

## WORST-CASE SCENARIO®

# HOW TO SAVE FOR COLLEGE

A four-year public college education (including room and board, excluding taxes and activity expenses) in the United States will cost approximately \$155,000 in 2020. A four-year private college education (including room and board) will cost approximately \$335,000. Here are some ways to pay for your new-born's education:



### **Save money.**

Squirrel away \$23.60 a day for public school or \$51 a day for private school.



### **Recycle.**

At 5 cents a can you will need to recycle 3,100,000 cans to pay for public school and 6,700,000 cans for private school.



### **Sell lemonade.**

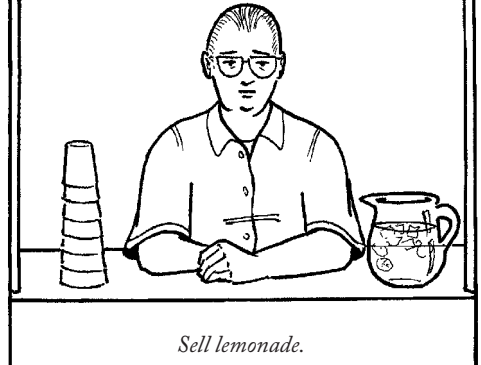
At 20 cents a cup your lemonade stand will need to sell 775,000 cups to pay for public school and 1,675,000 cups for private school.



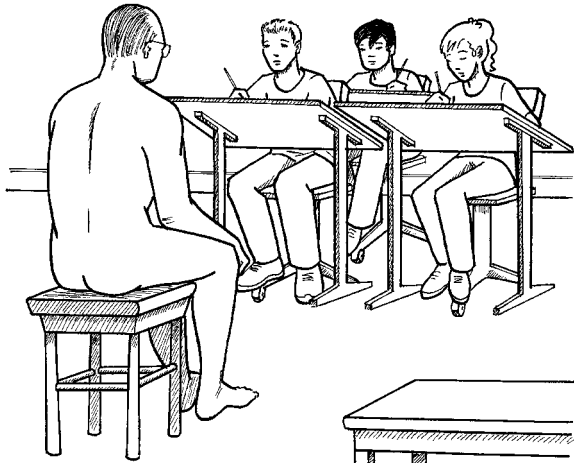
### **Hold a bake sale.**

At \$1.75 for a (cranberry-walnut) muffin, you will need to bake and sell 88,571 muffins to pay for public school and 191,429 muffins for private school. (Cost of ingredients not included.)

**LEMONADE 20¢**



*Sell lemonade.*



*Pose as a model.*



### **Pose as a model.**

At \$8 an hour to pose nude for art students, you will need to sit for 19,375 hours (about two and a half years) to pay for public school and 41,875 hours (about four and a half years) for private school.



### **Babysit.**

At \$10 an hour you will need to sit for 15,500 hours (about a year and a half) to pay for public school or 33,500 hours (nearly four years) to pay for private school.



### **Walk dogs.**

At \$15 a walk (30 minutes) for one dog, you will need to walk 10,333 dogs to pay for public school and 22,333 dogs for private school.



### **Fish sit.**

At \$9 a visit to maintain an aquarium you will need to see 17,222 tanks to pay for public school or 37,222 tanks to pay for private school.



### **Clean rain gutters.**

If you are paid \$20 each time you clean a home's rain gutters, you will have to clean 7,750 homes to pay for public school and 16,750 homes for private school.



### **Mow lawns.**

If the rate is approximately \$40 a lawn, you will have to mow 3,875 lawns to pay for public school and 8,375 lawns to pay for private school.



### **Rake leaves.**

If you receive \$50 an acre, you will need to rake 3,100 acres for public school and 6,700 acres for private school.



### **Groom pets.**

If you receive \$65 for an extra-large, long-hair dog (flea dip, clip, ears and teeth cleaned, nails clipped, anal glands checked), you will need to groom 2,385 dogs to pay for public school and 5,154 dogs for private school.



### **Bartend.**

If you are working at a bar that generates \$200 per night in tips, you will have to work 775 nights to pay for public school and 1,675 nights to pay for private school.



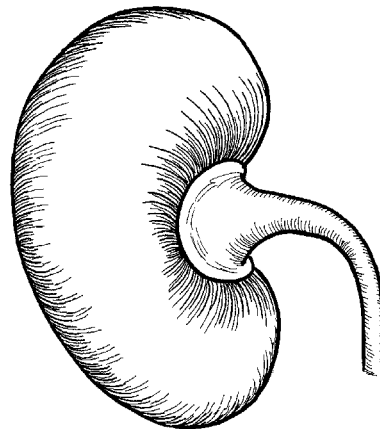
### **Sell hair.**

At \$5 an ounce for your hair, you will need to sell 1,938 pounds of hair to pay for public school and 4,188 pounds for private school.



### **Sell your egg or sperm.**

At approximately \$20,000 an egg, you will need to harvest and sell eight eggs to pay for public school and 17 eggs to pay for private school. At \$50 a sperm sample, you will need 3,100 samples to pay for public school and 6,700 to pay for private school.



*Sell organs.*



### **Sell organs.**

At \$30,000 a kidney on the black market, you will need five members of your immediate family to donate one kidney to pay for public school and eleven members of your immediate family to donate a kidney for private school.

### **Be Aware**

- All savings plans, above, assume that earnings are not taxed. Additional amounts will need to be earned to cover taxes.
- All savings plans assume that earnings are not invested; interest, dividends, or appreciation on investments will contribute to earnings.