

[VeriPlan's personal financial planning software helps you to evaluate the financial tradeoffs associated with mid-career education](#)

Category : How VeriPlan Helps You To Plan Your Lifecycle Finances

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[Download the Free VeriPlan Tutorial Here](#) VeriPlan's personal finance software helps you to determine whether your current personal earnings, savings rate, and investment strategy could lead to a sustainable personal financial plan over your lifetime. VeriPlan's sophisticated and fully integrated personal financial management software also enables you to test how earning, spending, and saving more or less would affect the viability of your financial plan in the future. In addition to projecting your ordinary living expenses across your lifetime, VeriPlan's extensive future value calculator functionality also lets you plan for major expenditures, including mid-career education costs, which are intended to increase your career earnings potential. A separate section of VeriPlan's Expense and Savings Tool provides a detailed example of how to use VeriPlan's personal finance software as a Mid-Career Education Planning Tool to model the financial tradeoffs associated with attending or returning to college or graduate school for career advancement. When you use VeriPlan as a mid-career education planning tool, you can:

- 1) experiment with changes to your future earnings potential, including different future earned income growth rates
- 2) model any earned income lost or any changes in your living expenses, during your return to school
- 3) grow your future educational expenses at rates that may equal or differ from expected inflation
- 4) offset expected education costs by any anticipated employer tuition reimbursement, scholarships, and educational loans