

Err:508

Version: 2.2 Do not insert rows or columns

Err:508

Issued May 1996

5 columns starti

<b>Date:</b> Jan 22, 2023		<b>Federal Marginal Tax Rate: 28.0%</b>					<b>Semi-Annual Market-Based</b>			& to
0 = 0 or X		<b>State Marginal Tax Rate: 5.0%</b>					<b>Interest Rates</b>			
Bond Purchase Date	Total Face Value	Original Cost	Current Value	Average Market-Based Rate	Yield To Date (Annual Compound)	Required Taxable Yield To = Saving Bonds	Date	Short-Term Rate	Long-Term Rate	Short Term
							11/82	N/A	11.09%	1
3/8/81	\$50	Err:508	Err:508	Err:508	Err:508	Err:508	5/83	N/A	8.64%	1
3/27/86	\$50	Err:508	Err:508	Err:508	Err:508	Err:508	11/83	N/A	9.38%	1
2/29/88	\$50	Err:508	Err:508	Err:508	Err:508	Err:508	5/84	N/A	9.95%	1
3/1/90	\$8,000	Err:508	Err:508	Err:508	Err:508	Err:508	11/84	N/A	10.94%	1
8/15/90	\$600	Err:508	Err:508	Err:508	Err:508	Err:508	5/85	N/A	9.49%	1
3/15/91	\$650	Err:508	Err:508	Err:508	Err:508	Err:508	11/85	N/A	8.36%	1
10/15/91	\$700	Err:508	Err:508	Err:508	Err:508	Err:508	5/86	N/A	7.02%	1
5/15/92	\$750	Err:508	Err:508	Err:508	Err:508	Err:508	11/86	N/A	6.06%	1
12/15/92	\$800	Err:508	Err:508	Err:508	Err:508	Err:508	5/87	N/A	5.84%	1
7/15/93	\$850	Err:508	Err:508	Err:508	Err:508	Err:508	11/87	N/A	7.17%	1
2/15/94	\$900	Err:508	Err:508	Err:508	Err:508	Err:508	5/88	N/A	6.90%	1
9/15/94	\$950	Err:508	Err:508	Err:508	Err:508	Err:508	11/88	N/A	7.35%	1
5/15/95	\$1,000	Err:508	Err:508	Err:508	Err:508	Err:508	5/89	N/A	7.81%	1
11/15/95	\$1,050	Err:508	Err:508	Err:508	Err:508	Err:508	11/89	N/A	6.98%	1
6/15/96	\$1,100	Err:508	Err:508	Err:508	Err:508	Err:508	5/90	N/A	7.01%	1
1/15/97	\$1,150	Err:508	Err:508	Err:508	Err:508	Err:508	11/90	N/A	7.19%	1
8/15/97	\$1,200	Err:508	Err:508	Err:508	Err:508	Err:508	5/91	N/A	6.57%	1
3/15/98	\$1,250	Err:508	Err:508	Err:508	Err:508	Err:508	11/91	N/A	6.38%	1
10/15/98	\$1,300	Err:508	Err:508	Err:508	Err:508	Err:508	5/92	N/A	5.58%	1
5/15/99	\$1,350	Err:508	Err:508	Err:508	Err:508	Err:508	11/92	N/A	5.04%	1
12/15/99	\$1,400	Err:508	Err:508	Err:508	Err:508	Err:508	5/93	N/A	4.78%	1
7/15/00	\$1,450	Err:508	Err:508	Err:508	Err:508	Err:508	11/93	N/A	4.25%	1
2/15/01	\$1,500	Err:508	Err:508	Err:508	Err:508	Err:508	5/94	N/A	4.70%	1
9/15/01	\$1,550	Err:508	Err:508	Err:508	Err:508	Err:508	11/94	N/A	5.92%	1
4/15/02	\$1,600	Err:508	Err:508	Err:508	Err:508	Err:508	5/95	5.25%	6.31%	###
11/15/02	\$1,650	Err:508	Err:508	Err:508	Err:508	Err:508	11/95	4.75%	5.16%	###
6/15/03	\$1,700	Err:508	Err:508	Err:508	Err:508	Err:508	5/96	4.36%	4.85%	###

1/15/04	\$1,750	Err:508	Err:508	Err:508	Err:508	Err:508	11/96	Err:508	Err:508	###
8/15/04	\$1,800	Err:508	Err:508	Err:508	Err:508	Err:508	5/97	Err:508	Err:508	###
3/15/05	\$1,850	Err:508	Err:508	Err:508	Err:508	Err:508	11/97	Err:508	Err:508	###
10/15/05	\$1,900	Err:508	Err:508	Err:508	Err:508	Err:508	5/98	Err:508	Err:508	###
5/15/06	\$1,950	Err:508	Err:508	Err:508	Err:508	Err:508	11/98	Err:508	Err:508	###
12/15/06	\$2,000	Err:508	Err:508	Err:508	Err:508	Err:508	5/99	Err:508	Err:508	###
7/15/07	\$2,050	Err:508	Err:508	Err:508	Err:508	Err:508	11/99	Err:508	Err:508	###
2/15/08	\$2,100	Err:508	Err:508	Err:508	Err:508	Err:508	5/00	Err:508	Err:508	###
9/15/08	\$2,150	Err:508	Err:508	Err:508	Err:508	Err:508	11/00	Err:508	Err:508	###
4/15/09	\$2,200	Err:508	Err:508	Err:508	Err:508	Err:508	5/01	Err:508	Err:508	###
11/15/09	\$2,250	Err:508	Err:508	Err:508	Err:508	Err:508	11/01	Err:508	Err:508	###
6/15/10	<u>\$2,300</u>	<u>Err:508</u>	<u>Err:508</u>	Err:508	Err:508	Err:508	5/02	Err:508	Err:508	###
Total	\$58,900	Err:508	Err:508				11/02	Err:508	Err:508	###

**Registration Form**

Series EE Savings Bonds for COLLEGE - Version 2.2

Your Name

**E-Mail Address**

**Password will be e-mailed if your e-mail address is provided.**

**(Internet or America Online)**

CompuServe Members: Add @compuserve.com to your ID; i.e, 75213.706@compuserve.com

Prodigy Members: Add @prodigy.com to your ID; i.e, CTDH66A@prodigy.com

Mailing Address

Town, State & ZIP

Excel Version No.

for Windows?

or for Macintosh?

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5/97	Err:508	Err:508	###
11/97	Err:508	Err:508	###
5/98	Err:508	Err:508	###
11/98	Err:508	Err:508	###
5/99	Err:508	Err:508	###
11/99	Err:508	Err:508	###
5/00	Err:508	Err:508	###
11/00	Err:508	Err:508	###
5/01	Err:508	Err:508	###
11/01	Err:508	Err:508	###
5/02	Err:508	Err:508	###
11/02	Err:508	Err:508	###
5/03	Err:508	Err:508	###
11/03	Err:508	Err:508	###
5/04	Err:508	Err:508	###
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5/05	Err:508	Err:508	###
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5/11	Err:508	Err:508	###
11/11	Err:508	Err:508	###
5/12	Err:508	Err:508	###
11/12	Err:508	Err:508	###

**Type in above information. Print form. Send form and \$12 to**

Gil Friese; 1132 El Camino Drive; Costa Mesa, CA 92626

Thank you for trying "Series EE Savings Bonds for COLLEGE!"

1. Illustrative Use

Papa and Mama Planahead had a son in June 1989. Opa Planahead, proud of his first grandchild,

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11/14	Err:508	Err:508	###
5/15	Err:508	Err:508	###
11/15	Err:508	Err:508	###
5/16	Err:508	Err:508	###
11/16	Err:508	Err:508	###
5/17	Err:508	Err:508	###

decided to start his grandchild's college fund. He read all the rules about totally tax-free EE bonds and decided that was a great investment having no chance of loss. He bought eight \$1000 bonds for \$4000 and placed them in Papa's and Mama's names.

Papa Planahead decided this was a good idea. He estimated that about \$50,000 to \$55,000 would be needed for tuition and fees during 2007-2010. He could only afford to save about \$45 monthly at the time, but this would increase in the future with raises. With the use of this spreadsheet, he decided to spend \$300 on EE Bonds in August 1990, and increase this amount by \$25 every seven months. The result is the table shown above. The table has the following information:

Bond Purchase Date and Total Face Value: Entered by the user.

Original Cost: Half Total Face Value.

Current Value: Accurately calculated. Future values are estimated based upon past average rates and future estimated rates. Bonds change value monthly or semi-annually depending on purchase date.

Yield-To-Date: The compounded annual return from the date of purchase to today's date. This is the only column that changes from day to day in the same month.

Average Market-Based Rate: Average of all market-based rates since the bond's purchase to its last interest credit for bonds bought before 5/95. The bond has paid this rate compounded semi-annually since purchase if the rate is greater than its average guaranteed rate and the bond is at least five years old. Market-based rates are not averaged for bonds bought 5/95 or later. The value shown in the table for such bonds is an effective average rate that is valid to compare with those of older bonds.

Required Taxable Yield: This column shows the yield that one would have to receive from

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5/18	Err:508	Err:508	###
11/18	Err:508	Err:508	###
5/19	Err:508	Err:508	###
11/19	Err:508	Err:508	###
5/20	Err:508	Err:508	###
11/20	Err:508	Err:508	###

6% Guar. Bonds		
Choose	Age (Months)	Mult Factor
	0	1
1/80	1	1
5/80	2	1
11/80	3	1
5/81	4	1
11/81	5	1
5/82	6	1.0208
11/82	7	1.024
3/83	8	1.028
11/86	9	1.0312
5/89	10	1.0352
3/93	11	1.0392
5/95	12	1.0432
	13	1.0472
	14	1.0512
	15	1.0552
	16	1.0592
	17	1.0632
	18	1.068
	19	1.072
	20	1.0768
	21	1.0816
	22	1.0864
	23	1.0912
	24	1.096
	25	1.1008

26	1.1056
27	1.1104
28	1.116
29	1.1208
30	1.1264
36	1.16
42	1.1992
48	1.2424
54	1.2912













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