

Costs for MPACT Contracts

FOUR-YEAR SENIOR COLLEGE / UNIVERSITY PLAN (128 SENIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	23,839	N/A	N/A	N/A	6,018	4
11th Grade	2013	23,664	N/A	N/A	N/A	1,551	16
10th Grade	2014	23,491	N/A	N/A	N/A	914	28
9th Grade	2015	23,319	723	N/A	N/A	659	40
8th Grade	2016	23,148	718	N/A	N/A	522	52
7th Grade	2017	22,979	712	460	N/A	436	64
6th Grade	2018	22,811	707	456	N/A	378	76
5th Grade	2019	22,644	702	453	N/A	335	88
4th Grade	2020	22,478	696	449	N/A	303	100
3rd Grade	2021	22,314	691	446	N/A	278	112
2nd Grade	2022	22,151	686	443	263	258	124
1st Grade	2023	21,989	681	440	261	241	136
Kindergarten*	2024	21,828	676	436	259	227	148
4 Year Old	2025	21,669	671	433	258	215	160
3 Year Old	2026	21,511	666	430	256	205	172
2 Year Old	2027	21,354	661	427	254	196	184
1 Year Old	2028	21,198	656	424	252	189	196
Newborn	2029	21,043	651	420	250	182	208

FIVE-YEAR SENIOR COLLEGE / UNIVERSITY PLAN (160 SENIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	29,688	N/A	N/A	N/A	7,494	4
11th Grade	2013	29,470	N/A	N/A	N/A	1,931	16
10th Grade	2014	29,253	N/A	N/A	N/A	1,137	28
9th Grade	2015	29,038	900	N/A	N/A	820	40
8th Grade	2016	28,825	893	N/A	N/A	649	52
7th Grade	2017	28,613	886	572	N/A	543	64
6th Grade	2018	28,403	880	568	N/A	470	76
5th Grade	2019	28,194	873	563	N/A	417	88
4th Grade	2020	27,987	867	559	N/A	377	100
3rd Grade	2021	27,782	860	555	N/A	346	112
2nd Grade	2022	27,578	854	551	327	320	124
1st Grade	2023	27,376	848	547	325	300	136
Kindergarten*	2024	27,175	841	543	323	282	148
4 Year Old	2025	26,976	835	539	320	268	160
3 Year Old	2026	26,778	829	535	318	255	172
2 Year Old	2027	26,582	823	531	316	244	184
1 Year Old	2028	26,387	817	527	313	235	196
Newborn	2029	26,194	811	523	311	226	208

TWO-YEAR SENIOR COLLEGE / UNIVERSITY PLAN (64 SENIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	12,009	N/A	N/A	N/A	3,032	4
11th Grade	2013	11,922	N/A	N/A	N/A	782	16
10th Grade	2014	11,836	N/A	N/A	N/A	461	28
9th Grade	2015	11,751	365	N/A	N/A	333	40
8th Grade	2016	11,666	362	N/A	N/A	264	52
7th Grade	2017	11,582	360	233	N/A	221	64
6th Grade	2018	11,499	357	231	N/A	191	76
5th Grade	2019	11,416	354	229	N/A	170	88
4th Grade	2020	11,334	352	227	N/A	154	100
3rd Grade	2021	11,253	349	226	N/A	141	112
2nd Grade	2022	11,172	347	224	134	131	124
1st Grade	2023	11,092	344	222	133	122	136
Kindergarten*	2024	11,013	341	221	132	115	148
4 Year Old	2025	10,934	339	219	131	109	160
3 Year Old	2026	10,856	336	218	130	104	172
2 Year Old	2027	10,778	334	216	129	100	184
1 Year Old	2028	10,701	331	214	128	96	196
Newborn	2029	10,625	329	213	127	93	208

* If child is five years old but will not be in Kindergarten until 2012, use the four year old prices.

** For payment options with annual payments, or partial down payments plus monthly payments, please call the MPACT Office at 1-800-987-4450 or go online.

*** Extended Payment Plan means monthly payments from Feb. 2012 until the summer before the beneficiary enrolls in college. (Number of payments in next column).

Costs for MPACT Contracts

ONE-YEAR SENIOR COLLEGE / UNIVERSITY PLAN (32 SENIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	6,027	N/A	N/A	N/A	1,523	4
11th Grade	2013	5,985	N/A	N/A	N/A	394	16
10th Grade	2014	5,943	N/A	N/A	N/A	232	28
9th Grade	2015	5,902	184	N/A	N/A	168	40
8th Grade	2016	5,861	183	N/A	N/A	133	52
7th Grade	2017	5,820	182	118	N/A	112	64
6th Grade	2018	5,780	180	117	N/A	97	76
5th Grade	2019	5,740	179	116	N/A	86	88
4th Grade	2020	5,700	178	115	N/A	78	100
3rd Grade	2021	5,661	176	114	N/A	72	112
2nd Grade	2022	5,622	175	113	68	67	124
1st Grade	2023	5,583	174	113	68	62	136
Kindergarten*	2024	5,545	172	112	67	59	148
4 Year Old	2025	5,507	171	111	67	56	160
3 Year Old	2026	5,469	170	110	66	53	172
2 Year Old	2027	5,432	169	109	66	51	184
1 Year Old	2028	5,395	167	109	65	49	196
Newborn	2029	5,358	166	108	65	47	208

TWO-YEAR JUNIOR / COMMUNITY COLLEGE PLAN (64 JUNIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	4,583	N/A	N/A	N/A	1,159	4
11th Grade	2013	4,530	N/A	N/A	N/A	298	16
10th Grade	2014	4,478	N/A	N/A	N/A	176	28
9th Grade	2015	4,427	139	N/A	N/A	126	40
8th Grade	2016	4,376	137	N/A	N/A	100	52
7th Grade	2017	4,326	135	88	N/A	83	64
6th Grade	2018	4,277	134	87	N/A	72	76
5th Grade	2019	4,228	132	86	N/A	64	88
4th Grade	2020	4,180	131	85	N/A	58	100
3rd Grade	2021	4,133	129	84	N/A	53	112
2nd Grade	2022	4,086	127	83	50	49	124
1st Grade	2023	4,040	126	82	49	46	136
Kindergarten*	2024	3,994	124	81	49	43	148
4 Year Old	2025	3,949	123	80	48	41	160
3 Year Old	2026	3,905	121	79	48	39	172
2 Year Old	2027	3,861	120	78	47	37	184
1 Year Old	2028	3,818	119	77	47	35	196
Newborn	2029	3,775	117	76	46	34	208

ONE-YEAR JUNIOR / COMMUNITY COLLEGE PLAN (32 JUNIOR HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	2,306	N/A	N/A	N/A	584	4
11th Grade	2013	2,281	N/A	N/A	N/A	151	16
10th Grade	2014	2,256	N/A	N/A	N/A	89	28
9th Grade	2015	2,232	71	N/A	N/A	65	40
8th Grade	2016	2,208	70	N/A	N/A	51	52
7th Grade	2017	2,184	69	45	N/A	43	64
6th Grade	2018	2,161	68	45	N/A	37	76
5th Grade	2019	2,138	67	44	N/A	33	88
4th Grade	2020	2,115	67	44	N/A	30	100
3rd Grade	2021	2,093	66	43	N/A	28	112
2nd Grade	2022	2,071	65	43	27	26	124
1st Grade	2023	2,049	64	42	27	24	136
Kindergarten*	2024	2,028	64	42	27	23	148
4 Year Old	2025	2,007	63	41	27	22	160
3 Year Old	2026	1,986	62	41	26	21	172
2 Year Old	2027	1,965	61	40	26	21	184
1 Year Old	2028	1,945	61	40	26	20	196
Newborn	2029	1,925	60	39	25	19	208

* If child is five years old but will not be in Kindergarten until 2012, use the four year old prices.

** For payment options with annual payments, or partial down payments plus monthly payments, please call the MPACT Office at 1-800-987-4450 or go online.

*** Extended Payment Plan means monthly payments from Feb. 2012 until the summer before the beneficiary enrolls in college. (Number of payments in next column).

Costs for MPACT Contracts

TWO-YEAR JUNIOR COLLEGE PLUS TWO-YEAR SENIOR COLLEGE PLAN (64 JR. AND 64 SR. HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	16,413	N/A	N/A	N/A	4,144	4
11th Grade	2013	16,272	N/A	N/A	N/A	1,067	16
10th Grade	2014	16,132	N/A	N/A	N/A	628	28
9th Grade	2015	15,994	496	N/A	N/A	452	40
8th Grade	2016	15,857	492	N/A	N/A	358	52
7th Grade	2017	15,721	488	315	N/A	299	64
6th Grade	2018	15,586	483	312	N/A	259	76
5th Grade	2019	15,453	479	310	N/A	229	88
4th Grade	2020	15,321	475	307	N/A	207	100
3rd Grade	2021	15,190	471	304	N/A	190	112
2nd Grade	2022	15,060	467	302	180	176	124
1st Grade	2023	14,931	463	299	178	164	136
Kindergarten*	2024	14,803	459	296	176	155	148
4 Year Old	2025	14,677	455	294	175	146	160
3 Year Old	2026	14,552	451	291	173	139	172
2 Year Old	2027	14,428	447	289	172	133	184
1 Year Old	2028	14,305	443	286	170	128	196
Newborn	2029	14,183	439	284	169	123	208

ONE-YEAR JUNIOR COLLEGE PLUS THREE-YEAR SENIOR COLLEGE PLAN (32 JR. AND 96 SR. HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	20,118	N/A	N/A	N/A	5,079	4
11th Grade	2013	19,960	N/A	N/A	N/A	1,309	16
10th Grade	2014	19,803	N/A	N/A	N/A	770	28
9th Grade	2015	19,647	609	N/A	N/A	555	40
8th Grade	2016	19,493	605	N/A	N/A	440	52
7th Grade	2017	19,340	600	387	N/A	367	64
6th Grade	2018	19,188	595	384	N/A	318	76
5th Grade	2019	19,037	590	381	N/A	282	88
4th Grade	2020	18,888	585	378	N/A	255	100
3rd Grade	2021	18,740	581	375	N/A	234	112
2nd Grade	2022	18,593	576	372	221	217	124
1st Grade	2023	18,447	572	369	220	202	136
Kindergarten*	2024	18,302	567	366	218	191	148
4 Year Old	2025	18,159	562	363	216	181	160
3 Year Old	2026	18,017	558	360	214	172	172
2 Year Old	2027	17,876	553	357	213	165	184
1 Year Old	2028	17,736	549	355	211	158	196
Newborn	2029	17,597	545	352	209	152	208

TWO-YEAR JUNIOR COLLEGE PLUS THREE-YEAR SENIOR COLLEGE PLAN (64 JR. AND 96 SR. HOURS)

Age/Grade of Beneficiary as of Sept 1, 2011	Projected Enrollment Year	Lump Sum Single Payment **	Monthly Payments Over 3 Years	Monthly Payments Over 5 Years	Monthly Payments Over 10 Years	Extended Monthly Payments ***	Number of Payments Extended Plan
12th Grade	2012	22,263	N/A	N/A	N/A	5,620	4
11th Grade	2013	22,079	N/A	N/A	N/A	1,447	16
10th Grade	2014	21,897	N/A	N/A	N/A	852	28
9th Grade	2015	21,716	673	N/A	N/A	614	40
8th Grade	2016	21,537	668	N/A	N/A	485	52
7th Grade	2017	21,359	662	427	N/A	405	64
6th Grade	2018	21,183	657	424	N/A	351	76
5th Grade	2019	21,008	651	420	N/A	311	88
4th Grade	2020	20,835	646	417	N/A	281	100
3rd Grade	2021	20,663	640	413	N/A	258	112
2nd Grade	2022	20,493	635	410	244	239	124
1st Grade	2023	20,324	630	406	242	223	136
Kindergarten*	2024	20,157	624	403	240	210	148
4 Year Old	2025	19,991	619	400	238	199	160
3 Year Old	2026	19,827	614	396	236	189	172
2 Year Old	2027	19,664	609	393	234	181	184
1 Year Old	2028	19,502	604	390	232	174	196
Newborn	2029	19,342	599	386	230	167	208

* If child is five years old but will not be in Kindergarten until 2012, use the four year old prices.

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***Extended Payment Plan means monthly payments from Feb. 2012 until the summer before the beneficiary enrolls in college. (Number of payments in next column).