

Husband-Wife Family Expenses

Your Situation										
			Age 0 to 17	College		Post College			Total	
Income	\$150,000									
Child #1			\$414,240	\$237,600		\$40,000			\$691,840	
Child #2			\$414,240	\$237,600		\$40,000			\$691,840	
Child #3									\$0	
Child #4									\$0	
Other			\$150,000						\$150,000	
Total			\$978,480	\$475,200		\$80,000			\$1,533,680	
USDA - Age 0 to Age 17 Expenses										
Before-Tax Income										
Avg	Low	High	Total	Housing	Food	Trans	Clothing	Health Care	Child Care Educ	Misc
\$38,000		\$59,000	\$183,690	\$64,080	\$32,220	\$26,280	\$11,940	\$12,960	\$23,010	\$13,200
\$79,000	\$59,000	\$102,000	\$250,200	\$84,060	\$38,550	\$35,640	\$14,340	\$17,730	\$38,310	\$21,570
\$178,000	\$102,000		\$414,240	\$152,100	\$48,240	\$51,150	\$20,010	\$20,520	\$84,720	\$37,500
College Expenses - Investing/Month										
			Age 0 to 18							
Cost/Year Now			Save/month	Total						
	\$20,000		\$444	\$95,904						
	\$30,000		\$667	\$144,072						
	\$40,000		\$888	\$191,808						
	\$50,000		\$1,100	\$237,600						
	\$60,000		\$1,333	\$287,928						
https://www.archimedes.com/blackrock/costwait/costwait_adv.phtml										
Average cost in today's dollars, e.g \$40,000										
Years until college - 18										
Years in college - 4										
College Cost Inflation - 4%										
Return on your investment - 6%										