

[VeriPlan helps you to plan college savings and other education savings for your children](#)

Category : How VeriPlan Helps You To Plan Your Lifecycle Finances

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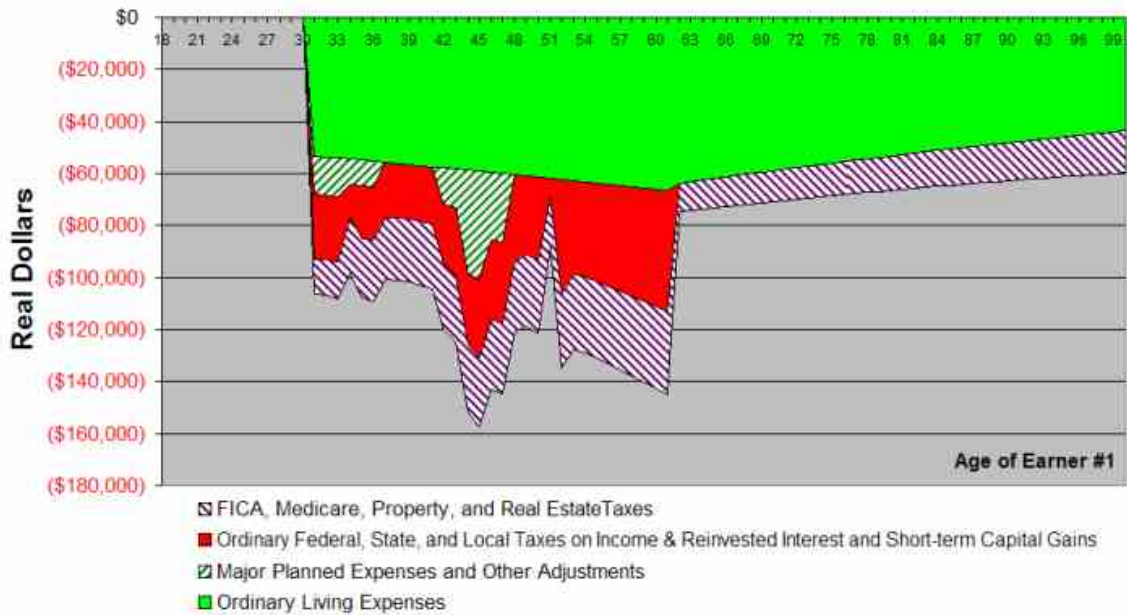
VeriPlan's personal financial planning software helps you to plan college savings and other education savings for your children. VeriPlan's fully integrated and automated financial calculators and financial software tools help you to determine whether your current savings rate would lead to a sustainable financial plan across your lifecycle. VeriPlan also can be used as a financial calculator to test how earning, budgeting, spending, and saving more or less would affect the viability of your financial planning during any year of your lifetime. In addition to projecting your yearly ordinary living expense budget across your lifecycle, VeriPlan lets you plan for major expenditures, including private preparatory school and college education costs. When used as a Children's Education Expenditure Planning Tool, VeriPlan can help you to understand your education savings needs by: ->projecting annual expenses for any number of children in private preparatory schools, college, and graduate school ->growing projected educational expenses with inflation or at rates that differ from expected inflation ->offsetting costs by anticipated educational scholarships, grants, and loans. A separate section of VeriPlan's Expense and Savings Tool provides a detailed example of using VeriPlan as a finance calculator that plans the future college savings, expenses, scholarships, and loans for two children who currently are very young. An example of VeriPlan's Expenses graphic that includes planned college expenses for children.

Below is an example of the VeriPlan's Expenses graphic: "Ordinary, Planned, and Adjusted Expenses plus Income, Employment, & Property Taxes (real \$/yr)" which comes from VeriPlan's "Sue and Sam Saver" tutorial. This graphic shows Sue and Sam's projected living expenses, ordinary income taxes, and their FICA (Social Security), Medicare, Property, and Real Estate tax payments. This expenses graphic, which VeriPlan automatically develops for every financial plan, projects your expenses related to living expenses and the taxes that are related primarily to non-asset earned and retirement income. This graphic includes:

->Your ordinary living expenses and major planned expenses with adjustments and with your real dollar growth rates from the orange-tabbed '1-Expense & Savings Tool' worksheet ->Your Federal, State, and Local ordinary income taxes from the yellow-tabbed '11-Your Taxes' worksheet ->Your Federal, State, and Local ordinary income taxes on asset income and reinvested interest and short-term capital gains from the yellow-tabbed '6-Your Cash,' '7-Your Bonds,' and '8-Your Stocks' worksheets. Because ordinary earned income and ordinary asset income tax treatments are similar, VeriPlan combines both earned income and asset income sources here for taxation purposes. Generally, most asset income taxes will be from current interest and dividend payments on cash and bond/fixed income assets. ->Your tax payments related to FICA (Social Security), Medicare, self-employment, property, real estate, and other non-capital gains taxes. Concerning their children's college expenses, note the substantial amount of planned expenses, when Sue and Sam are in their early 40s. In this particular VeriPlan scenario they would have to withdraw about a 50% of their cash, bond, and stock assets at the time to pay for their children's college education!

Ordinary, Planned, and Adjusted Expenses plus Income, Employment, & Property Taxes (real \$/yr)

(excludes asset expenses and asset taxes on withdrawals, and short- and long-term capital gains)



VeriPlan is simply the best financial planning software for cash flow planning of the CD within the USA Full 30-Day, 100% Money Back Guarantee -- No Questions Asked No Support Contract Required No Need To Buy Upgrades, Since All Parameters Are User-Changeable . VeriPlan is a Great Product, a Great Deal, and a Great Help with Your Personal Financial Planning. Thank You Very Much for Your Order! . Note: We mail your VeriPlan CD on the next business day after PayPal has notified us of your order. When your order ships, we will send a shipment notification email to you using the email address supplied by PayPal. VeriPlan is shipped via the USPS, and deliveries typically take 3 to 10 days to arrive. .

Note: This VeriPlan information has been updated here -- >> [College Savings Calculator](#)