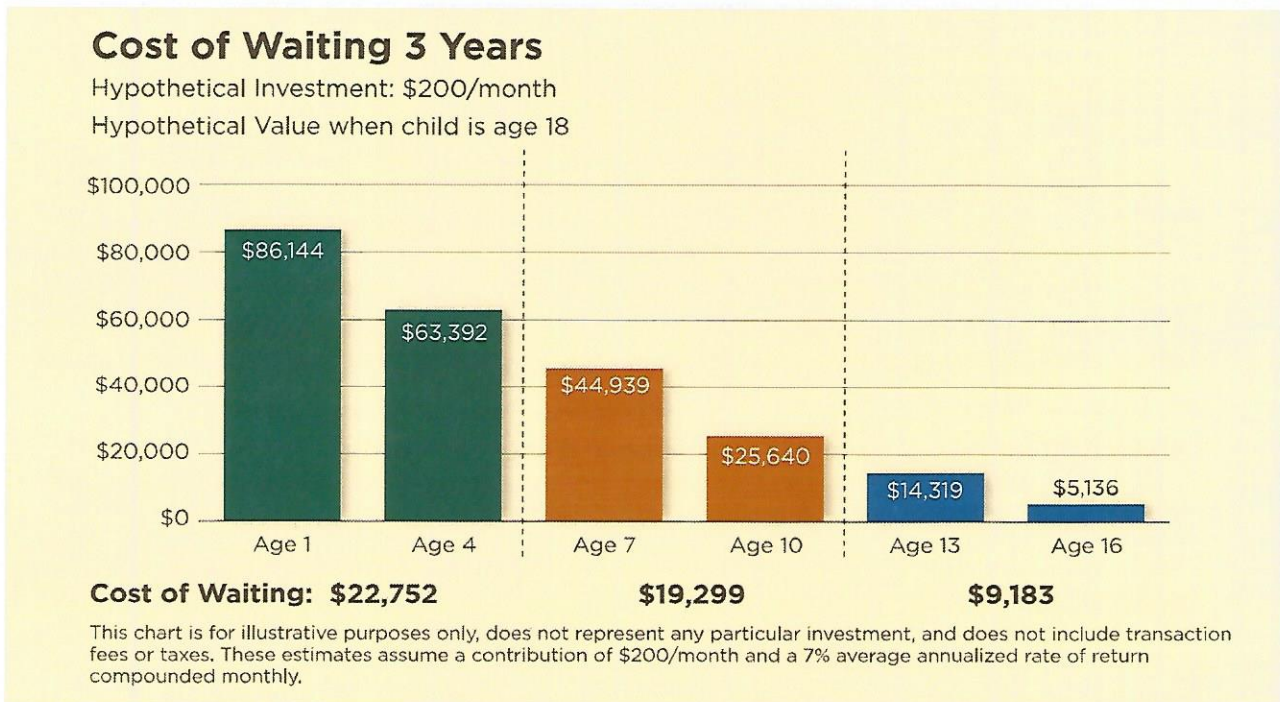


Cost of Waiting: It's All About Planning

You can take steps today to work toward your future financial goals. Whether a private or public school is in your child's or grandchild's future, education costs are rising – in fact, even outpacing inflation.

Time and discipline may be your greatest allies when creating an education savings strategy. Investing a set amount of money each month may seem challenging, but doing so can make a significant impact on reaching your family's goals.

Start today to help give your money time for growth potential. The illustration below shows how using time to your advantage may help you reach your education savings goal. Consider the cost of waiting:



Additional Considerations

Keep in mind, you don't have to budget the entire monthly contribution by yourself. Ask for help. A 529 college savings plan, for example, allows for non-account owner contributions from family and friends looking for a unique gift idea.



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