



MPACT 2025-2026 Enrollment Period Contract Pricing

• Four-Year University (No Down Payment).....	2
• Four-Year University (\$2,000 Down Payment).....	3
• Four-Year University (\$5,000 Down Payment).....	4
• Two-Year University (No Down Payment).....	5
• Two-Year University (\$2,000 Down Payment).....	6
• Two-Year University (\$5,000 Down Payment).....	7
• One-Year University (No Down Payment).....	8
• One-Year University (\$2,000 Down Payment).....	9
• One-Year University (\$5,000 Down Payment).....	10
• One-Semester University (No Down Payment).....	11
• Two-Year Community College/ Two-Year University (No Down Payment).....	12
• Two-Year Community College/ Two-Year University (\$2,000 Down Payment).....	13
• Two-Year Community College/ Two-Year University (\$5,000 Down Payment).....	14
• Two-Year Community College (No Down Payment).....	15
• Two-Year Community College (\$2,000 Down Payment).....	16
• Two-Year Community College (\$5,000 Down Payment).....	17
• One-Year Community College (No Down Payment).....	18
• One-Year Community College (\$2,000 Down Payment).....	19
• One-Semester Community College (No Down Payment).....	20

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	53,801	0	13,552	NA	NA	NA	NA	NA	NA
11th Grade	2027	52,876	0	3,431	NA	NA	NA	NA	NA	NA
10th Grade	2028	52,905	0	2,021	NA	NA	NA	NA	NA	NA
9th Grade	2029	53,230	0	1,466	NA	NA	NA	NA	18,829	NA
8th Grade	2030	53,159	0	1,160	NA	NA	NA	NA	18,804	NA
7th Grade	2031	52,691	0	961	NA	NA	NA	1,015	18,639	11,853
6th Grade	2032	51,824	0	819	NA	NA	NA	999	18,332	11,658
5th Grade	2033	50,970	0	716	NA	NA	NA	982	18,030	11,466
4th Grade	2034	50,015	0	635	NA	NA	656	964	17,692	11,251
3rd Grade	2035	48,947	0	571	NA	NA	642	943	17,314	11,011
2nd Grade	2036	47,768	0	517	NA	530	626	921	16,897	10,746
1st Grade	2037	46,682	0	473	NA	517	612	900	16,513	10,501
Kindergarten	2038	46,067	0	441	449	511	604	888	16,295	10,363
4 Year Old	2039	45,403	0	413	443	503	595	875	16,061	10,214
3 Year Old	2040	44,680	0	388	436	495	586	861	15,805	10,051
2 Year Old	2041	43,901	0	366	428	487	576	846	15,529	9,876
1 Year Old	2042	43,092	0	346	420	478	565	830	15,243	9,694
Newborn	2043	42,275	0	328	412	469	554	815	14,954	9,510

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	53,801	2,000	13,049	NA	NA	NA	NA	NA	NA
11th Grade	2027	52,876	2,000	3,302	NA	NA	NA	NA	NA	NA
10th Grade	2028	52,905	2,000	1,945	NA	NA	NA	NA	NA	NA
9th Grade	2029	53,230	2,000	1,411	NA	NA	NA	NA	18,122	NA
8th Grade	2030	53,159	2,000	1,116	NA	NA	NA	NA	18,097	NA
7th Grade	2031	52,691	2,000	925	NA	NA	NA	977	17,931	11,403
6th Grade	2032	51,824	2,000	787	NA	NA	NA	960	17,624	11,208
5th Grade	2033	50,970	2,000	688	NA	NA	NA	944	17,322	11,016
4th Grade	2034	50,015	2,000	610	NA	NA	630	925	16,984	10,801
3rd Grade	2035	48,947	2,000	547	NA	NA	616	905	16,607	10,561
2nd Grade	2036	47,768	2,000	495	NA	507	600	882	16,190	10,296
1st Grade	2037	46,682	2,000	453	NA	495	586	861	15,806	10,051
Kindergarten	2038	46,067	2,000	422	430	488	578	849	15,588	9,913
4 Year Old	2039	45,403	2,000	395	423	481	569	836	15,353	9,764
3 Year Old	2040	44,680	2,000	370	416	473	560	823	15,097	9,601
2 Year Old	2041	43,901	2,000	349	409	464	549	807	14,822	9,426
1 Year Old	2042	43,092	2,000	329	401	456	539	792	14,536	9,244
Newborn	2043	42,275	2,000	312	393	446	528	776	14,247	9,060

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	53,801	5,000	12,293	NA	NA	NA	NA	NA	NA
11th Grade	2027	52,876	5,000	3,107	NA	NA	NA	NA	NA	NA
10th Grade	2028	52,905	5,000	1,830	NA	NA	NA	NA	NA	NA
9th Grade	2029	53,230	5,000	1,328	NA	NA	NA	NA	17,061	NA
8th Grade	2030	53,159	5,000	1,050	NA	NA	NA	NA	17,035	NA
7th Grade	2031	52,691	5,000	870	NA	NA	NA	919	16,870	10,728
6th Grade	2032	51,824	5,000	740	NA	NA	NA	902	16,563	10,533
5th Grade	2033	50,970	5,000	645	NA	NA	NA	886	16,261	10,341
4th Grade	2034	50,015	5,000	572	NA	NA	590	868	15,923	10,126
3rd Grade	2035	48,947	5,000	513	NA	NA	576	847	15,546	9,886
2nd Grade	2036	47,768	5,000	463	NA	474	561	824	15,128	9,621
1st Grade	2037	46,682	5,000	423	NA	462	547	803	14,744	9,377
Kindergarten	2038	46,067	5,000	393	400	455	539	791	14,527	9,238
4 Year Old	2039	45,403	5,000	367	394	448	530	779	14,292	9,089
3 Year Old	2040	44,680	5,000	344	387	440	520	765	14,036	8,926
2 Year Old	2041	43,901	5,000	324	379	431	510	750	13,761	8,751
1 Year Old	2042	43,092	5,000	305	371	422	499	734	13,474	8,569
Newborn	2043	42,275	5,000	289	363	413	489	718	13,185	8,385

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	26,710	0	6,728	NA	NA	NA	NA	NA	NA
11th Grade	2027	26,421	0	1,715	NA	NA	NA	NA	NA	NA
10th Grade	2028	26,226	0	1,002	NA	NA	NA	NA	NA	NA
9th Grade	2029	26,768	0	737	NA	NA	NA	NA	9,469	NA
8th Grade	2030	27,133	0	592	NA	NA	NA	NA	9,598	NA
7th Grade	2031	27,094	0	494	NA	NA	NA	522	9,584	6,095
6th Grade	2032	26,648	0	421	NA	NA	NA	514	9,426	5,995
5th Grade	2033	26,209	0	368	NA	NA	NA	505	9,271	5,896
4th Grade	2034	25,777	0	328	NA	NA	338	497	9,118	5,799
3rd Grade	2035	25,353	0	296	NA	NA	332	489	8,968	5,703
2nd Grade	2036	24,875	0	269	NA	276	326	479	8,799	5,596
1st Grade	2037	24,273	0	246	NA	269	318	468	8,586	5,460
Kindergarten	2038	23,554	0	225	230	261	309	454	8,332	5,299
4 Year Old	2039	22,953	0	209	224	254	301	442	8,119	5,163
3 Year Old	2040	22,613	0	196	220	251	297	436	7,999	5,087
2 Year Old	2041	22,232	0	185	217	246	292	428	7,864	5,001
1 Year Old	2042	21,826	0	175	213	242	286	421	7,721	4,910
Newborn	2043	21,412	0	166	209	237	281	413	7,574	4,817

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	26,710	2,000	6,224	NA	NA	NA	NA	NA	NA
11th Grade	2027	26,421	2,000	1,585	NA	NA	NA	NA	NA	NA
10th Grade	2028	26,226	2,000	926	NA	NA	NA	NA	NA	NA
9th Grade	2029	26,768	2,000	682	NA	NA	NA	NA	8,761	NA
8th Grade	2030	27,133	2,000	548	NA	NA	NA	NA	8,890	NA
7th Grade	2031	27,094	2,000	458	NA	NA	NA	484	8,877	5,645
6th Grade	2032	26,648	2,000	390	NA	NA	NA	475	8,719	5,545
5th Grade	2033	26,209	2,000	340	NA	NA	NA	467	8,564	5,446
4th Grade	2034	25,777	2,000	302	NA	NA	312	458	8,411	5,349
3rd Grade	2035	25,353	2,000	272	NA	NA	306	450	8,261	5,253
2nd Grade	2036	24,875	2,000	248	NA	254	300	441	8,092	5,146
1st Grade	2037	24,273	2,000	226	NA	247	292	429	7,879	5,010
Kindergarten	2038	23,554	2,000	206	210	239	283	415	7,624	4,849
4 Year Old	2039	22,953	2,000	190	204	232	275	404	7,412	4,713
3 Year Old	2040	22,613	2,000	179	201	228	270	397	7,292	4,637
2 Year Old	2041	22,232	2,000	168	197	224	265	390	7,157	4,551
1 Year Old	2042	21,826	2,000	159	193	220	260	382	7,013	4,460
Newborn	2043	21,412	2,000	150	189	215	255	374	6,867	4,367

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	26,710	5,000	5,469	NA	NA	NA	NA	NA	NA
11th Grade	2027	26,421	5,000	1,390	NA	NA	NA	NA	NA	NA
10th Grade	2028	26,226	5,000	811	NA	NA	NA	NA	NA	NA
9th Grade	2029	26,768	5,000	600	NA	NA	NA	NA	7,700	NA
8th Grade	2030	27,133	5,000	483	NA	NA	NA	NA	7,829	NA
7th Grade	2031	27,094	5,000	403	NA	NA	NA	426	7,815	4,970
6th Grade	2032	26,648	5,000	342	NA	NA	NA	417	7,658	4,870
5th Grade	2033	26,209	5,000	298	NA	NA	NA	409	7,502	4,771
4th Grade	2034	25,777	5,000	264	NA	NA	272	400	7,350	4,674
3rd Grade	2035	25,353	5,000	237	NA	NA	267	392	7,200	4,578
2nd Grade	2036	24,875	5,000	215	NA	220	261	383	7,030	4,471
1st Grade	2037	24,273	5,000	195	NA	214	253	371	6,817	4,336
Kindergarten	2038	23,554	5,000	178	181	206	243	358	6,563	4,174
4 Year Old	2039	22,953	5,000	163	175	199	235	346	6,351	4,039
3 Year Old	2040	22,613	5,000	153	172	195	231	339	6,230	3,962
2 Year Old	2041	22,232	5,000	143	168	191	226	332	6,096	3,876
1 Year Old	2042	21,826	5,000	135	164	187	221	324	5,952	3,785
Newborn	2043	20,412	5,000	127	160	182	215	316	5,805	3,692

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	13,254	0	3,339	NA	NA	NA	NA	NA	NA
11th Grade	2027	13,163	0	854	NA	NA	NA	NA	NA	NA
10th Grade	2028	13,088	0	500	NA	NA	NA	NA	NA	NA
9th Grade	2029	13,221	0	364	NA	NA	NA	NA	4,677	NA
8th Grade	2030	13,495	0	294	NA	NA	NA	NA	4,774	NA
7th Grade	2031	13,680	0	250	NA	NA	NA	264	4,839	3,077
6th Grade	2032	13,455	0	213	NA	NA	NA	259	4,759	3,027
5th Grade	2033	13,233	0	186	NA	NA	NA	255	4,681	2,977
4th Grade	2034	13,015	0	165	NA	NA	171	251	4,604	2,928
3rd Grade	2035	12,801	0	149	NA	NA	168	247	4,528	2,880
2nd Grade	2036	12,590	0	136	NA	140	165	243	4,454	2,832
1st Grade	2037	12,353	0	125	NA	137	162	238	4,370	2,779
Kindergarten	2038	11,986	0	115	117	133	157	231	4,240	2,696
4 Year Old	2039	11,631	0	106	113	129	153	224	4,114	2,616
3 Year Old	2040	11,386	0	99	111	126	149	219	4,028	2,561
2 Year Old	2041	11,202	0	93	109	124	147	216	3,963	2,520
1 Year Old	2042	11,000	0	88	107	122	144	212	3,891	2,474
Newborn	2043	10,792	0	84	105	120	142	208	3,817	2,428

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	13,254	2,000	2,835	NA	NA	NA	NA	NA	NA
11th Grade	2027	13,163	2,000	724	NA	NA	NA	NA	NA	NA
10th Grade	2028	13,088	2,000	424	NA	NA	NA	NA	NA	NA
9th Grade	2029	13,221	2,000	309	NA	NA	NA	NA	3,969	NA
8th Grade	2030	13,495	2,000	251	NA	NA	NA	NA	4,066	NA
7th Grade	2031	13,680	2,000	213	NA	NA	NA	225	4,132	2,627
6th Grade	2032	13,455	2,000	181	NA	NA	NA	221	4,052	2,577
5th Grade	2033	13,233	2,000	158	NA	NA	NA	216	3,973	2,527
4th Grade	2034	13,015	2,000	140	NA	NA	144	212	3,896	2,478
3rd Grade	2035	12,801	2,000	126	NA	NA	142	208	3,821	2,430
2nd Grade	2036	12,590	2,000	115	NA	117	139	204	3,746	2,382
1st Grade	2037	12,353	2,000	105	NA	115	136	200	3,662	2,329
Kindergarten	2038	11,986	2,000	96	97	111	131	192	3,532	2,246
4 Year Old	2039	11,631	2,000	88	94	107	126	186	3,407	2,167
3 Year Old	2040	11,386	2,000	81	92	104	123	181	3,320	2,111
2 Year Old	2041	11,202	2,000	77	90	102	121	177	3,255	2,070
1 Year Old	2042	11,000	2,000	72	88	100	118	173	3,184	2,025
Newborn	2043	10,792	2,000	68	86	97	115	169	3,110	1,978

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	13,254	5,000	2,079	NA	NA	NA	NA	NA	NA
11th Grade	2027	13,163	5,000	530	NA	NA	NA	NA	NA	NA
10th Grade	2028	13,088	5,000	309	NA	NA	NA	NA	NA	NA
9th Grade	2029	13,221	5,000	226	NA	NA	NA	NA	2,908	NA
8th Grade	2030	13,495	5,000	185	NA	NA	NA	NA	3,005	NA
7th Grade	2031	13,680	5,000	158	NA	NA	NA	167	3,070	1,953
6th Grade	2032	13,455	5,000	134	NA	NA	NA	163	2,991	1,902
5th Grade	2033	13,233	5,000	116	NA	NA	NA	159	2,912	1,852
4th Grade	2034	13,015	5,000	102	NA	NA	105	154	2,835	1,803
3rd Grade	2035	12,801	5,000	91	NA	NA	102	150	2,759	1,755
2nd Grade	2036	12,590	5,000	82	NA	84	100	146	2,685	1,707
1st Grade	2037	12,353	5,000	75	NA	82	96	142	2,601	1,654
Kindergarten	2038	11,986	5,000	67	68	77	92	135	2,471	1,572
4 Year Old	2039	11,631	5,000	60	65	74	87	128	2,346	1,492
3 Year Old	2040	11,386	5,000	55	62	71	84	123	2,259	1,437
2 Year Old	2041	11,202	5,000	52	60	69	81	120	2,194	1,395
1 Year Old	2042	11,000	5,000	48	58	67	79	116	2,122	1,350
Newborn	2043	10,792	5,000	45	56	64	76	112	2,049	1,303

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	6,362	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2027	6,318	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2028	6,282	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2029	6,346	0	NA	NA	NA	NA	NA	2,245	NA
8th Grade	2030	6,478	0	NA	NA	NA	NA	NA	2,291	NA
7th Grade	2031	6,566	0	NA	NA	NA	NA	127	2,323	1,477
6th Grade	2032	6,458	0	NA	NA	NA	NA	124	2,285	1,453
5th Grade	2033	6,352	0	NA	NA	NA	NA	122	2,247	1,429
4th Grade	2034	6,247	0	NA	NA	NA	NA	120	2,210	1,405
3rd Grade	2035	6,144	0	NA	NA	NA	NA	118	2,174	1,382
2nd Grade	2036	6,043	0	NA	NA	NA	NA	116	2,138	1,359
1st Grade	2037	5,929	0	NA	NA	NA	NA	114	2,097	1,334
Kindergarten	2038	5,753	0	NA	NA	NA	NA	111	2,035	1,294
4 Year Old	2039	5,583	0	NA	NA	NA	NA	108	1,975	1,256
3 Year Old	2040	5,465	0	NA	NA	NA	NA	105	1,933	1,229
2 Year Old	2041	5,377	0	NA	NA	NA	NA	104	1,902	1,210
1 Year Old	2042	5,280	0	NA	NA	NA	NA	102	1,868	1,188
Newborn	2043	5,180	0	NA	NA	NA	NA	100	1,832	1,165

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	37,821	0	9,527	NA	NA	NA	NA	NA	NA
11th Grade	2027	36,945	0	2,398	NA	NA	NA	NA	NA	NA
10th Grade	2028	37,084	0	1,417	NA	NA	NA	NA	NA	NA
9th Grade	2029	36,827	0	1,014	NA	NA	NA	NA	13,027	NA
8th Grade	2030	36,484	0	796	NA	NA	NA	NA	12,906	NA
7th Grade	2031	35,997	0	657	NA	NA	NA	694	12,733	8,098
6th Grade	2032	35,363	0	559	NA	NA	NA	681	12,509	7,955
5th Grade	2033	34,682	0	487	NA	NA	NA	668	12,268	7,802
4th Grade	2034	33,884	0	431	NA	NA	444	653	11,986	7,622
3rd Grade	2035	32,975	0	385	NA	NA	432	635	11,664	7,418
2nd Grade	2036	32,136	0	348	NA	356	421	619	11,368	7,229
1st Grade	2037	31,705	0	321	NA	351	416	611	11,215	7,132
Kindergarten	2038	31,238	0	299	305	346	410	602	11,050	7,027
4 Year Old	2039	30,724	0	279	300	341	403	592	10,868	6,911
3 Year Old	2040	30,175	0	262	294	334	396	582	10,674	6,788
2 Year Old	2041	29,603	0	246	289	328	388	570	10,472	6,659
1 Year Old	2042	29,030	0	233	283	322	381	559	10,269	6,530
Newborn	2043	28,460	0	221	277	315	373	548	10,067	6,402

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	37,821	2,000	9,023	NA	NA	NA	NA	NA	NA
11th Grade	2027	36,945	2,000	2,268	NA	NA	NA	NA	NA	NA
10th Grade	2028	37,084	2,000	1,340	NA	NA	NA	NA	NA	NA
9th Grade	2029	36,827	2,000	959	NA	NA	NA	NA	12,319	NA
8th Grade	2030	36,484	2,000	752	NA	NA	NA	NA	12,198	NA
7th Grade	2031	35,997	2,000	620	NA	NA	NA	655	12,026	7,648
6th Grade	2032	35,363	2,000	527	NA	NA	NA	643	11,802	7,505
5th Grade	2033	34,682	2,000	459	NA	NA	NA	630	11,561	7,352
4th Grade	2034	33,884	2,000	405	NA	NA	418	614	11,278	7,172
3rd Grade	2035	32,975	2,000	361	NA	NA	406	597	10,957	6,968
2nd Grade	2036	32,136	2,000	326	NA	334	395	581	10,660	6,779
1st Grade	2037	31,705	2,000	301	NA	329	390	572	10,508	6,682
Kindergarten	2038	31,238	2,000	280	285	324	383	563	10,342	6,577
4 Year Old	2039	30,724	2,000	261	280	318	377	554	10,161	6,462
3 Year Old	2040	30,175	2,000	245	275	312	369	543	9,966	6,338
2 Year Old	2041	29,603	2,000	230	269	306	362	532	9,764	6,209
1 Year Old	2042	29,030	2,000	217	264	300	354	521	9,561	6,080
Newborn	2043	28,460	2,000	205	258	293	347	510	9,360	5,952

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	37,821	5,000	8,268	NA	NA	NA	NA	NA	NA
11th Grade	2027	36,945	5,000	2,073	NA	NA	NA	NA	NA	NA
10th Grade	2028	37,084	5,000	1,226	NA	NA	NA	NA	NA	NA
9th Grade	2029	36,827	5,000	877	NA	NA	NA	NA	11,258	NA
8th Grade	2030	36,484	5,000	687	NA	NA	NA	NA	11,137	NA
7th Grade	2031	35,997	5,000	565	NA	NA	NA	597	10,965	6,973
6th Grade	2032	35,363	5,000	480	NA	NA	NA	585	10,740	6,830
5th Grade	2033	34,682	5,000	417	NA	NA	NA	572	10,500	6,677
4th Grade	2034	33,884	5,000	367	NA	NA	379	557	10,217	6,498
3rd Grade	2035	32,975	5,000	326	NA	NA	367	539	9,896	6,293
2nd Grade	2036	32,136	5,000	294	NA	301	356	523	9,599	6,104
1st Grade	2037	31,705	5,000	271	NA	296	350	515	9,446	6,007
Kindergarten	2038	31,238	5,000	251	256	291	344	506	9,281	5,902
4 Year Old	2039	30,724	5,000	234	251	285	337	496	9,099	5,787
3 Year Old	2040	30,175	5,000	219	245	279	330	485	8,905	5,663
2 Year Old	2041	29,603	5,000	205	240	273	323	474	8,703	5,535
1 Year Old	2042	29,030	5,000	193	234	266	315	463	8,500	5,406
Newborn	2043	28,460	5,000	182	229	260	308	452	8,299	5,277

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2025	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	2026	11,662	0	2,938	NA	NA	NA	NA	NA	NA
11th Grade	2027	10,794	0	700	NA	NA	NA	NA	NA	NA
10th Grade	2028	10,223	0	391	NA	NA	NA	NA	NA	NA
9th Grade	2029	10,216	0	281	NA	NA	NA	NA	3,614	NA
8th Grade	2030	10,302	0	225	NA	NA	NA	NA	3,644	NA
7th Grade	2031	10,241	0	187	NA	NA	NA	197	3,623	2,304
6th Grade	2032	10,033	0	159	NA	NA	NA	193	3,549	2,257
5th Grade	2033	9,830	0	138	NA	NA	NA	189	3,477	2,211
4th Grade	2034	9,631	0	122	NA	NA	126	186	3,407	2,167
3rd Grade	2035	9,437	0	110	NA	NA	124	182	3,338	2,123
2nd Grade	2036	9,229	0	100	NA	102	121	178	3,265	2,076
1st Grade	2037	9,001	0	91	NA	100	118	173	3,184	2,025
Kindergarten	2038	8,751	0	84	85	97	115	169	3,096	1,969
4 Year Old	2039	8,507	0	77	83	94	112	164	3,009	1,914
3 Year Old	2040	8,349	0	72	81	93	109	161	2,953	1,878
2 Year Old	2041	8,191	0	68	80	91	107	158	2,897	1,843
1 Year Old	2042	8,024	0	64	78	89	105	155	2,838	1,805
Newborn	2043	7,852	0	61	77	87	103	151	2,778	1,766

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2025	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	2026	11,662	2,000	2,434	NA	NA	NA	NA	NA	NA
11th Grade	2027	10,794	2,000	571	NA	NA	NA	NA	NA	NA
10th Grade	2028	10,223	2,000	314	NA	NA	NA	NA	NA	NA
9th Grade	2029	10,216	2,000	226	NA	NA	NA	NA	2,906	NA
8th Grade	2030	10,302	2,000	181	NA	NA	NA	NA	2,937	NA
7th Grade	2031	10,241	2,000	150	NA	NA	NA	159	2,915	1,854
6th Grade	2032	10,033	2,000	127	NA	NA	NA	155	2,842	1,807
5th Grade	2033	9,830	2,000	110	NA	NA	NA	151	2,770	1,761
4th Grade	2034	9,631	2,000	97	NA	NA	100	147	2,699	1,717
3rd Grade	2035	9,437	2,000	87	NA	NA	98	143	2,631	1,673
2nd Grade	2036	9,229	2,000	78	NA	80	95	139	2,557	1,626
1st Grade	2037	9,001	2,000	71	NA	78	92	135	2,476	1,575
Kindergarten	2038	8,751	2,000	65	66	75	89	130	2,388	1,519
4 Year Old	2039	8,507	2,000	59	63	72	85	125	2,302	1,464
3 Year Old	2040	8,349	2,000	55	62	70	83	122	2,246	1,428
2 Year Old	2041	8,191	2,000	52	60	69	81	119	2,190	1,393
1 Year Old	2042	8,024	2,000	48	59	67	79	116	2,131	1,355
Newborn	2043	7,852	2,000	45	57	65	77	113	2,070	1,316

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2025	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	2026	11,662	5,000	1,678	NA	NA	NA	NA	NA	NA
11th Grade	2027	10,794	5,000	376	NA	NA	NA	NA	NA	NA
10th Grade	2028	10,223	5,000	200	NA	NA	NA	NA	NA	NA
9th Grade	2029	10,216	5,000	144	NA	NA	NA	NA	1,845	NA
8th Grade	2030	10,302	5,000	116	NA	NA	NA	NA	1,875	NA
7th Grade	2031	10,241	5,000	96	NA	NA	NA	101	1,854	1,179
6th Grade	2032	10,033	5,000	80	NA	NA	NA	97	1,780	1,132
5th Grade	2033	9,830	5,000	68	NA	NA	NA	93	1,709	1,087
4th Grade	2034	9,631	5,000	59	NA	NA	61	89	1,638	1,042
3rd Grade	2035	9,437	5,000	52	NA	NA	58	81	1,570	998
2nd Grade	2036	9,229	5,000	46	NA	47	55	87	1,496	951
1st Grade	2037	9,001	5,000	41	NA	44	52	77	1,415	900
Kindergarten	2038	8,751	5,000	36	37	42	49	72	1,327	844
4 Year Old	2039	8,507	5,000	32	34	39	46	68	1,241	789
3 Year Old	2040	8,349	5,000	29	33	37	44	65	1,185	753
2 Year Old	2041	8,191	5,000	27	31	35	42	61	1,129	718
1 Year Old	2042	8,024	5,000	24	29	34	40	58	1,070	680
Newborn	2043	7,852	5,000	22	28	32	37	55	1,009	642

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	5,775	0	1,455	NA	NA	NA	NA	NA	NA
11th Grade	2027	5,375	0	349	NA	NA	NA	NA	NA	NA
10th Grade	2028	5,120	0	196	NA	NA	NA	NA	NA	NA
9th Grade	2029	5,140	0	142	NA	NA	NA	NA	1,818	NA
8th Grade	2030	5,230	0	114	NA	NA	NA	NA	1,850	NA
7th Grade	2031	5,272	0	96	NA	NA	NA	102	1,865	1,186
6th Grade	2032	5,164	0	82	NA	NA	NA	100	1,827	1,162
5th Grade	2033	5,061	0	71	NA	NA	NA	98	1,790	1,138
4th Grade	2034	4,958	0	63	NA	NA	65	96	1,754	1,115
3rd Grade	2035	4,857	0	57	NA	NA	64	94	1,718	1,093
2nd Grade	2036	4,759	0	52	NA	53	62	92	1,683	1,071
1st Grade	2037	4,654	0	47	NA	52	61	90	1,646	1,047
Kindergarten	2038	4,525	0	43	44	50	59	87	1,601	1,018
4 Year Old	2039	4,400	0	40	43	49	58	85	1,556	990
3 Year Old	2040	4,277	0	37	42	47	56	82	1,513	962
2 Year Old	2041	4,159	0	35	41	46	55	80	1,471	936
1 Year Old	2042	4,062	0	33	40	45	53	78	1,437	914
Newborn	2043	3,975	0	31	39	44	52	77	1,406	894

ONE-YEAR COMMUNITY COLLEGE
(31 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2025	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	2026	5,775	2,000	951	NA	NA	NA	NA	NA	NA
11th Grade	2027	5,375	2,000	219	NA	NA	NA	NA	NA	NA
10th Grade	2028	5,120	2,000	119	NA	NA	NA	NA	NA	NA
9th Grade	2029	5,140	2,000	86	NA	NA	NA	NA	1,111	NA
8th Grade	2030	5,230	2,000	70	NA	NA	NA	NA	1,143	NA
7th Grade	2031	5,272	2,000	60	NA	NA	NA	63	1,157	736
6th Grade	2032	5,164	2,000	50	NA	NA	NA	61	1,119	712
5th Grade	2033	5,061	2,000	43	NA	NA	NA	59	1,083	689
4th Grade	2034	4,958	2,000	38	NA	NA	39	57	1,046	665
3rd Grade	2035	4,857	2,000	33	NA	NA	37	55	1,011	643
2nd Grade	2036	4,759	2,000	30	NA	31	36	53	976	621
1st Grade	2037	4,654	2,000	27	NA	29	35	51	939	597
Kindergarten	2038	4,525	2,000	24	25	28	33	49	893	568
4 Year Old	2039	4,400	2,000	22	23	27	31	46	849	540
3 Year Old	2040	4,277	2,000	20	22	25	30	44	805	512
2 Year Old	2041	4,159	2,000	18	21	24	28	42	764	486
1 Year Old	2042	4,062	2,000	17	20	23	27	40	729	464
Newborn	2043	3,975	2,000	15	19	22	26	38	699	444

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

Age/Grade of Beneficiary as of 9/1/2025	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	2026	2,772	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2027	2,580	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2028	2,458	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2029	2,467	0	NA	NA	NA	NA	NA	873	NA
8th Grade	2030	2,510	0	NA	NA	NA	NA	NA	888	NA
7th Grade	2031	2,531	0	NA	NA	NA	NA	49	895	569
6th Grade	2032	2,479	0	NA	NA	NA	NA	48	877	558
5th Grade	2033	2,429	0	NA	NA	NA	NA	47	859	546
4th Grade	2034	2,380	0	NA	NA	NA	NA	46	842	535
3rd Grade	2035	2,331	0	NA	NA	NA	NA	45	825	524
2nd Grade	2036	2,284	0	NA	NA	NA	NA	44	808	514
1st Grade	2037	2,234	0	NA	NA	NA	NA	43	790	503
Kindergarten	2038	2,172	0	NA	NA	NA	NA	42	768	489
4 Year Old	2039	2,112	0	NA	NA	NA	NA	41	747	475
3 Year Old	2040	2,053	0	NA	NA	NA	NA	40	726	462
2 Year Old	2041	1,996	0	NA	NA	NA	NA	39	706	449
1 Year Old	2042	1,950	0	NA	NA	NA	NA	38	690	439
Newborn	2043	1,908	0	NA	NA	NA	NA	37	675	429