

CHANGING LIVES, INCREASING LIFESTYLES

Age: 26

Graduated: 2012

Major: Computer Science

Job: Software Developer

Student Debt: \$27,000

Total Debt: \$36,500



UNINTENDED CONSEQUENCES OF \$1.56 TRILLION IN COLLEGE DEBT

- 30% of Graduates Move Back Home
- ♦ 40% Delay Getting Married
- 70% are Unable to Save for the Future

GOALS ACHIEVED

- ✓ Eliminate Debt an Average of 5.4 years
 Faster than the Standard Plan
- √ Create a Savings Plan
- √ Buya Home
- √ Start a Business
- √ Travel

Original Payoff Period

11.4 years

\$12,693 Interest Alone

Optimized Payoff Period

4.9 years

\$7,793 Interest Alone

Total Savings

6.5 years

\$4,900 in Interest

THE SWING



IN YOUR ECONOMY

Recaptured Debt Payments

\$49,438

(INTEREST & FUTURE PAYMENTS SAVED)

For 10 years as *Pay-for-College* Specialists, we have focused on helping families and students ease the financial burden of higher education. Leveraging knowledge-based solutions and

Leveraging knowledge-based solutions and deep understanding associated with the cost of this achievement. Our mission is to helps students solve this problem and advance graduates' financial path toward building their future!

Our College Debt Elimination Program helps graduates with income as low as \$30,000 and has been able to cut their repayment time in half as 90% of students are out of all accrued debts in less than 6 years.

YOUR 5 CHOICES:







The College Debt Elimination Program



The 4 Parts of Debt

- 1. Balance of Loans
- 2.Interest Rate
- 3. Minimum and Actual Payments
- 4. Cash Flow Management



What We Are...

- √ A Supercharged Savings Strategy built around your goals & ambitions
- √ A Management Tool to Financial Stability
- ✓ A G.P.S. to Launch Your Life



√ No Credit Required

What We're Not...

- A Bank or Financial Institution
- Debt Negotiators or Credit Counselors
- A Credit Repair Program
- A Debt Forgiveness or Debt Consolidation Firm









ALANCE. Your balance, or principal, is the original amount of money that was borrowed. This number does not include the interest gained on an unsubsidized loan. This is, however, the amount of money owed when you begin repayment.



CTIVE ECONOMY. Your Active Economy is defined as your distribution of moneys plus moneys coming to your economy and how you delegate them. We take this into account, ensuring that you feel 100% comfortable with your strategy and your daily lifestyle.

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UPERCHARGED SAVINGS STRATEGY. By utilizing appropriate savings tools, you can accelerate the debt repayment period *while* building your Emergency Fund.

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NTEREST RATE. Purely strategizing your repayment around "Highest Interest Rate to Lowest" doesn't solve the problem in its entirety. The College Debt Elimination Program (CDEP) allows you to attack your debt in the most effective way possible, ensuring maximum savings on your interest.



ASH FLOW MANAGEMENT (CFM). Knowing when money comes in and money goes out and specifically where it's going and how it's working for you, that's CFM. Your Debt Coach & Success Partner will walk alongside you to make sure that you are comfortable and aware of each penny.



IDE HUSTLE INCOME PLAN (SHIP). Your SHIP is what you are doing to go above and beyond your career/job to accomplish your goals, accelerate your debt repayment, and find some additional income outside of your career/job. This isn't a requirement, but most are doing it without realizing! Your Debt Coach will help you maximize your SHP.



Priorities Worksheet

"Which bucket would I fill if I had extra money each month?"

- > Debt
- > Emergency Fund
- Taxes
- **Retirement**
- **Lifestyle**

^Above are your <u>essentials</u>

- > Take Vacation
- Down Payment on a Home
- Future Events (i.e. Wedding)
- > Additional Education
- > Start Own Business
- > Save for Future Education
- Other

^Above are your *motivations*



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Please fill out the information below to request a FREE consultation

Name:	
Email:	
ZIP Code:	
Graduation Year:	
Best Phone Number: ()	
Best Time of Day to be Contacted:	
Please Provide Additional Comments Below:	
What kind of debts do you have? (Check all that apply)	
College LoansCredit CardsAuto LoansOther	
Does a SHIP interest you? Are you already participating in one?	
What are your goals for your Active Economy?	
Have you budgeted what your monthly Cash Flow Management (CFM) looks like?	
Do you know anyone who could use the information we provided today?	
Can we connect with you on LinkedIn?	

