

Maturity Year Selection Guide

On your Purchase Request Form, you'll need to specify the maturity year(s) of each Tuition Certificate you want to purchase. The maturity year is the year that you'll be able to redeem the Tuition Certificate for tuition and fees. The maturity year(s) should be one or more of the years in which you expect your child to attend college (e.g. freshman, sophomore, junior and/or senior year).

You may designate a Tuition Certificate for just one maturity year or for up to five different maturity years. For example, if you choose your child's expected freshman, sophomore and junior years as maturity years, you can use that Tuition Certificate in any of those three years once they have matured.

The available maturity years for 2009 Enrollment Period are 2014 through 2029.

WHAT YEAR(S) WILL MY CHILD BE IN COLLEGE?

Current Grade (2008-09)	Freshman Year	Sophomore Year	Junior Year	Senior Year
Grade 10	N/A	N/A	N/A	2014
Grade 9	N/A	N/A	2014	2015
Grade 8	N/A	2014	2015	2016
Grade 7	2014	2015	2016	2017
Grade 6	2015	2016	2017	2018
Grade 5	2016	2017	2018	2019
Grade 4	2017	2018	2019	2020
Grade 3	2018	2019	2020	2021
Grade 2	2019	2020	2021	2022
Grade 1	2020	2021	2022	2023
Grade K	2021	2022	2023	2024
Age 4-5	2022	2023	2024	2025
Age 3-4	2023	2024	2025	2026
Age 2-3	2024	2025	2026	2027
Age 1-2	2025	2026	2027	2028
Age 0-1	2026	2027	2028	2029

Be sure to make any adjustments for your child's age and/or grade when selecting maturity year(s). Years listed refer to academic year beginning with the fall semester. Chart assumes no interruptions of studies.

Consider a 4-year strategy

Think about saving for all four years that your child will be in college by designating more than one maturity year for each Tuition Certificate, and/or by contributing to the U.Plan year after year. Your savings will accumulate and your percentages will add up.

EXAMPLE: Your child is in **Grade 1** this current academic year. He will be in college **2020, 2021, 2022, 2023**. You may purchase tuition certificates for **all 4 years** and get started early. Remember, the minimum purchase amount is **\$300** per maturity year. **\$300 + \$300 + \$300 + \$300 = \$1200 contribution.**