

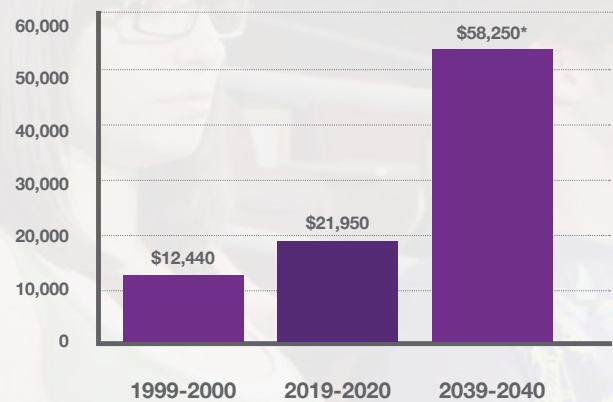
# LEARN MORE, EARN MORE

Earning a college degree is often viewed as a stepping stone to the American dream. But even though a higher education comes with the potential for higher income, it doesn't come cheaply and you first must tackle the challenge of paying for it.

Whether you're saving for a child, spouse or yourself, the sooner you start planning for education costs, the better.

## THE COST OF COLLEGE

The average cost of a four-year public university (tuition, fees, room and board) has increased significantly over the past 20 years. If you project the rate of increase of the last 20 years forward, for the next 20 years, you get some eye-popping future college costs



\* Assuming 5% inflation