

## VARSITY MATERIAL? LET US HELP

Maybe, but will you have the money to send your pint-sized scatback to college. Same goes for daughter. It now costs at least \$4,000 to send a youngster through school. At our current rate of 3%, Birmingham Federal would pay for almost a full year's education if you start a savings account early. With your regular savings and our 3% current rate, you can swing it easily. The chart below shows you how to help him make the team.

| Age<br>Now | Save<br>Monthly | Months<br>To Save | Amount<br>Saved | Plus 3%<br>Earnings | Total at<br>Age 18 |
|------------|-----------------|-------------------|-----------------|---------------------|--------------------|
| 1 yr.      | \$15,50         | 204               | \$3,162         | \$959.53            | \$4,121.53         |
| 2 yrs.     | 16.50           | 192               | 3,168           | 895.39              | 4,063.39           |
| 3 yrs.     | 18.00           | 180               | 3,240           | 849.65              | 4,089.65           |
| 4 yrs.     | 19.50           | 168               | 3,276           | 793.63              | 4,069.63           |
| 5 yrs.     | 21.00           | 156               | 3,276           | 729.50              | 4,005.50           |
| 6 yrs.     | 23.50           | 144               | 3,384           | 688.65              | 4,072.65           |
| 7 yrs.     | 26.00           | 132               | 3,432           | 633.93              | 4,065.93           |

Where You Save Does Make A Difference



Member of Federal Home Loan Bank System