NA	269	394	7,216	4,599
2nd Grade	2035	24,875	<b>5,000</b>	217	NA	223	263	385	7,046	4,491
1st Grade	2036	24,273	<b>5,000</b>	198	NA	216	255	373	6,833	4,355
Kindergarten	2037	23,554	<b>5,000</b>	180	183	208	245	360	6,578	4,192
4 Year Old	2038	22,856	<b>5,000</b>	165	176	200	236	346	6,331	4,035
3 Year Old	2039	22,203	<b>5,000</b>	151	170	193	228	333	6,099	3,887
2 Year Old	2040	21,782	<b>5,000</b>	142	166	188	222	325	5,950	3,792
1 Year Old	2041	21,369	<b>5,000</b>	133	162	183	216	317	5,803	3,699
Newborn	2042	20,964	<b>5,000</b>	126	158	179	211	309	5,660	3,607

**ONE-YEAR UNIVERSITY  
(31 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	12,751	0	3,213	NA	NA	NA	NA	NA	NA
11th Grade	2026	12,691	0	825	NA	NA	NA	NA	NA	NA
10th Grade	2027	12,954	0	496	NA	NA	NA	NA	NA	NA
9th Grade	2028	13,221	0	365	NA	NA	NA	NA	4,687	NA
8th Grade	2029	13,495	0	296	NA	NA	NA	NA	4,784	NA
7th Grade	2030	13,680	0	251	NA	NA	NA	265	4,850	3,091
6th Grade	2031	13,455	0	214	NA	NA	NA	261	4,770	3,040
5th Grade	2032	13,233	0	187	NA	NA	NA	256	4,692	2,990
4th Grade	2033	13,015	0	167	NA	NA	172	252	4,614	2,941
3rd Grade	2034	12,801	0	151	NA	NA	169	248	4,538	2,892
2nd Grade	2035	12,590	0	138	NA	141	167	244	4,464	2,845
1st Grade	2036	12,353	0	127	NA	138	163	239	4,380	2,791
Kindergarten	2037	11,986	0	116	118	134	159	232	4,249	2,708
4 Year Old	2038	11,631	0	107	115	130	154	225	4,124	2,628
3 Year Old	2039	11,287	0	99	111	126	149	219	4,002	2,550
2 Year Old	2040	10,978	0	93	108	123	145	213	3,892	2,480
1 Year Old	2041	10,770	0	88	106	121	142	209	3,818	2,433
Newborn	2042	10,566	0	83	104	118	140	205	3,746	2,387



**ONE-YEAR UNIVERSITY  
(31 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	12,751	<b>2,000</b>	2,709	NA	NA	NA	NA	NA	NA
11th Grade	2026	12,691	<b>2,000</b>	695	NA	NA	NA	NA	NA	NA
10th Grade	2027	12,954	<b>2,000</b>	420	NA	NA	NA	NA	NA	NA
9th Grade	2028	13,221	<b>2,000</b>	310	NA	NA	NA	NA	3,978	NA
8th Grade	2029	13,495	<b>2,000</b>	252	NA	NA	NA	NA	4,075	NA
7th Grade	2030	13,680	<b>2,000</b>	214	NA	NA	NA	226	4,141	2,639
6th Grade	2031	13,455	<b>2,000</b>	182	NA	NA	NA	222	4,061	2,588
5th Grade	2032	13,233	<b>2,000</b>	159	NA	NA	NA	218	3,982	2,538
4th Grade	2033	13,015	<b>2,000</b>	141	NA	NA	146	213	3,905	2,489
3rd Grade	2034	12,801	<b>2,000</b>	127	NA	NA	143	209	3,829	2,440
2nd Grade	2035	12,590	<b>2,000</b>	116	NA	119	140	205	3,754	2,393
1st Grade	2036	12,353	<b>2,000</b>	106	NA	116	137	201	3,670	2,339
Kindergarten	2037	11,986	<b>2,000</b>	97	99	112	132	194	3,540	2,256
4 Year Old	2038	11,631	<b>2,000</b>	89	95	108	127	187	3,414	2,176
3 Year Old	2039	11,287	<b>2,000</b>	82	92	104	123	180	3,293	2,098
2 Year Old	2040	10,978	<b>2,000</b>	76	89	101	119	174	3,183	2,029
1 Year Old	2041	10,770	<b>2,000</b>	71	87	98	116	170	3,109	1,982
Newborn	2042	10,566	<b>2,000</b>	67	85	96	113	166	3,037	1,935

**ONE-YEAR UNIVERSITY  
(31 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	12,751	<b>5,000</b>	1,953	NA	NA	NA	NA	NA	NA
11th Grade	2026	12,691	<b>5,000</b>	500	NA	NA	NA	NA	NA	NA
10th Grade	2027	12,954	<b>5,000</b>	305	NA	NA	NA	NA	NA	NA
9th Grade	2028	13,221	<b>5,000</b>	227	NA	NA	NA	NA	2,915	NA
8th Grade	2029	13,495	<b>5,000</b>	186	NA	NA	NA	NA	3,012	NA
7th Grade	2030	13,680	<b>5,000</b>	159	NA	NA	NA	168	3,077	1,961
6th Grade	2031	13,455	<b>5,000</b>	135	NA	NA	NA	164	2,998	1,910
5th Grade	2032	13,233	<b>5,000</b>	117	NA	NA	NA	160	2,919	1,860
4th Grade	2033	13,015	<b>5,000</b>	103	NA	NA	106	155	2,842	1,811
3rd Grade	2034	12,801	<b>5,000</b>	92	NA	NA	103	151	2,766	1,763
2nd Grade	2035	12,590	<b>5,000</b>	83	NA	85	100	147	2,691	1,715
1st Grade	2036	12,353	<b>5,000</b>	75	NA	82	97	142	2,607	1,661
Kindergarten	2037	11,986	<b>5,000</b>	68	69	78	92	135	2,477	1,578
4 Year Old	2038	11,631	<b>5,000</b>	61	65	74	88	128	2,351	1,498
3 Year Old	2039	11,287	<b>5,000</b>	55	62	70	83	122	2,229	1,421
2 Year Old	2040	10,978	<b>5,000</b>	51	59	67	79	116	2,119	1,351
1 Year Old	2041	10,770	<b>5,000</b>	47	57	65	76	112	2,046	1,304
Newborn	2042	10,556	<b>5,000</b>	44	55	62	74	108	1,973	1,258

**ONE-SEMESTER UNIVERSITY  
(15 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	6,120	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2026	6,092	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2027	6,218	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2028	6,346	0	NA	NA	NA	NA	NA	2,250	NA
8th Grade	2029	6,478	0	NA	NA	NA	NA	NA	2,297	NA
7th Grade	2030	6,566	0	NA	NA	NA	NA	127	2,328	1,484
6th Grade	2031	6,458	0	NA	NA	NA	NA	125	2,290	1,459
5th Grade	2032	6,352	0	NA	NA	NA	NA	123	2,252	1,435
4th Grade	2033	6,247	0	NA	NA	NA	NA	121	2,215	1,412
3rd Grade	2034	6,144	0	NA	NA	NA	NA	119	2,178	1,388
2nd Grade	2035	6,043	0	NA	NA	NA	NA	117	2,143	1,365
1st Grade	2036	5,929	0	NA	NA	NA	NA	115	2,102	1,340
Kindergarten	2037	5,753	0	NA	NA	NA	NA	111	2,040	1,300
4 Year Old	2038	5,583	0	NA	NA	NA	NA	108	1,979	1,261
3 Year Old	2039	5,418	0	NA	NA	NA	NA	105	1,921	1,224
2 Year Old	2040	5,269	0	NA	NA	NA	NA	102	1,868	1,191
1 Year Old	2041	5,170	0	NA	NA	NA	NA	100	1,833	1,168
Newborn	2042	5,072	0	NA	NA	NA	NA	98	1,798	1,146

**TWO-YEAR COMMUNITY COLLEGE / TWO YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	37,358	0	9,413	NA	NA	NA	NA	NA	NA
11th Grade	2026	36,945	0	2,401	NA	NA	NA	NA	NA	NA
10th Grade	2027	37,084	0	1,420	NA	NA	NA	NA	NA	NA
9th Grade	2028	36,827	0	1,018	NA	NA	NA	NA	13,056	NA
8th Grade	2029	36,484	0	800	NA	NA	NA	NA	12,935	NA
7th Grade	2030	35,997	0	660	NA	NA	NA	698	12,762	8,133
6th Grade	2031	35,363	0	563	NA	NA	NA	685	12,537	7,990
5th Grade	2032	34,682	0	491	NA	NA	NA	672	12,296	7,836
4th Grade	2033	33,884	0	434	NA	NA	448	657	12,013	7,656
3rd Grade	2034	32,975	0	388	NA	NA	436	639	11,691	7,451
2nd Grade	2035	32,072	0	351	NA	359	424	621	11,371	7,247
1st Grade	2036	31,363	0	322	NA	351	415	608	11,119	7,086
Kindergarten	2037	30,886	0	299	305	346	408	598	10,950	6,979
4 Year Old	2038	30,349	0	280	300	340	401	588	10,760	6,857
3 Year Old	2039	29,788	0	262	294	334	394	577	10,561	6,731
2 Year Old	2040	29,207	0	247	288	327	386	566	10,355	6,599
1 Year Old	2041	28,644	0	233	283	321	379	555	10,155	6,472
Newborn	2042	28,102	0	221	277	315	372	545	9,963	6,350

**TWO-YEAR COMMUNITY COLLEGE / TWO YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	37,358	<b>2,000</b>	8,909	NA	NA	NA	NA	NA	NA
11th Grade	2026	36,945	<b>2,000</b>	2,271	NA	NA	NA	NA	NA	NA
10th Grade	2027	37,084	<b>2,000</b>	1,344	NA	NA	NA	NA	NA	NA
9th Grade	2028	36,827	<b>2,000</b>	963	NA	NA	NA	NA	12,347	NA
8th Grade	2029	36,484	<b>2,000</b>	756	NA	NA	NA	NA	12,226	NA
7th Grade	2030	35,997	<b>2,000</b>	624	NA	NA	NA	659	12,053	7,682
6th Grade	2031	35,363	<b>2,000</b>	531	NA	NA	NA	646	11,828	7,538
5th Grade	2032	34,682	<b>2,000</b>	463	NA	NA	NA	633	11,587	7,384
4th Grade	2033	33,884	<b>2,000</b>	409	NA	NA	422	618	11,304	7,204
3rd Grade	2034	32,975	<b>2,000</b>	365	NA	NA	410	600	10,982	6,999
2nd Grade	2035	32,072	<b>2,000</b>	329	NA	337	398	583	10,661	6,795
1st Grade	2036	31,363	<b>2,000</b>	301	NA	329	388	569	10,410	6,635
Kindergarten	2037	30,886	<b>2,000</b>	280	285	324	382	560	10,241	6,527
4 Year Old	2038	30,349	<b>2,000</b>	261	280	318	375	549	10,051	6,405
3 Year Old	2039	29,788	<b>2,000</b>	245	274	311	368	538	9,852	6,279
2 Year Old	2040	29,207	<b>2,000</b>	230	269	305	360	527	9,646	6,147
1 Year Old	2041	28,644	<b>2,000</b>	217	263	298	352	516	9,446	6,020
Newborn	2042	28,102	<b>2,000</b>	206	258	292	345	506	9,254	5,898

**TWO-YEAR COMMUNITY COLLEGE / TWO YEAR UNIVERSITY  
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	37,358	<b>5,000</b>	8,153	NA	NA	NA	NA	NA	NA
11th Grade	2026	36,945	<b>5,000</b>	2,076	NA	NA	NA	NA	NA	NA
10th Grade	2027	37,084	<b>5,000</b>	1,229	NA	NA	NA	NA	NA	NA
9th Grade	2028	36,827	<b>5,000</b>	880	NA	NA	NA	NA	11,284	NA
8th Grade	2029	36,484	<b>5,000</b>	690	NA	NA	NA	NA	11,162	NA
7th Grade	2030	35,997	<b>5,000</b>	569	NA	NA	NA	601	10,989	7,004
6th Grade	2031	35,363	<b>5,000</b>	483	NA	NA	NA	588	10,765	6,860
5th Grade	2032	34,682	<b>5,000</b>	420	NA	NA	NA	575	10,523	6,707
4th Grade	2033	33,884	<b>5,000</b>	370	NA	NA	382	560	10,240	6,526
3rd Grade	2034	32,975	<b>5,000</b>	329	NA	NA	370	542	9,918	6,321
2nd Grade	2035	32,072	<b>5,000</b>	296	NA	303	358	525	9,598	6,117
1st Grade	2036	31,363	<b>5,000</b>	270	NA	295	349	511	9,347	5,957
Kindergarten	2037	30,886	<b>5,000</b>	251	255	290	342	502	9,177	5,849
4 Year Old	2038	30,349	<b>5,000</b>	234	250	284	335	491	8,987	5,728
3 Year Old	2039	29,788	<b>5,000</b>	218	245	278	328	480	8,788	5,601
2 Year Old	2040	29,207	<b>5,000</b>	205	239	271	320	469	8,582	5,470
1 Year Old	2041	28,644	<b>5,000</b>	193	233	265	313	458	8,383	5,342
Newborn	2042	28,102	<b>5,000</b>	182	228	259	306	448	8,190	5,220

**TWO-YEAR COMMUNITY COLLEGE  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	11,104	0	2,798	NA	NA	NA	NA	NA	NA
11th Grade	2026	10,389	0	675	NA	NA	NA	NA	NA	NA
10th Grade	2027	10,042	0	385	NA	NA	NA	NA	NA	NA
9th Grade	2028	10,216	0	282	NA	NA	NA	NA	3,622	NA
8th Grade	2029	10,302	0	226	NA	NA	NA	NA	3,652	NA
7th Grade	2030	10,241	0	188	NA	NA	NA	198	3,631	2,314
6th Grade	2031	10,033	0	160	NA	NA	NA	194	3,557	2,267
5th Grade	2032	9,830	0	139	NA	NA	NA	190	3,485	2,221
4th Grade	2033	9,631	0	123	NA	NA	127	187	3,414	2,176
3rd Grade	2034	9,437	0	111	NA	NA	125	183	3,346	2,132
2nd Grade	2035	9,229	0	101	NA	103	122	179	3,272	2,085
1st Grade	2036	9,001	0	92	NA	101	119	174	3,191	2,034
Kindergarten	2037	8,751	0	85	86	98	116	170	3,103	1,977
4 Year Old	2038	8,507	0	78	84	95	113	165	3,016	1,922
3 Year Old	2039	8,305	0	73	82	93	110	161	2,944	1,876
2 Year Old	2040	8,128	0	69	80	91	107	157	2,882	1,837
1 Year Old	2041	7,954	0	65	79	89	105	154	2,820	1,797
Newborn	2042	7,785	0	61	77	87	103	151	2,760	1,759

**TWO-YEAR COMMUNITY COLLEGE  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	11,104	<b>2,000</b>	2,294	NA	NA	NA	NA	NA	NA
11th Grade	2026	10,389	<b>2,000</b>	545	NA	NA	NA	NA	NA	NA
10th Grade	2027	10,042	<b>2,000</b>	308	NA	NA	NA	NA	NA	NA
9th Grade	2028	10,216	<b>2,000</b>	227	NA	NA	NA	NA	2,913	NA
8th Grade	2029	10,302	<b>2,000</b>	182	NA	NA	NA	NA	2,943	NA
7th Grade	2030	10,241	<b>2,000</b>	151	NA	NA	NA	160	2,922	1,862
6th Grade	2031	10,033	<b>2,000</b>	128	NA	NA	NA	156	2,848	1,815
5th Grade	2032	9,830	<b>2,000</b>	111	NA	NA	NA	152	2,776	1,769
4th Grade	2033	9,631	<b>2,000</b>	98	NA	NA	101	148	2,705	1,724
3rd Grade	2034	9,437	<b>2,000</b>	88	NA	NA	98	144	2,637	1,680
2nd Grade	2035	9,229	<b>2,000</b>	79	NA	81	96	140	2,563	1,633
1st Grade	2036	9,001	<b>2,000</b>	72	NA	78	93	136	2,482	1,582
Kindergarten	2037	8,751	<b>2,000</b>	65	67	76	89	131	2,393	1,525
4 Year Old	2038	8,507	<b>2,000</b>	60	64	73	86	126	2,307	1,470
3 Year Old	2039	8,305	<b>2,000</b>	56	62	71	83	122	2,235	1,425
2 Year Old	2040	8,128	<b>2,000</b>	52	60	69	81	119	2,173	1,385
1 Year Old	2041	7,954	<b>2,000</b>	49	59	67	79	115	2,111	1,345
Newborn	2042	7,785	<b>2,000</b>	46	57	65	77	112	2,051	1,307



**TWO-YEAR COMMUNITY COLLEGE  
(62 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	11,104	<b>5,000</b>	1,538	NA	NA	NA	NA	NA	NA
11th Grade	2026	10,389	<b>5,000</b>	350	NA	NA	NA	NA	NA	NA
10th Grade	2027	10,042	<b>5,000</b>	193	NA	NA	NA	NA	NA	NA
9th Grade	2028	10,216	<b>5,000</b>	144	NA	NA	NA	NA	1,849	NA
8th Grade	2029	10,302	<b>5,000</b>	116	NA	NA	NA	NA	1,880	NA
7th Grade	2030	10,241	<b>5,000</b>	96	NA	NA	NA	102	1,858	1,184
6th Grade	2031	10,033	<b>5,000</b>	80	NA	NA	NA	98	1,784	1,137
5th Grade	2032	9,830	<b>5,000</b>	68	NA	NA	NA	94	1,712	1,091
4th Grade	2033	9,631	<b>5,000</b>	59	NA	NA	61	90	1,642	1,046
3rd Grade	2034	9,437	<b>5,000</b>	52	NA	NA	59	86	1,573	1,003
2nd Grade	2035	9,229	<b>5,000</b>	46	NA	47	56	82	1,499	956
1st Grade	2036	9,001	<b>5,000</b>	41	NA	45	53	78	1,418	904
Kindergarten	2037	8,751	<b>5,000</b>	36	37	42	50	73	1,330	848
4 Year Old	2038	8,507	<b>5,000</b>	32	35	39	46	68	1,243	792
3 Year Old	2039	8,305	<b>5,000</b>	29	33	37	44	64	1,172	747
2 Year Old	2040	8,128	<b>5,000</b>	26	31	35	41	61	1,109	707
1 Year Old	2041	7,954	<b>5,000</b>	24	29	33	39	57	1,047	667
Newborn	2042	7,785	<b>5,000</b>	22	27	31	37	54	987	629

**ONE-YEAR COMMUNITY COLLEGE  
(31 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	5,499	0	1,386	NA	NA	NA	NA	NA	NA
11th Grade	2026	5,173	0	336	NA	NA	NA	NA	NA	NA
10th Grade	2027	5,053	0	194	NA	NA	NA	NA	NA	NA
9th Grade	2028	5,140	0	142	NA	NA	NA	NA	1,822	NA
8th Grade	2029	5,230	0	115	NA	NA	NA	NA	1,854	NA
7th Grade	2030	5,272	0	97	NA	NA	NA	102	1,869	1,191
6th Grade	2031	5,164	0	82	NA	NA	NA	100	1,831	1,167
5th Grade	2032	5,061	0	72	NA	NA	NA	98	1,794	1,144
4th Grade	2033	4,958	0	64	NA	NA	66	96	1,758	1,120
3rd Grade	2034	4,857	0	57	NA	NA	64	94	1,722	1,097
2nd Grade	2035	4,759	0	52	NA	53	63	92	1,687	1,075
1st Grade	2036	4,654	0	48	NA	52	62	90	1,650	1,052
Kindergarten	2037	4,525	0	44	45	51	60	88	1,604	1,022
4 Year Old	2038	4,400	0	41	43	49	58	85	1,560	994
3 Year Old	2039	4,277	0	38	42	48	57	83	1,516	966
2 Year Old	2040	4,159	0	35	41	47	55	81	1,474	940
1 Year Old	2041	4,044	0	33	40	45	53	78	1,434	914
Newborn	2042	3,941	0	31	39	44	52	76	1,397	890

**ONE-YEAR COMMUNITY COLLEGE  
(31 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	5,499	<b>2,000</b>	882	NA	NA	NA	NA	NA	NA
11th Grade	2026	5,173	<b>2,000</b>	206	NA	NA	NA	NA	NA	NA
10th Grade	2027	5,053	<b>2,000</b>	117	NA	NA	NA	NA	NA	NA
9th Grade	2028	5,140	<b>2,000</b>	87	NA	NA	NA	NA	1,113	NA
8th Grade	2029	5,230	<b>2,000</b>	71	NA	NA	NA	NA	1,145	NA
7th Grade	2030	5,272	<b>2,000</b>	60	NA	NA	NA	63	1,160	739
6th Grade	2031	5,164	<b>2,000</b>	50	NA	NA	NA	61	1,122	715
5th Grade	2032	5,061	<b>2,000</b>	43	NA	NA	NA	59	1,085	692
4th Grade	2033	4,958	<b>2,000</b>	38	NA	NA	39	57	1,049	668
3rd Grade	2034	4,857	<b>2,000</b>	34	NA	NA	38	55	1,013	646
2nd Grade	2035	4,759	<b>2,000</b>	30	NA	31	36	53	978	623
1st Grade	2036	4,654	<b>2,000</b>	27	NA	30	35	51	941	600
Kindergarten	2037	4,525	<b>2,000</b>	24	25	28	33	49	895	571
4 Year Old	2038	4,400	<b>2,000</b>	22	24	27	32	47	851	542
3 Year Old	2039	4,277	<b>2,000</b>	20	22	26	30	44	807	514
2 Year Old	2040	4,159	<b>2,000</b>	18	21	24	29	42	765	488
1 Year Old	2041	4,044	<b>2,000</b>	17	20	23	27	40	725	462
Newborn	2042	3,941	<b>2,000</b>	15	19	22	26	38	688	439

**ONE-SEMESTER COMMUNITY COLLEGE  
(15 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2024	Projected Enrollment Year	Lump Sum Single Payment	Down Payment	Extended Monthly Payments	12 Year Monthly Payments	10 Year Monthly Payments	8 Year Monthly Payments	5 Year Monthly Payments	3 Year Annual Payments	5 Year Annual Payments
12th Grade	2025	2,640	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2026	2,483	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2027	2,425	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2028	2,467	0	NA	NA	NA	NA	NA	875	NA
8th Grade	2029	2,510	0	NA	NA	NA	NA	NA	890	NA
7th Grade	2030	2,531	0	NA	NA	NA	NA	49	897	572
6th Grade	2031	2,479	0	NA	NA	NA	NA	48	879	560
5th Grade	2032	2,429	0	NA	NA	NA	NA	47	861	549
4th Grade	2033	2,380	0	NA	NA	NA	NA	46	844	538
3rd Grade	2034	2,331	0	NA	NA	NA	NA	45	827	527
2nd Grade	2035	2,284	0	NA	NA	NA	NA	44	810	516
1st Grade	2036	2,234	0	NA	NA	NA	NA	44	792	505
Kindergarten	2037	2,172	0	NA	NA	NA	NA	42	770	491
4 Year Old	2038	2,112	0	NA	NA	NA	NA	41	749	477
3 Year Old	2039	2,053	0	NA	NA	NA	NA	40	728	464
2 Year Old	2040	1,996	0	NA	NA	NA	NA	39	708	451
1 Year Old	2041	1,941	0	NA	NA	NA	NA	38	688	439
Newborn	2042	1,892	0	NA	NA	NA	NA	37	671	427