

Academic Year Chart

Use age as of December 1, 2020 and grade in school as of September 2020 to arrive at the academic year the beneficiary/child is expected to attend college.

Age/Grade	Expected Academic Year
Newborn (December 1, 2020 or after)	2039
Newborn (Before December 1, 2020)	2038
1	2037
2	2036
3	2035
4 or older and not in school	2034
Kindergarten	2033
1st Grade	2032
2nd Grade	2031
3rd Grade	2030
4th Grade	2029
5th Grade	2028
6th Grade	2027
7th Grade	2026
8th Grade	2025
9th Grade	2024
10th Grade	2023
11th Grade	2022
12th Grade	2021
College Student and above	2021

2021 MET Charitable Tuition Program Enrollment Period

Enroll by Mail
December 1, 2020 - September 30, 2021

Monthly Purchase Contracts

Contracts Received by:	Monthly Payments Begin:
January 31, 2021	February 25, 2021
April 30, 2021	May 25, 2021
August 31, 2021	September 27, 2021
September 30, 2021	October 25, 2021

Charitable Contract Price Charts

Prices effective December 1, 2020 through September 30, 2021 (1 year equals 30 credit hours)

LUMP SUM PURCHASE PLAN

Contract Type (Age as of 12/1/20/Grade as of Fall 2020)	Cost/Lump Sum 1 Year	Cost/Lump Sum 2 Years	Cost/Lump Sum 3 Years	Cost/Lump Sum 4 Years
Full Benefits (Newborn to Adult)	\$13,717	\$27,434	\$41,151	\$54,868
Community College Benefits (Newborn to Adult)	\$3,620	\$7,240		

4 YEAR PURCHASE PLAN (48 MONTHS)

Contract Type (Age as of 12/1/20/Grade as of Fall 2020)	Cost/Monthly 1 Year	Cost/Monthly 2 Years	Cost/Monthly 3 Years	Cost/Monthly 4 Years
Full Benefits (Newborn to 8th Grade)	\$318	\$636	\$954	\$1,272
Community College Benefits (Newborn to 8th Grade)	\$84	\$168		

7 YEAR PURCHASE PLAN (84 MONTHS)

Contract Type (Age as of 12/1/20/Grade as of Fall 2020)	Cost/Monthly 1 Year	Cost/Monthly 2 Years	Cost/Monthly 3 Years	Cost/Monthly 4 Years
Full Benefits (Newborn to 5th Grade)	\$197	\$394	\$591	\$788
Community College Benefits (Newborn to 5th Grade)	\$52	\$104		

10 YEAR PURCHASE PLAN (120 MONTHS)

Contract Type (Age as of 12/1/20/Grade as of Fall 2020)	Cost/Monthly 1 Year	Cost/Monthly 2 Years	Cost/Monthly 3 Years	Cost/Monthly 4 Years
Full Benefits (Newborn to 2nd Grade)	\$149	\$298	\$447	\$596
Community College Benefits (Newborn to 2nd Grade)	\$40	\$80		

Monthly purchase contracts must be completely paid before the beneficiary is expected to enter college. Four-year monthly purchase plans can be purchased for beneficiaries in grades 8 and below; Seven-year monthly purchase plans can be purchased for beneficiaries in grades 5 and below; and Ten-year monthly purchase plans can be purchased for beneficiaries in grades 2 and below. **Monthly purchase amounts include 5.5 percent rate of return, therefore the total amount paid will be more than if paid by lump sum.**