WealthPulse — College Savings Planner (529)

■ **Viewing on mobile?** This PDF shows you the full spreadsheet layout. To use it interactively, open the .xlsx file in **Microsoft Excel** on a computer or upload it to **Google Sheets** (free at sheets.google.com). All formulas, calculations, and charts work in both.

What This Spreadsheet Does

Uses the PMT formula to calculate exactly how much you need to save per month for each child's college, accounting for tuition inflation (historically ~4%/year) and your expected investment return. Enter your child's age and the calculator does the rest.

Blue cells = your inputs (type here)	**Green cells** = auto-calculated (don't edit)

ASSUMPTIONS (adjustable)

Setting	Default Value	What It Means
Expected Annual Return	**7.0%**	Historical avg 529 return — conservative estimate
Annual College Cost Inflation	**4.0%**	Tuition rises ~4% per year historically
Current Public College Cost (4yr)	**$25,000/yr**	Average in-state public university
Current Private College Cost (4yr)	**$55,000/yr**	Average private 4-year university

PER-CHILD CALCULATOR

Child's Name	Current Age	College Type	Current 529 Balance	Monthly Savings Needed
Child 1 (e.g. Emma)	3	Public	$5,000	$312/mo
Child 2 (e.g. Liam)	1	Public	$1,000	$348/mo
Add more children...				

* Monthly savings figure auto-calculates using the PMT formula, factoring in tuition inflation and expected investment return over the years until enrollment.

- Open a 529 the day your child is born — time in market is everything.
- Many states offer a state income tax deduction for 529 contributions — check yours.
- Unused 529 funds can now be rolled into a Roth IRA (up to $35K lifetime) — no penalty.
- Even $50/month from birth grows to ~$23,000 by age 18 at 7% return.