

Charitable Contract Price Charts

Prices effective February 1, 2025 through January 31, 2026
(1 semester equals 15 credit hours)

LUMP SUM PURCHASE PLAN

Contract Type (Age/Grade as of 12/1/2024)	Cost/Monthly 1 Year	Cost/Monthly 2 Year	Cost/Monthly 3 Year	Cost/Monthly 4 Year
Full Benefits (Newborn to 12th Grade)	\$15,617	\$31,234	\$46,851	\$62,468
Community College (Newborn to 12th Grade)	\$3,877	\$7,754		

4 YEAR PURCHASE PLAN (48 MONTHS)

Contract Type (Age/Grade as of 12/1/2024)	Cost/Monthly 1 Year	Cost/Monthly 2 Year	Cost/Monthly 3 Year	Cost/Monthly 4 Year
Full Benefits (Newborn to 8th Grade)	\$362	\$724	\$1,086	\$1,448
Community College (Newborn to 8th Grade)	\$90	\$180		

7 YEAR PURCHASE PLAN (84 MONTHS)

Contract Type (Age/Grade as of 12/1/2024)	Cost/Monthly 1 Year	Cost/Monthly 2 Year	Cost/Monthly 3 Year	Cost/Monthly 4 Year
Full Benefits (Newborn to 5th Grade)	\$224	\$448	\$672	\$896
Community College (Newborn to 5th Grade)	\$56	\$112		

10 YEAR PURCHASE PLAN (120 MONTHS)

Contract Type (Age/Grade as of 12/1/2024)	Cost/Monthly 1 Year	Cost/Monthly 2 Year	Cost/Monthly 3 Year	Cost/Monthly 4 Year
Full Benefits (Newborn to 2nd Grade)	\$169	\$338	\$507	\$676
Community College (Newborn to 2nd Grade)	\$42	\$84		

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 eight and below. Seven Year Monthly Purchase Plans can be purchased for Beneficiaries in grades five and below. Ten Year Monthly Purchase Plans can be purchased for Beneficiaries in grade two and below. **Monthly Purchase amounts include 5.5% rate of return; therefore, the total amount paid will be more than if paid by Lump Sum.**