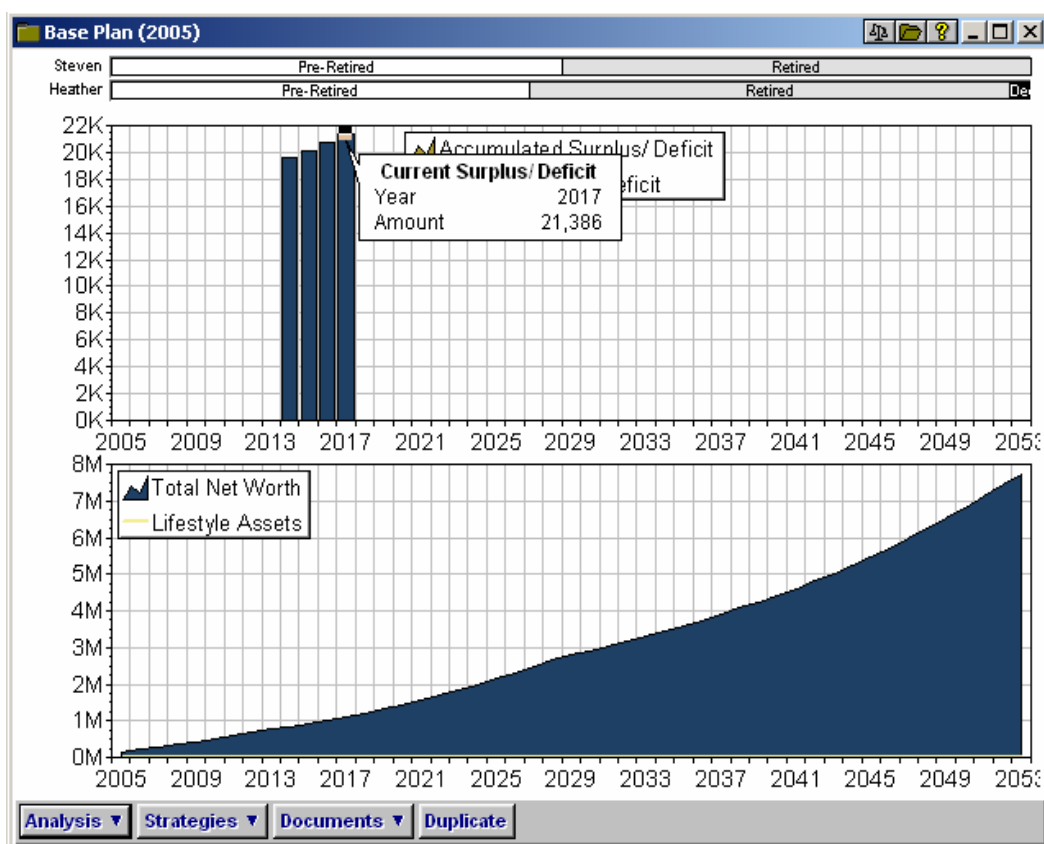


## Including children’s education expenses in the Plan Analysis window

In NaviPlan Extended, education expenses can be applied to any family member. The assets used to cover the expenses are held by the client, co-client, or both.

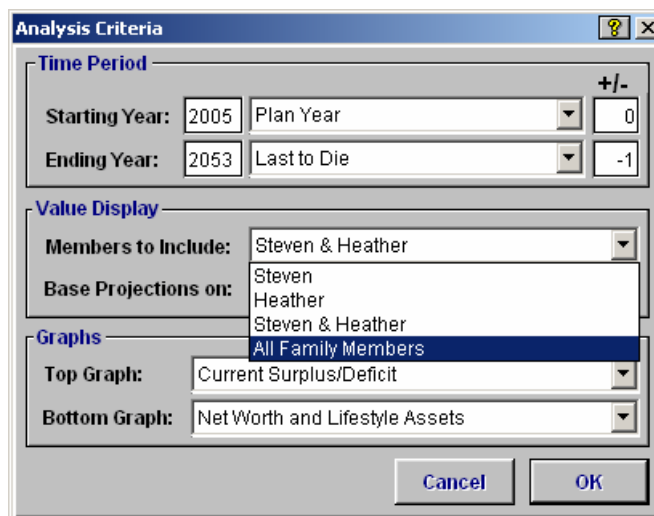
The default display for the *Plan Analysis* window shows the client’s and co-client’s expenses. It excludes any cash flow in the hands of dependents (such as education expenses).

If education expenses are used by dependents, and not the client or co-client, cash flow used to cover the goal will appear as a surplus on the *Current and Accumulated Surplus/Deficit* graph. To remedy this, you can show dependents’ education expenses.



**To offset education surpluses**

1. To offset the education surpluses in the clients' name, click the **Analysis** button at the bottom of the *Plan Analysis* window, and then select **Criteria**. The *Analysis Criteria* dialog box opens.
2. In the *Members to Include* list, select **All Family Members**, and then click **OK**.



This will add the dependents' education expenses, offsetting the clients' cash used to cover the expense, thereby resulting in a flat graph.

