

Years	BA	BA+15	BA+30	BA+45	BA +90 MA	MA+45	MA+90 or Ph.D.
0	71,681	71,946	72,134	74,053	79,976	84,377	88,141
1	71,813	72,473	73,836	75,106	81,057	84,766	88,388
2	72,342	72,782	74,020	76,176	81,763	85,501	89,285
3	72,605	74,203	74,962	77,188	82,611	86,312	90,189
4	73,331	74,322	75,945	78,246	83,501	87,216	91,122
5	73,406	74,885	76,888	79,319	84,405	88,078	92,058
6	73,478	74,965	77,178	79,707	88,434	92,186	96,331
7	73,552	74,997	77,488	80,108	88,649	92,374	96,565
8	74,287	75,071	77,858	80,617	88,980	92,617	96,841
9	74,287	76,815	79,704	82,536	90,873	94,546	98,876
10	74,287	76,815	80,007	82,961	99,280	103,176	107,911
11	74,287	76,815	80,007	83,308	99,463	103,304	107,997
12	74,287	76,815	80,007	85,095	101,597	104,897	109,663
13	74,287	76,815	80,007	85,095	103,878	106,995	111,856
14	74,287	76,815	80,007	85,095	107,159	109,134	113,114
15	74,287	76,815	80,007	85,095	109,945	111,318	118,803
16 or more	74,287	76,815	80,007	85,095	112,144	117,387	124,460

25-26 - 2.5% IPD+3.25%