

# Financial Analysis



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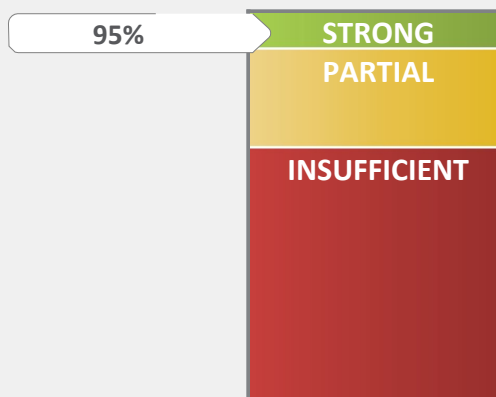
# Education Goal Coverage

College Education (Joan) - Current Plan

Your ability to cover your education goal is determined by comparing your available resources to the total expected value of the goal.

The following report shows the details and the projected goal coverage amount for your Current Plan.

## EDUCATION GOAL COVERAGE



Cost Details	Current Plan
Estimated Cost per Year (Today's \$)	\$35,979
Annual Cost Index Rate	3.00%
Start Year of Education	2031
Duration of Goal	4
Expense % Coverage	100%
Estimated Total Cost	\$227,679
Resources	
Assets Available Today	\$23,611
Return Rate on Assets	7.57%
Year of First Shortfall	2034
Current Monthly Savings	\$400
Additional Monthly Savings	\$0
Savings Start Date	2/1/2017
Savings Indexed At	0.00%
Additional Lump Sum Savings	\$0
Savings Date	2/1/2017
Capital at Start of Goal	\$181,423

Important: The calculations or other information generated by NaviPlan® version 17.0 regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. These calculations are shown for illustrative purposes only because they utilize return data that may not include fees or operating expenses, and are not available for investment. If included, fees and other operating expenses would materially reduce these calculations. NaviPlan® provides general analysis and planning with non-specific recommendation language that does not qualify as investment advice. Specific investment recommendations found on this deliverable are solely created by the advisor and may materially change the advisor-client fiduciary relationship, and thus should be reviewed between the interested parties.

# Education Funding Details

## College Education (Joan) - Current Plan

The following report outlines your ability to cover your education goal through the last year of education. A shortfall represents an inability to cover one (or potentially multiple goals) in a given year. Identifying these shortfalls is a necessary step in moving closer to achieving your goals.

Year	Age	Start of Year Assets	Contributions <sup>1</sup>	Growth & Reinvestments <sup>1</sup>	Withdrawals	End of Year Assets	Expected Cost	Shortfall
2017	43/39	\$23,611	-	-	\$0	\$29,816	\$0	\$0
2018	44/40	\$29,816	\$4,800	\$2,453	\$0	\$37,069	\$0	\$0
2019	45/41	\$37,069	\$4,800	\$3,002	\$0	\$44,871	\$0	\$0
2020	46/42	\$44,871	\$4,800	\$3,593	\$0	\$53,264	\$0	\$0
2021	47/43	\$53,264	\$4,800	\$4,228	\$0	\$62,292	\$0	\$0
2022	48/44	\$62,292	\$4,800	\$4,912	\$0	\$72,004	\$0	\$0
2023	49/45	\$72,004	\$4,800	\$5,647	\$0	\$82,452	\$0	\$0
2024	50/46	\$82,452	\$4,800	\$6,438	\$0	\$93,690	\$0	\$0
2025	51/47	\$93,690	\$4,800	\$7,289	\$0	\$105,779	\$0	\$0
2026	52/48	\$105,779	\$4,800	\$8,205	\$0	\$118,784	\$0	\$0
2027	53/49	\$118,784	\$4,800	\$9,189	\$0	\$132,773	\$0	\$0
2028	54/50	\$132,773	\$4,800	\$10,249	\$0	\$147,822	\$0	\$0
2029	55/51	\$147,822	\$4,800	\$11,388	\$0	\$164,010	\$0	\$0
2030	56/52	\$164,010	\$4,800	\$12,614	\$0	\$181,423	\$0	\$0
2031	57/53	\$181,423	\$4,800	\$9,812	\$54,421	\$141,613	\$54,421	\$0
2032	58/54	\$141,613	\$4,800	\$6,674	\$56,054	\$97,033	\$56,054	\$0
2033	59/55	\$97,033	\$4,800	\$3,171	\$57,736	\$47,268	\$57,736	\$0
2034	60/56	\$47,268	\$4,800	\$165	\$47,668	\$4,565	\$59,468	(\$11,799)

<sup>1</sup>Does not include the first year's Contributions and Growth & Reinvestments due to partial year calculations.

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# What Are My Education Goal Options?

College Education (Joan) - Current Plan

The total projected cost of education for Alexa is **\$227,679**. The graph below shows that you will start to run out of capital in **2034**. Currently, you have an **accumulated shortfall in the analysis of (\$11,799)** that may need to be covered by student loans in the future. Selecting a less expensive education source, saving more each month, and saving a lump sum are all strategies that can help you reach your education goals. Consider using any of these options alone or a combination of several to reach 100% goal coverage.



<b>Alter Spending</b>	OR	<b>Save Monthly</b>	OR	<b>Save a Lump Sum</b>
Seek education that costs <b>\$34,308</b> or less per year.		Increase your monthly savings by <b>\$36</b>		Save <b>\$4,613</b> today.

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