

Kentucky's Affordable Prepaid Tuition - Fall 2004 Enrollment Period Pricing

This chart provides pricing for KAPT Tuition Plans for the August 23, 2004-December 13, 2004, enrollment period. For example, if you want to purchase four years under the Standard Plan, the lump-sum payment would be \$22,865; the monthly payment would be \$452 if paid over five years; and the monthly payment would be \$393 if paid over five years with a \$3,000 down payment. All lump-sum payments, down payments, and first monthly payments will be due February 1, 2005. All monthly payments include a 7.25% annual investment premium. All KAPT contracts must be paid in full by July 1 of the projected college entrance year.

Lump-Sum Payments					
	<i>Years of Tuition Purchased</i>				
	One Year	Two Years	Three Years	Four Years	Five Years
Value Plan	\$ 3,175	\$ 6,340			
Standard Plan	\$ 5,724	\$ 11,437	\$ 17,151	\$ 22,865	\$ 28,578
Premium Plan	\$ 16,720	\$ 33,430	\$ 50,139	\$ 66,849	\$ 83,559

Monthly Payments (Without Down Payment)					
	<i>Years of Tuition Purchased</i>				
	One Year	Two Years	Three Years	Four Years	Five Years
<i>Payment Plan</i>					
Value Plan					
3 Years	\$ 99	\$ 196			
5 Years	\$ 64	\$ 126			
7 Years	\$ 49	\$ 97			
Standard Plan					
3 Years	\$ 177	\$ 352	\$ 528	\$ 703	\$ 879
5 Years	\$ 114	\$ 227	\$ 339	\$ 452	\$ 564
7 Years	\$ 87	\$ 173	\$ 259	\$ 345	\$ 430
Premium Plan					
3 Years	\$ 515	\$ 1,028	\$ 1,541	\$ 2,054	\$ 2,567
5 Years	\$ 331	\$ 660	\$ 989	\$ 1,318	\$ 1,647
7 Years	\$ 252	\$ 503	\$ 754	\$ 1,005	\$ 1,256

Monthly Payments (With Down Payment)					
	<i>Years of Tuition Purchased</i>				
	One Year	Two Years	Three Years	Four Years	Five Years
<i>Payment Plan</i>					
Value Plan					
3 Years with \$1000 down	\$ 68	\$ 165			
5 Years with \$1000 down	\$ 44	\$ 106			
7 Years with \$1000 down	\$ 34	\$ 82			
Standard Plan					
3 Years with \$1000 down	\$ 146	\$ 322	\$ 497	\$ 673	\$ 848
5 Years with \$1000 down	\$ 94	\$ 207	\$ 319	\$ 432	\$ 544
7 Years with \$1000 down	\$ 72	\$ 158	\$ 244	\$ 330	\$ 415
3 Years with \$3000 down	\$ 85	\$ 260	\$ 436	\$ 611	\$ 787
5 Years with \$3000 down	\$ 55	\$ 167	\$ 280	\$ 393	\$ 505
7 Years with \$3000 down	\$ 42	\$ 128	\$ 214	\$ 300	\$ 385
3 Years with \$5000 down	\$ 23	\$ 199	\$ 374	\$ 550	\$ 725
5 Years with \$5000 down	\$ 16	\$ 128	\$ 241	\$ 353	\$ 466
7 Years with \$5000 down	\$ 12	\$ 98	\$ 184	\$ 270	\$ 355
Premium Plan					
3 Years with \$1000 down	\$ 484	\$ 997	\$ 1,510	\$ 2,023	\$ 2,536
5 Years with \$1000 down	\$ 311	\$ 640	\$ 969	\$ 1,298	\$ 1,627
7 Years with \$1000 down	\$ 237	\$ 488	\$ 739	\$ 990	\$ 1,241
3 Years with \$3000 down	\$ 422	\$ 936	\$ 1,449	\$ 1,962	\$ 2,475
5 Years with \$3000 down	\$ 272	\$ 601	\$ 930	\$ 1,259	\$ 1,588
7 Years with \$3000 down	\$ 207	\$ 458	\$ 709	\$ 960	\$ 1,211
3 Years with \$5000 down	\$ 361	\$ 874	\$ 1,387	\$ 1,900	\$ 2,413
5 Years with \$5000 down	\$ 232	\$ 561	\$ 890	\$ 1,219	\$ 1,549
7 Years with \$5000 down	\$ 177	\$ 428	\$ 679	\$ 930	\$ 1,181

See reverse side for Extended Monthly Payment Option payment amounts.

Extended Monthly Payment Option

The Extended Monthly Payment Option spreads out payments until the beneficiary's projected college entrance year. For example, if your beneficiary's projected college entrance year is 2018, your payments would be spread over 13 years and would cost \$224 per month for the four-year Standard Plan.

Projected Entrance Year	Years of Tuition Purchased				
	One Year	Two Years	Three Years	Four Years	Five Years
Value Plan					
2007	\$ 142	\$ 283			
2008	\$ 99	\$ 196			
2009	\$ 77	\$ 152			
2010	\$ 64	\$ 126			
2011	\$ 55	\$ 109			
2012	\$ 49	\$ 97			
2013	\$ 44	\$ 87			
2014	\$ 41	\$ 80			
2015	\$ 38	\$ 75			
2016	\$ 36	\$ 70			
2017	\$ 34	\$ 66			
2018	\$ 32	\$ 63			
2019	\$ 31	\$ 60			
2020	\$ 30	\$ 58			
2021	\$ 29	\$ 56			
2022	\$ 28	\$ 54			
2023	\$ 27	\$ 53			
Standard Plan					
2007	\$ 256	\$ 510	\$ 765	\$ 1,019	\$ 1,273
2008	\$ 177	\$ 352	\$ 528	\$ 703	\$ 879
2009	\$ 138	\$ 274	\$ 410	\$ 546	\$ 682
2010	\$ 114	\$ 227	\$ 339	\$ 452	\$ 564
2011	\$ 98	\$ 195	\$ 292	\$ 389	\$ 486
2012	\$ 87	\$ 173	\$ 259	\$ 345	\$ 430
2013	\$ 79	\$ 157	\$ 234	\$ 312	\$ 389
2014	\$ 73	\$ 144	\$ 215	\$ 286	\$ 357
2015	\$ 68	\$ 134	\$ 200	\$ 266	\$ 332
2016	\$ 63	\$ 125	\$ 187	\$ 249	\$ 311
2017	\$ 60	\$ 118	\$ 177	\$ 235	\$ 294
2018	\$ 57	\$ 113	\$ 168	\$ 224	\$ 280
2019	\$ 55	\$ 108	\$ 161	\$ 214	\$ 267
2020	\$ 53	\$ 104	\$ 155	\$ 206	\$ 257
2021	\$ 51	\$ 100	\$ 149	\$ 199	\$ 248
2022	\$ 49	\$ 97	\$ 145	\$ 193	\$ 240
2023	\$ 48	\$ 94	\$ 141	\$ 187	\$ 233
Premium Plan					
2007	\$ 745	\$ 1,489	\$ 2,233	\$ 2,977	\$ 3,721
2008	\$ 515	\$ 1,028	\$ 1,541	\$ 2,054	\$ 2,567
2009	\$ 399	\$ 797	\$ 1,195	\$ 1,593	\$ 1,991
2010	\$ 331	\$ 660	\$ 989	\$ 1,318	\$ 1,647
2011	\$ 285	\$ 568	\$ 852	\$ 1,135	\$ 1,418
2012	\$ 252	\$ 503	\$ 754	\$ 1,005	\$ 1,256
2013	\$ 228	\$ 455	\$ 681	\$ 908	\$ 1,135
2014	\$ 209	\$ 417	\$ 625	\$ 833	\$ 1,041
2015	\$ 195	\$ 388	\$ 581	\$ 774	\$ 967
2016	\$ 182	\$ 363	\$ 544	\$ 725	\$ 906
2017	\$ 173	\$ 344	\$ 515	\$ 686	\$ 857
2018	\$ 164	\$ 327	\$ 489	\$ 652	\$ 815
2019	\$ 157	\$ 313	\$ 468	\$ 624	\$ 779
2020	\$ 151	\$ 301	\$ 450	\$ 600	\$ 749
2021	\$ 146	\$ 290	\$ 434	\$ 579	\$ 723
2022	\$ 141	\$ 281	\$ 421	\$ 560	\$ 700
2023	\$ 137	\$ 273	\$ 409	\$ 544	\$ 680