



MPACT 2026-2027 Enrollment Period Contract Pricing

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• 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
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• One-Semester University (No Down Payment).....	11
• Two-Year Community College/ Two-Year University (No Down Payment).....	12
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**FOUR-YEAR UNIVERSITY
(124 Semester Hours)**

Age/Grade of Beneficiary as of 9/1/2026	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	2027	56,469	0	14,220	NA	NA	NA	NA	NA	NA
11th Grade	2028	54,524	0	3,533	NA	NA	NA	NA	NA	NA
10th Grade	2029	52,986	0	2,019	NA	NA	NA	NA	NA	NA
9th Grade	2030	53,230	0	1,461	NA	NA	NA	NA	18,787	NA
8th Grade	2031	53,159	0	1,154	NA	NA	NA	NA	18,762	NA
7th Grade	2032	52,691	0	956	NA	NA	NA	1,010	18,596	11,801
6th Grade	2033	51,824	0	813	NA	NA	NA	993	18,290	11,606
5th Grade	2034	50,970	0	710	NA	NA	NA	977	17,989	11,415
4th Grade	2035	50,015	0	630	NA	NA	650	959	17,652	11,201
3rd Grade	2036	48,947	0	565	NA	NA	636	938	17,275	10,962
2nd Grade	2037	47,768	0	512	NA	524	621	916	16,859	10,698
1st Grade	2038	46,682	0	468	NA	512	607	895	16,476	10,455
Kindergarten	2039	46,067	0	435	444	505	599	883	16,259	10,317
4 Year Old	2040	45,403	0	407	437	498	590	870	16,024	10,168
3 Year Old	2041	44,680	0	382	430	490	581	856	15,769	10,006
2 Year Old	2042	43,901	0	360	423	482	571	841	15,494	9,832
1 Year Old	2043	43,092	0	340	415	473	560	826	15,209	9,651
Newborn	2044	42,275	0	322	407	464	550	810	14,920	9,468

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	56,469	2,000	13,717	NA	NA	NA	NA	NA	NA
11th Grade	2028	54,524	2,000	3,404	NA	NA	NA	NA	NA	NA
10th Grade	2029	52,986	2,000	1,943	NA	NA	NA	NA	NA	NA
9th Grade	2030	53,230	2,000	1,406	NA	NA	NA	NA	18,081	NA
8th Grade	2031	53,159	2,000	1,111	NA	NA	NA	NA	18,056	NA
7th Grade	2032	52,691	2,000	919	NA	NA	NA	972	17,891	11,353
6th Grade	2033	51,824	2,000	782	NA	NA	NA	955	17,585	11,159
5th Grade	2034	50,970	2,000	682	NA	NA	NA	939	17,283	10,967
4th Grade	2035	50,015	2,000	605	NA	NA	624	920	16,946	10,753
3rd Grade	2036	48,947	2,000	542	NA	NA	610	900	16,569	10,514
2nd Grade	2037	47,768	2,000	490	NA	502	595	877	16,153	10,250
1st Grade	2038	46,682	2,000	448	NA	490	581	856	15,770	10,007
Kindergarten	2039	46,067	2,000	416	424	483	573	845	15,553	9,869
4 Year Old	2040	45,403	2,000	389	418	476	564	832	15,318	9,720
3 Year Old	2041	44,680	2,000	365	411	468	555	818	15,063	9,559
2 Year Old	2042	43,901	2,000	344	403	460	545	803	14,788	9,384
1 Year Old	2043	43,092	2,000	324	396	451	534	788	14,503	9,203
Newborn	2044	42,275	2,000	307	388	442	524	772	14,214	9,020

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	56,469	5,000	12,961	NA	NA	NA	NA	NA	NA
11th Grade	2028	54,524	5,000	3,209	NA	NA	NA	NA	NA	NA
10th Grade	2029	52,986	5,000	1,828	NA	NA	NA	NA	NA	NA
9th Grade	2030	53,230	5,000	1,323	NA	NA	NA	NA	17,022	NA
8th Grade	2031	53,159	5,000	1,045	NA	NA	NA	NA	16,997	NA
7th Grade	2032	52,691	5,000	865	NA	NA	NA	914	16,832	10,681
6th Grade	2033	51,824	5,000	735	NA	NA	NA	897	16,526	10,487
5th Grade	2034	50,970	5,000	640	NA	NA	NA	881	16,224	10,295
4th Grade	2035	50,015	5,000	567	NA	NA	585	863	15,887	10,082
3rd Grade	2036	48,947	5,000	507	NA	NA	571	842	15,510	9,842
2nd Grade	2037	47,768	5,000	458	NA	469	556	820	15,094	9,578
1st Grade	2038	46,682	5,000	418	NA	457	542	799	14,711	9,335
Kindergarten	2039	46,067	5,000	388	395	450	534	787	14,494	9,197
4 Year Old	2040	45,403	5,000	362	389	443	525	774	14,260	9,049
3 Year Old	2041	44,680	5,000	339	382	435	516	760	14,004	8,887
2 Year Old	2042	43,901	5,000	319	375	427	506	746	13,729	8,712
1 Year Old	2043	43,092	5,000	301	367	418	495	730	13,444	8,531
Newborn	2044	42,275	5,000	284	359	409	485	714	13,156	8,348

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	28,280	0	7,122	NA	NA	NA	NA	NA	NA
11th Grade	2028	27,302	0	1,769	NA	NA	NA	NA	NA	NA
10th Grade	2029	26,519	0	1,010	NA	NA	NA	NA	NA	NA
9th Grade	2030	26,768	0	735	NA	NA	NA	NA	9,447	NA
8th Grade	2031	27,133	0	589	NA	NA	NA	NA	9,576	NA
7th Grade	2032	27,094	0	491	NA	NA	NA	519	9,562	6,068
6th Grade	2033	26,648	0	418	NA	NA	NA	511	9,405	5,968
5th Grade	2034	26,209	0	365	NA	NA	NA	502	9,250	5,870
4th Grade	2035	25,777	0	325	NA	NA	335	494	9,098	5,773
3rd Grade	2036	25,353	0	293	NA	NA	330	486	8,948	5,678
2nd Grade	2037	24,875	0	266	NA	273	323	477	8,779	5,571
1st Grade	2038	24,273	0	243	NA	266	316	465	8,567	5,436
Kindergarten	2039	23,554	0	223	227	258	306	451	8,313	5,275
4 Year Old	2040	22,953	0	206	221	252	298	440	8,101	5,141
3 Year Old	2041	22,613	0	193	218	248	294	433	7,981	5,064
2 Year Old	2042	22,232	0	182	214	244	289	426	7,846	4,979
1 Year Old	2043	21,826	0	172	210	239	284	418	7,703	4,888
Newborn	2044	21,412	0	163	206	235	278	410	7,557	4,795

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	28,280	2,000	6,618	NA	NA	NA	NA	NA	NA
11th Grade	2028	27,302	2,000	1,640	NA	NA	NA	NA	NA	NA
10th Grade	2029	26,519	2,000	934	NA	NA	NA	NA	NA	NA
9th Grade	2030	26,768	2,000	680	NA	NA	NA	NA	8,741	NA
8th Grade	2031	27,133	2,000	546	NA	NA	NA	NA	8,870	NA
7th Grade	2032	27,094	2,000	455	NA	NA	NA	481	8,857	5,620
6th Grade	2033	26,648	2,000	387	NA	NA	NA	472	8,699	5,520
5th Grade	2034	26,209	2,000	337	NA	NA	NA	464	8,544	5,422
4th Grade	2035	25,777	2,000	299	NA	NA	309	456	8,392	5,325
3rd Grade	2036	25,353	2,000	270	NA	NA	304	448	8,242	5,230
2nd Grade	2037	24,875	2,000	245	NA	251	297	438	8,073	5,123
1st Grade	2038	24,273	2,000	223	NA	244	290	427	7,861	4,988
Kindergarten	2039	23,554	2,000	204	208	236	280	413	7,607	4,827
4 Year Old	2040	22,953	2,000	188	202	230	272	402	7,395	4,693
3 Year Old	2041	22,613	2,000	176	198	226	268	395	7,275	4,616
2 Year Old	2042	22,232	2,000	166	195	222	263	388	7,141	4,531
1 Year Old	2043	21,826	2,000	156	191	217	258	380	6,997	4,440
Newborn	2044	21,412	2,000	148	187	213	252	372	6,851	4,347

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	28,280	5,000	5,862	NA	NA	NA	NA	NA	NA
11th Grade	2028	27,302	5,000	1,445	NA	NA	NA	NA	NA	NA
10th Grade	2029	26,519	5,000	820	NA	NA	NA	NA	NA	NA
9th Grade	2030	26,768	5,000	597	NA	NA	NA	NA	7,683	NA
8th Grade	2031	27,133	5,000	480	NA	NA	NA	NA	7,811	NA
7th Grade	2032	27,094	5,000	401	NA	NA	NA	423	7,798	4,948
6th Grade	2033	26,648	5,000	340	NA	NA	NA	415	7,640	4,848
5th Grade	2034	26,209	5,000	295	NA	NA	NA	406	7,485	4,750
4th Grade	2035	25,777	5,000	262	NA	NA	270	398	7,333	4,653
3rd Grade	2036	25,353	5,000	235	NA	NA	265	390	7,183	4,558
2nd Grade	2037	24,875	5,000	213	NA	218	258	381	7,015	4,451
1st Grade	2038	24,273	5,000	193	NA	211	251	369	6,802	4,316
Kindergarten	2039	23,554	5,000	175	179	204	241	356	6,548	4,155
4 Year Old	2040	22,953	5,000	161	173	197	233	344	6,336	4,021
3 Year Old	2041	22,613	5,000	151	170	193	229	338	6,216	3,945
2 Year Old	2042	22,232	5,000	141	166	189	224	330	6,082	3,859
1 Year Old	2043	21,826	5,000	133	162	185	219	322	5,938	3,768
Newborn	2044	21,412	5,000	125	158	180	213	315	5,792	3,676

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	14,127	0	3,558	NA	NA	NA	NA	NA	NA
11th Grade	2028	13,688	0	887	NA	NA	NA	NA	NA	NA
10th Grade	2029	13,327	0	508	NA	NA	NA	NA	NA	NA
9th Grade	2030	13,221	0	363	NA	NA	NA	NA	4,666	NA
8th Grade	2031	13,495	0	293	NA	NA	NA	NA	4,763	NA
7th Grade	2032	13,680	0	248	NA	NA	NA	262	4,828	3,064
6th Grade	2033	13,455	0	211	NA	NA	NA	258	4,749	3,013
5th Grade	2034	13,233	0	184	NA	NA	NA	254	4,670	2,964
4th Grade	2035	13,015	0	164	NA	NA	169	249	4,593	2,915
3rd Grade	2036	12,801	0	148	NA	NA	166	245	4,518	2,867
2nd Grade	2037	12,590	0	135	NA	138	164	241	4,443	2,820
1st Grade	2038	12,353	0	124	NA	136	161	237	4,360	2,767
Kindergarten	2039	11,986	0	113	115	131	156	230	4,230	2,684
4 Year Old	2040	11,631	0	104	112	128	151	223	4,105	2,605
3 Year Old	2041	11,386	0	97	110	125	148	218	4,019	2,550
2 Year Old	2042	11,202	0	92	108	123	146	215	3,954	2,509
1 Year Old	2043	11,000	0	87	106	121	143	211	3,882	2,464
Newborn	2044	10,792	0	82	104	118	140	207	3,809	2,417

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	14,127	2,000	3,054	NA	NA	NA	NA	NA	NA
11th Grade	2028	13,688	2,000	757	NA	NA	NA	NA	NA	NA
10th Grade	2029	13,327	2,000	432	NA	NA	NA	NA	NA	NA
9th Grade	2030	13,221	2,000	308	NA	NA	NA	NA	3,960	NA
8th Grade	2031	13,495	2,000	250	NA	NA	NA	NA	4,057	NA
7th Grade	2032	13,680	2,000	212	NA	NA	NA	224	4,122	2,616
6th Grade	2033	13,455	2,000	180	NA	NA	NA	220	4,043	2,565
5th Grade	2034	13,233	2,000	156	NA	NA	NA	215	3,965	2,516
4th Grade	2035	13,015	2,000	139	NA	NA	143	211	3,888	2,467
3rd Grade	2036	12,801	2,000	125	NA	NA	140	207	3,812	2,419
2nd Grade	2037	12,590	2,000	113	NA	116	138	203	3,738	2,372
1st Grade	2038	12,353	2,000	104	NA	114	135	198	3,654	2,319
Kindergarten	2039	11,986	2,000	94	96	110	130	191	3,524	2,236
4 Year Old	2040	11,631	2,000	86	93	106	125	185	3,399	2,157
3 Year Old	2041	11,386	2,000	80	90	103	122	180	3,313	2,102
2 Year Old	2042	11,202	2,000	75	89	101	120	176	3,248	2,061
1 Year Old	2043	11,000	2,000	71	87	99	117	172	3,176	2,016
Newborn	2044	10,792	2,000	67	85	96	114	169	3,103	1,969

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	14,127	5,000	2,298	NA	NA	NA	NA	NA	NA
11th Grade	2028	13,688	5,000	563	NA	NA	NA	NA	NA	NA
10th Grade	2029	13,327	5,000	317	NA	NA	NA	NA	NA	NA
9th Grade	2030	13,221	5,000	226	NA	NA	NA	NA	2,901	NA
8th Grade	2031	13,495	5,000	184	NA	NA	NA	NA	2,998	NA
7th Grade	2032	13,680	5,000	157	NA	NA	NA	166	3,063	1,944
6th Grade	2033	13,455	5,000	133	NA	NA	NA	162	2,984	1,894
5th Grade	2034	13,233	5,000	115	NA	NA	NA	158	2,906	1,844
4th Grade	2035	13,015	5,000	101	NA	NA	104	154	2,829	1,795
3rd Grade	2036	12,801	5,000	90	NA	NA	101	150	2,753	1,747
2nd Grade	2037	12,590	5,000	81	NA	83	99	145	2,679	1,700
1st Grade	2038	12,353	5,000	74	NA	81	96	141	2,595	1,647
Kindergarten	2039	11,986	5,000	66	67	77	91	134	2,466	1,565
4 Year Old	2040	11,631	5,000	59	64	73	86	127	2,340	1,485
3 Year Old	2041	11,386	5,000	55	61	70	83	122	2,254	1,430
2 Year Old	2042	11,202	5,000	51	60	68	81	119	2,189	1,389
1 Year Old	2043	11,000	5,000	47	58	66	78	115	2,118	1,344
Newborn	2044	10,792	5,000	44	56	64	75	111	2,044	1,297

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	6,781	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2028	6,570	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2029	6,397	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2030	6,346	0	NA	NA	NA	NA	NA	2,240	NA
8th Grade	2031	6,478	0	NA	NA	NA	NA	NA	2,286	NA
7th Grade	2032	6,566	0	NA	NA	NA	NA	126	2,318	1,471
6th Grade	2033	6,458	0	NA	NA	NA	NA	124	2,279	1,446
5th Grade	2034	6,352	0	NA	NA	NA	NA	122	2,242	1,423
4th Grade	2035	6,247	0	NA	NA	NA	NA	120	2,205	1,399
3rd Grade	2036	6,144	0	NA	NA	NA	NA	118	2,169	1,376
2nd Grade	2037	6,043	0	NA	NA	NA	NA	116	2,133	1,353
1st Grade	2038	5,929	0	NA	NA	NA	NA	114	2,093	1,328
Kindergarten	2039	5,753	0	NA	NA	NA	NA	110	2,031	1,288
4 Year Old	2040	5,583	0	NA	NA	NA	NA	107	1,970	1,250
3 Year Old	2041	5,465	0	NA	NA	NA	NA	105	1,929	1,224
2 Year Old	2042	5,377	0	NA	NA	NA	NA	103	1,898	1,204
1 Year Old	2043	5,280	0	NA	NA	NA	NA	101	1,863	1,183
Newborn	2044	5,180	0	NA	NA	NA	NA	99	1,828	1,160

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	39,189	0	9,869	NA	NA	NA	NA	NA	NA
11th Grade	2028	37,340	0	2,420	NA	NA	NA	NA	NA	NA
10th Grade	2029	37,084	0	1,413	NA	NA	NA	NA	NA	NA
9th Grade	2030	36,827	0	1,011	NA	NA	NA	NA	12,997	NA
8th Grade	2031	36,484	0	792	NA	NA	NA	NA	12,876	NA
7th Grade	2032	35,997	0	653	NA	NA	NA	690	12,705	8,062
6th Grade	2033	35,363	0	555	NA	NA	NA	678	12,481	7,920
5th Grade	2034	34,682	0	483	NA	NA	NA	665	12,240	7,767
4th Grade	2035	33,884	0	427	NA	NA	441	649	11,959	7,589
3rd Grade	2036	32,975	0	381	NA	NA	429	632	11,638	7,385
2nd Grade	2037	32,136	0	344	NA	353	418	616	11,342	7,197
1st Grade	2038	31,705	0	318	NA	348	412	608	11,190	7,101
Kindergarten	2039	31,238	0	295	301	343	406	599	11,025	6,996
4 Year Old	2040	30,724	0	276	296	337	399	589	10,844	6,881
3 Year Old	2041	30,175	0	258	291	331	392	578	10,650	6,758
2 Year Old	2042	29,603	0	243	285	325	385	567	10,448	6,630
1 Year Old	2043	29,127	0	230	280	319	379	558	10,280	6,523
Newborn	2044	28,460	0	217	274	312	370	545	10,044	6,374

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	39,189	2,000	9,365	NA	NA	NA	NA	NA	NA
11th Grade	2028	37,340	2,000	2,290	NA	NA	NA	NA	NA	NA
10th Grade	2029	37,084	2,000	1,337	NA	NA	NA	NA	NA	NA
9th Grade	2030	36,827	2,000	956	NA	NA	NA	NA	12,292	NA
8th Grade	2031	36,484	2,000	749	NA	NA	NA	NA	12,171	NA
7th Grade	2032	35,997	2,000	617	NA	NA	NA	652	11,999	7,614
6th Grade	2033	35,363	2,000	524	NA	NA	NA	639	11,775	7,472
5th Grade	2034	34,682	2,000	455	NA	NA	NA	626	11,535	7,319
4th Grade	2035	33,884	2,000	402	NA	NA	415	611	11,253	7,141
3rd Grade	2036	32,975	2,000	358	NA	NA	403	594	10,932	6,937
2nd Grade	2037	32,136	2,000	323	NA	331	392	578	10,636	6,749
1st Grade	2038	31,705	2,000	298	NA	326	386	569	10,484	6,653
Kindergarten	2039	31,238	2,000	276	282	321	380	560	10,319	6,548
4 Year Old	2040	30,724	2,000	258	277	315	373	551	10,138	6,433
3 Year Old	2041	30,175	2,000	241	271	309	366	540	9,944	6,310
2 Year Old	2042	29,603	2,000	226	266	303	359	529	9,742	6,182
1 Year Old	2043	29,127	2,000	214	261	298	353	520	9,574	6,075
Newborn	2044	28,460	2,000	202	255	290	344	507	9,339	5,926

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	39,189	5,000	8,610	NA	NA	NA	NA	NA	NA
11th Grade	2028	37,340	5,000	2,096	NA	NA	NA	NA	NA	NA
10th Grade	2029	37,084	5,000	1,223	NA	NA	NA	NA	NA	NA
9th Grade	2030	36,827	5,000	873	NA	NA	NA	NA	11,233	NA
8th Grade	2031	36,484	5,000	683	NA	NA	NA	NA	11,112	NA
7th Grade	2032	35,997	5,000	562	NA	NA	NA	594	10,940	6,942
6th Grade	2033	35,363	5,000	477	NA	NA	NA	582	10,716	6,800
5th Grade	2034	34,682	5,000	413	NA	NA	NA	569	10,476	6,648
4th Grade	2035	33,884	5,000	364	NA	NA	376	554	10,194	6,469
3rd Grade	2036	32,975	5,000	323	NA	NA	364	536	9,873	6,265
2nd Grade	2037	32,136	5,000	291	NA	298	353	520	9,577	6,077
1st Grade	2038	31,705	5,000	268	NA	293	347	512	9,425	5,981
Kindergarten	2039	31,238	5,000	248	253	288	341	503	9,260	5,876
4 Year Old	2040	30,724	5,000	231	248	282	334	493	9,079	5,761
3 Year Old	2041	30,175	5,000	215	242	276	327	482	8,885	5,638
2 Year Old	2042	29,603	5,000	202	237	270	320	472	8,683	5,510
1 Year Old	2043	29,127	5,000	190	232	265	314	462	8,515	5,403
Newborn	2044	28,460	5,000	179	226	257	305	450	8,280	5,254

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2026	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	2027	12,670	0	3,191	NA	NA	NA	NA	NA	NA
11th Grade	2028	11,424	0	740	NA	NA	NA	NA	NA	NA
10th Grade	2029	10,605	0	404	NA	NA	NA	NA	NA	NA
9th Grade	2030	10,216	0	280	NA	NA	NA	NA	3,606	NA
8th Grade	2031	10,302	0	224	NA	NA	NA	NA	3,636	NA
7th Grade	2032	10,241	0	186	NA	NA	NA	196	3,614	2,294
6th Grade	2033	10,033	0	157	NA	NA	NA	192	3,541	2,247
5th Grade	2034	9,830	0	137	NA	NA	NA	188	3,469	2,202
4th Grade	2035	9,631	0	121	NA	NA	125	185	3,399	2,157
3rd Grade	2036	9,437	0	109	NA	NA	123	181	3,331	2,113
2nd Grade	2037	9,229	0	99	NA	101	120	177	3,257	2,067
1st Grade	2038	9,001	0	90	NA	99	117	173	3,177	2,016
Kindergarten	2039	8,784	0	83	85	96	114	168	3,100	1,967
4 Year Old	2040	8,659	0	78	83	95	113	166	3,056	1,939
3 Year Old	2041	8,536	0	73	82	94	111	164	3,013	1,912
2 Year Old	2042	8,415	0	69	81	92	109	161	2,970	1,885
1 Year Old	2043	8,295	0	65	80	91	108	159	2,928	1,858
Newborn	2044	8,177	0	62	79	90	106	157	2,886	1,831

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2026	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	2027	12,670	2,000	2,687	NA	NA	NA	NA	NA	NA
11th Grade	2028	11,424	2,000	611	NA	NA	NA	NA	NA	NA
10th Grade	2029	10,605	2,000	328	NA	NA	NA	NA	NA	NA
9th Grade	2030	10,216	2,000	225	NA	NA	NA	NA	2,900	NA
8th Grade	2031	10,302	2,000	180	NA	NA	NA	NA	2,930	NA
7th Grade	2032	10,241	2,000	149	NA	NA	NA	158	2,909	1,846
6th Grade	2033	10,033	2,000	126	NA	NA	NA	154	2,835	1,799
5th Grade	2034	9,830	2,000	109	NA	NA	NA	150	2,763	1,754
4th Grade	2035	9,631	2,000	96	NA	NA	99	146	2,693	1,709
3rd Grade	2036	9,437	2,000	86	NA	NA	97	143	2,625	1,666
2nd Grade	2037	9,229	2,000	77	NA	79	94	139	2,551	1,619
1st Grade	2038	9,001	2,000	70	NA	77	91	134	2,471	1,568
Kindergarten	2039	8,784	2,000	64	65	74	88	130	2,394	1,519
4 Year Old	2040	8,659	2,000	60	64	73	87	128	2,350	1,491
3 Year Old	2041	8,536	2,000	56	63	72	85	125	2,307	1,464
2 Year Old	2042	8,415	2,000	53	62	70	83	123	2,264	1,437
1 Year Old	2043	8,295	2,000	50	61	69	82	121	2,222	1,410
Newborn	2044	8,177	2,000	47	59	68	80	118	2,180	1,383

TWO-YEAR COMMUNITY COLLEGE
(62 Semester Hours)

Age/Grade of Beneficiary as of 9/1/2026	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	2027	12,670	5,000	1,931	NA	NA	NA	NA	NA	NA
11th Grade	2028	11,424	5,000	416	NA	NA	NA	NA	NA	NA
10th Grade	2029	10,605	5,000	214	NA	NA	NA	NA	NA	NA
9th Grade	2030	10,216	5,000	143	NA	NA	NA	NA	1,841	NA
8th Grade	2031	10,302	5,000	115	NA	NA	NA	NA	1,871	NA
7th Grade	2032	10,241	5,000	95	NA	NA	NA	100	1,850	1,174
6th Grade	2033	10,033	5,000	79	NA	NA	NA	96	1,776	1,127
5th Grade	2034	9,830	5,000	67	NA	NA	NA	93	1,705	1,082
4th Grade	2035	9,631	5,000	58	NA	NA	60	89	1,634	1,037
3rd Grade	2036	9,437	5,000	51	NA	NA	58	85	1,566	994
2nd Grade	2037	9,229	5,000	45	NA	46	55	81	1,493	947
1st Grade	2038	9,001	5,000	40	NA	44	52	77	1,412	896
Kindergarten	2039	8,784	5,000	36	36	42	49	73	1,336	847
4 Year Old	2040	8,659	5,000	33	35	40	48	70	1,291	819
3 Year Old	2041	8,536	5,000	30	34	39	46	68	1,248	792
2 Year Old	2042	8,415	5,000	28	33	37	44	65	1,205	765
1 Year Old	2043	8,295	5,000	26	32	36	43	63	1,163	738
Newborn	2044	8,177	5,000	24	31	35	41	61	1,121	712

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	6,342	0	1,597	NA	NA	NA	NA	NA	NA
11th Grade	2028	5,753	0	373	NA	NA	NA	NA	NA	NA
10th Grade	2029	5,359	0	204	NA	NA	NA	NA	NA	NA
9th Grade	2030	5,140	0	141	NA	NA	NA	NA	1,814	NA
8th Grade	2031	5,230	0	114	NA	NA	NA	NA	1,846	NA
7th Grade	2032	5,272	0	96	NA	NA	NA	101	1,861	1,181
6th Grade	2033	5,164	0	81	NA	NA	NA	99	1,823	1,157
5th Grade	2034	5,061	0	70	NA	NA	NA	97	1,786	1,133
4th Grade	2035	4,958	0	62	NA	NA	64	95	1,750	1,110
3rd Grade	2036	4,857	0	56	NA	NA	63	93	1,714	1,088
2nd Grade	2037	4,759	0	51	NA	52	62	91	1,680	1,066
1st Grade	2038	4,654	0	47	NA	51	61	89	1,643	1,042
Kindergarten	2039	4,525	0	43	44	50	59	87	1,597	1,013
4 Year Old	2040	4,400	0	39	42	48	57	84	1,553	985
3 Year Old	2041	4,319	0	37	42	47	56	83	1,524	967
2 Year Old	2042	4,257	0	35	41	47	55	82	1,502	953
1 Year Old	2043	4,197	0	33	40	46	55	80	1,481	940
Newborn	2044	4,137	0	32	40	45	54	79	1,460	927

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	6,342	2,000	1,093	NA	NA	NA	NA	NA	NA
11th Grade	2028	5,753	2,000	243	NA	NA	NA	NA	NA	NA
10th Grade	2029	5,359	2,000	128	NA	NA	NA	NA	NA	NA
9th Grade	2030	5,140	2,000	86	NA	NA	NA	NA	1,108	NA
8th Grade	2031	5,230	2,000	70	NA	NA	NA	NA	1,140	NA
7th Grade	2032	5,272	2,000	59	NA	NA	NA	63	1,155	733
6th Grade	2033	5,164	2,000	50	NA	NA	NA	61	1,117	709
5th Grade	2034	5,061	2,000	43	NA	NA	NA	59	1,080	686
4th Grade	2035	4,958	2,000	37	NA	NA	38	57	1,044	662
3rd Grade	2036	4,857	2,000	33	NA	NA	37	55	1,008	640
2nd Grade	2037	4,759	2,000	30	NA	30	36	53	974	618
1st Grade	2038	4,654	2,000	27	NA	29	35	51	937	594
Kindergarten	2039	4,525	2,000	24	24	28	33	48	891	565
4 Year Old	2040	4,400	2,000	22	23	26	31	46	847	538
3 Year Old	2041	4,319	2,000	20	22	25	30	44	818	519
2 Year Old	2042	4,257	2,000	19	22	25	29	43	797	505
1 Year Old	2043	4,197	2,000	17	21	24	29	42	775	492
Newborn	2044	4,137	2,000	16	21	23	28	41	754	479

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

Age/Grade of Beneficiary as of 9/1/2026	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	2027	3,044	0	NA	NA	NA	NA	NA	NA	NA
11th Grade	2028	2,761	0	NA	NA	NA	NA	NA	NA	NA
10th Grade	2029	2,572	0	NA	NA	NA	NA	NA	NA	NA
9th Grade	2030	2,467	0	NA	NA	NA	NA	NA	871	NA
8th Grade	2031	2,510	0	NA	NA	NA	NA	NA	886	NA
7th Grade	2032	2,531	0	NA	NA	NA	NA	49	893	567
6th Grade	2033	2,479	0	NA	NA	NA	NA	48	875	555
5th Grade	2034	2,429	0	NA	NA	NA	NA	47	857	544
4th Grade	2035	2,380	0	NA	NA	NA	NA	46	840	533
3rd Grade	2036	2,331	0	NA	NA	NA	NA	45	823	522
2nd Grade	2037	2,284	0	NA	NA	NA	NA	44	806	512
1st Grade	2038	2,234	0	NA	NA	NA	NA	43	788	500
Kindergarten	2039	2,172	0	NA	NA	NA	NA	42	767	486
4 Year Old	2040	2,112	0	NA	NA	NA	NA	41	745	473
3 Year Old	2041	2,073	0	NA	NA	NA	NA	40	732	464
2 Year Old	2042	2,043	0	NA	NA	NA	NA	39	721	458
1 Year Old	2043	2,015	0	NA	NA	NA	NA	39	711	451
Newborn	2044	1,986	0	NA	NA	NA	NA	38	701	445