UGMA/UTMA Calculator

Personalized Report

SAVING FOR COLLEGE

November 08, 2026

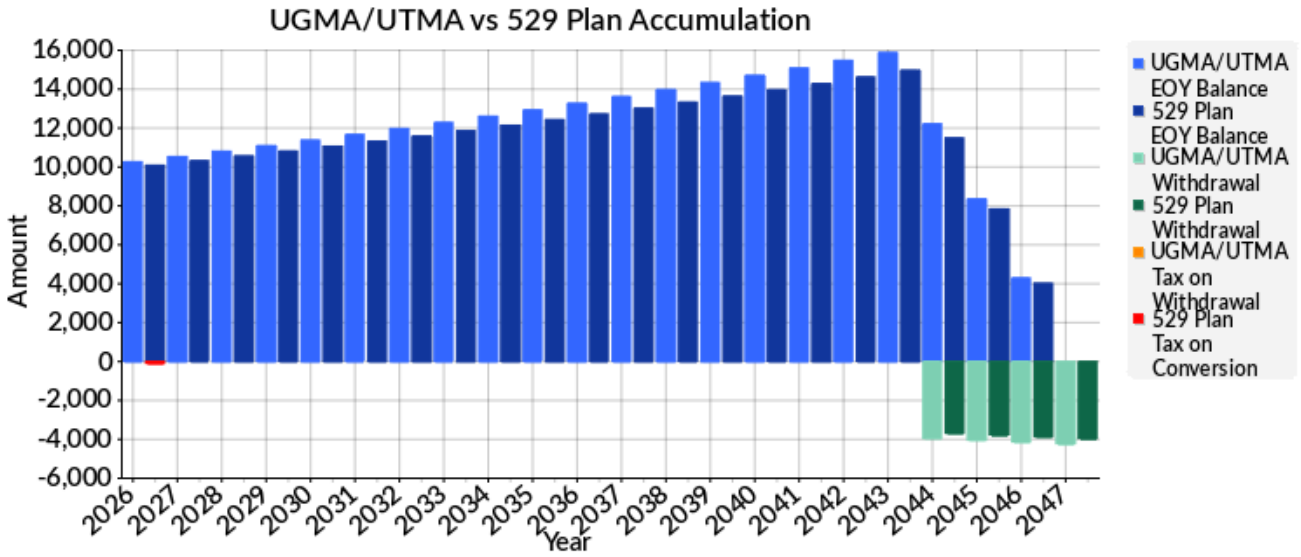
Your Assumptions:

- Your child is 0 years old.
- Your UGMA/UTMA's current balance is $10,000.
- Your UGMA/UTMA currently has $3,000 in untaxed gain.
- Your federal marginal tax bracket is 22%.
- Your investment has 60% in equities and 40% in fixed income.
- The dividends and capital gains distributions for your investment grow 0% annually.
- Your investment is appreciating at an annual rate of 3%.
- Your fixed rate income is growing at the annual rate of 2%.
- Your 529 Plan management fee is 0.25% per year.
- The "kiddie tax" threshold is increasing by 2% annually.

Your Results:

- If you do not convert the existing UGMA/UTMA to a 529 plan, the amount available in the future to pay for college, after taxes, is $16,503.
- If you do convert to a 529 plan, the amount available in the future to pay for college is $15,499.

The difference is $1,004 (-6.08%).



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Annual Breakdown (includes 4 years of college)

Keep in UGMA/UTMA

Year	UGMA/UTMA BOY Balance	UGMA/UTMA Growth[1]	UGMA/UTMA Withdrawal[1]	UGMA/UTMA EOY Balance
2026	$10,000	$260	$0	$10,260
2027	$10,260	$267	$0	$10,527
2028	$10,527	$274	$0	$10,800
2029	$10,800	$281	$0	$11,081
2030	$11,081	$288	$0	$11,369
2031	$11,369	$296	$0	$11,665
2032	$11,665	$303	$0	$11,968
2033	$11,968	$311	$0	$12,279
2034	$12,279	$319	$0	$12,599
2035	$12,599	$328	$0	$12,926
2036	$12,926	$336	$0	$13,262
2037	$13,262	$345	$0	$13,607
2038	$13,607	$354	$0	$13,961
2039	$13,961	$363	$0	$14,324
2040	$14,324	$372	$0	$14,696
2041	$14,696	$382	$0	$15,078
2042	$15,078	$392	$0	$15,471
2043	$15,471	$402	$0	$15,873
2044	$15,873	$310	$3,968	$12,214
2045	$12,214	$212	$4,071	$8,355
2046	$8,355	$109	$4,177	$4,286
2047	$4,286	$0	$4,286	$0
TOTAL	--	--	**$16,503**	--

1: Amounts shown are net of federal taxes.

Convert to 529

Year	529 Plan BOY Balance	529 Plan Growth[3]	529 Plan Withdrawal[3]	529 Plan EOY Balance
2025	$10,000	--	--	$9,850
2026	$9,850[2]	$231	$0	$10,081
2027	$10,081	$237	$0	$10,318
2028	$10,318	$242	$0	$10,561
2029	$10,561	$248	$0	$10,809
2030	$10,809	$254	$0	$11,063
2031	$11,063	$260	$0	$11,323
2032	$11,323	$266	$0	$11,589
2033	$11,589	$272	$0	$11,861
2034	$11,861	$279	$0	$12,140
2035	$12,140	$285	$0	$12,426
2036	$12,426	$292	$0	$12,718
2037	$12,718	$299	$0	$13,016
2038	$13,016	$306	$0	$13,322
2039	$13,322	$313	$0	$13,635
2040	$13,635	$320	$0	$13,956
2041	$13,956	$328	$0	$14,284
2042	$14,284	$336	$0	$14,619
2043	$14,619	$344	$0	$14,963
2044	$14,963	$264	$3,741	$11,486
2045	$11,486	$180	$3,828	$7,838
2046	$7,838	$92	$3,919	$4,011
2047	$4,011	$0	$4,011	$0
TOTAL	--	--	**$15,499**	--

2: Initial balance is reduced by federal tax (if any) on conversion gains.
3: Assumes tax-free growth and withdrawals.

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Your use of this calculator does not constitute tax advice. Tax laws are complex and simplifying assumptions are made with this calculator that may not accurately reflect your situation or the application of tax laws. You must rely on your own tax professional for tax advice.

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