

---

# The College & Debt Solution

---



---

**A Wellbeing Benefit to  
Attract & Retain Employees**

[ResponsibleCollege.com](https://ResponsibleCollege.com)



Responsible  
College Advocates.®

---

Table of Contents

**COMMUNITY RESOURCE..... 3**

*We take our role seriously.* ..... 3

**Welcome! ..... 4**

**Your Benefit. Our Pleasure. .... 5**

**Defining a Community Resource ..... 5**

**How It Works..... 5**

**1. College Planning & Pay-for-College Timeline ..... 5**

**2. FAFSA (Free Application for Federal Student Aid) Opportunities ..... 5**

**3. Micro-Scholarships ..... 5**

**4. The College Debt Elimination Program ..... 5**

**5. Job & Career Preparedness ..... 5**

**Help Relieve the Financial Burden..... 6**

**Your Socially Responsible Wellbeing Resource. .... 6**

**1. Reduced Workplace Productivity ..... 6**

**2. Relational, Physical & Mental Health..... 6**

**3. Employee Turnover ..... 7**

**4. Human Resources Distractions ..... 8**

**Areas Your Employees Need to Consider ..... 9**

**1. Building Your Financial Resource Team ..... 9**

**2. When Life Happens..... 10**

**3. Cash Flow Management ..... 11**

**How We Can Help ..... 12**

**Employees Paying for College ..... 12**

**Solving College Loans & Debt..... 15**

**It is Time for Change. .... 16**

# COMMUNITY RESOURCE.



***We take our role seriously.***

We assist companies by offering a unique financial benefit program. Employees are increasingly looking to employers for help in the complex area of *paying for college & college debt*. These benefits can aide in organically increasing the profitability and efficiency of your company organically. Attracting and retaining productive employees is key to long-term cost savings.



***We Provide a NO COST Solution Designed to Assist Employers with Financial Wellbeing Benefits.***

**The Affordable College Plan© & The College Debt Elimination Program©** address the 'elephant in the room': America's *Pay-for-College* & College Debt Problem.

With The Affordable College Plan©, we can assist your families in **reducing** their out of pocket, **retaining** more of their hard-earned money through the college years & **achieve** their goals *without* derailing the rest of their life.

By utilizing The College Debt Elimination Program©, your employees & their families are **empowered** with a step-by-step guide on how to **payoff** college loans & debt **faster**.

## YOUR EMPLOYEES RECEIVE:

- ✓ A Comprehensive *Pay-for-College* Timeline
- ✓ College Loan & Debt Elimination Strategy
- ✓ College Cost Reduction Strategies
- ✓ Micro-Scholarship Opportunities



---

# Welcome!



Our vast experience in the higher education space has led to a drive and passion to support the narrative that a company can be education driven while maintaining a Socially Responsible culture. **This is designed to help an employee's entire family achieve the goal of education followed by a successful launch in life.**

We recognize that a support piece has been missing from the equation and have decided to create an economically sustainable solution to an already stretched staff. We know that your families deserve a **world class Community Resource** to be an extension of that culture.

Responsible College Advocates© are finding the best of the best to bring a solution to the table, putting the family at the center of the solution, giving them confidence so they can safely and securely afford to invest in their most precious asset - their children. When they have the confidence to make decisions based on facts, not fear, success comes naturally.



Our **nationally certified specialists** work alongside their families to ensure the best outcome.

Sincerely,  
*Stanley J. Targosz III*  
President, Co-Founder  
Responsible College Advocates©



---

# Your Benefit. Our Pleasure.

## Defining a Community Resource

We are partnered with a National 501(c)(3), the **Heartland Institute of Financial Education**, to train each of our *Certified Pay-for-College Specialists & Certified College Debt Specialists*. This also gives us the ability to provide all our education, resources & planning at NO COST! We cannot give your families free college, but we **can** give them a *free solution*.



## How It Works

There are 5 Stages to solving the *Pay-for-College* Problem and provide education and resources to our families. When we meet with families, we create a *custom solution*, centered around their goals & priorities.

### 1. College Planning & Pay-for-College Timeline

- Finding The “Right Fit” College or University
- Identifying Colleges That Will Compete for The Student
- Applying To *High Gifting* Colleges & Universities
- Promoting A 4 Year Graduation Focus



### 2. FAFSA (Free Application for Federal Student Aid) Opportunities

- Organically Find Money in Their Economy to Pay-For-College
- Implement Strategies to Reduce the Expected Family Contribution (EFC) or Student Aid Index (SAI) To Increase College Gifting



### 3. Micro-Scholarships

- Earn Scholarship Funds Doing College Preparation Activities
- Achieve Up to 25% Of Tuition Cost at Many Colleges
- Foster Competition Between Prospective Colleges & Universities



### 4. The College Debt Elimination Program

- Post-College: Solving the Student & Parent Loans After Graduation
- Pre-College: Use Current Debt Payments as a Tool to Pay-for-College



### 5. Job & Career Preparedness

- Laying the Groundwork in High School
- Capitalizing on Networking Opportunities in the College Years





# Help Relieve the Financial Burden.

Your Socially Responsible Wellbeing Resource.

According to the [2021 PwC Employee Financial Wellness Survey](#), **63% of employees** said their financial stress has **increased** since the start of 2020. In the same regard, more financial understanding programs have been implemented with the premise of personal finance and retirement planning. This is *excellent* to hear, however, there is a distribution period that has more implications and lasting effects than retirement...**college**. The only difference is that the college distribution period **happens 20 years before** an employee's retirement. Let's take a look at the impact of financial stress on your employees:

## 1. Reduced Workplace Productivity

*[An Estimated 20 hours per-month/per-employee](#)*

It is approximated that is how much your average employee spends distracted, considering, or dealing with their personal finances. If this estimation seems a bit outrageous, ask yourself if these scenarios seem familiar:

- Dealing with calls from creditors
- Arranging for debt consolidation
- Worrying about bills, medical costs, college funding, or retirement

Above and beyond individual distraction, oftentimes their distraction leaks out to the rest of the office in the break room. This brief lack of productivity has now compounded into twice the problem.

## 2. Relational, Physical & Mental Health

*[75% to 90% of ALL Doctors' Visits are Stressed Related](#)*

One of the major causes for divorce? **Financial stress**. Hypertension, insomnia, anxiety, depression, chronic headaches, digestive issues, eating disorders, fatigue and substance abuse. These are all **stress related conditions** with the number one stressor oftentimes centering around financial understanding. According to the same [2021 PwC Employee Financial Wellness Survey](#):

- 
- **47%** of employees believe that they would not be able to meet basic living expenses if out of work for an extended period of time.
  - **49%** of employees believe that they will use a portion of their retirement assets before they are ready to retire.
  - Credit card balances are higher and being carried longer than last year, with no sign this trend will end.

Additionally, the correlation between [mental health & financial stress](#) should not be ignored as studies have shown that there is a brutal cycle at hand:

- **46%** of people with debt also have a mental health diagnosis.
- **86%** of people with a mental health diagnosis say their debt adds onto their mental health problem.
- **Anxiety, Depression, Fatigue, & Sleeplessness** are all tightly tied to financial stress.

As we know, college debt in the United States has [surpassed all but mortgages](#), totaling **\$1.7 trillion**. The need for a Socially Responsible strategy is evident.

### 3. Employee Turnover

#### [40% of Employee Turnover is Due to Stress](#)

Typically, financially stressed employees believe they can 'work' their way out of their financial problems. These are the same type of employees who change jobs just to earn more short-term income. Too often do employees only expand their lifestyle to fit that new salary and disregard new money management skills.

When you have a newer, recently graduated employee that is burdened with 36% of the \$1.7 trillion of student loans, doing right by them almost ensures loyalty and increased productivity. The same rings true helping your employees solve the problem surrounding their most precious asset, their children.

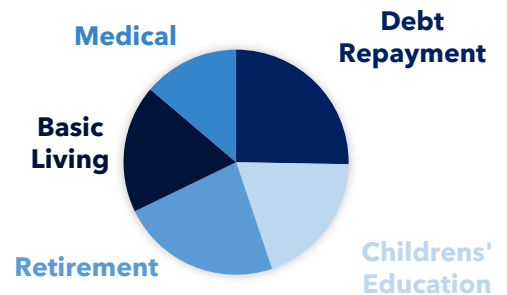
## 4. Human Resources Distractions

Your human resources department is taking the brunt of the blow when it comes to dealing with these types of issues. Worse yet, most HR Departments are not staffed to handle the variety of issues that arise with financially stressed employees.

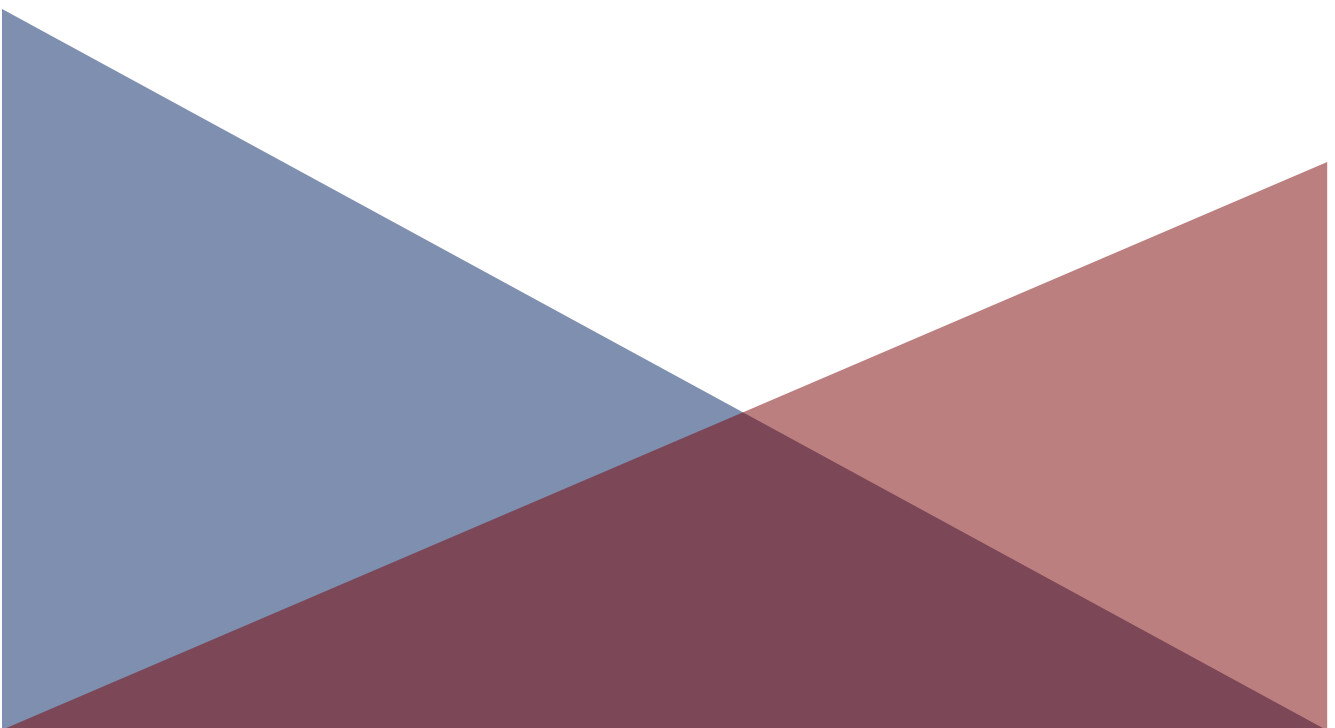
Stephen Miller, CBES, outlines what HR Managers saw employees [struggling and stressing over](#):

- **Debt** (66% of respondents)
- **Saving for retirement** (60%)
- **Paying for children's education** (51%)
- **Covering basic living expenses** (48%)
- **Paying for medical expenses** (36%)

### FINANCIAL STRESSORS



***Responsible College Advocates® works alongside your Human Resources department and walks with your employees to alleviate these stressors.***





---

# Areas Your Employees Need to Consider

## 1. Building Your Financial Resource Team

People frequently identify [four areas](#) of need regarding their personal finance: Financial Planner, Tax Professional, Estate-Planning, & Insurance Broker.



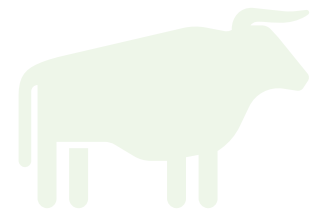
### *What is missing?*

Each of these areas guide how you conduct your personal economy based on their individual expertise. We do see, however, some crossover and contradicting pieces of advice. This is generally caused by a lack of sight on the big picture. That's not to say having individuals with expertise in their given area is not the way to go. Scenarios and life events, such as college, often create a situation where your different silos in your personal economy need to be working in unison. Because of this, you need to have someone to act as your Success Coach who prioritizes your lifestyle, education, & retirement goals while achieving the task at hand.

### **When Choosing a Financial Advisor**

[Things to consider](#) when looking for a financial advisor are as follows:

- Education & Experience
- Certifications
- Fees & Conflicts of Interest
- Standard of Care
- Working Relationship
- Due Diligence



---

## When Choosing a Tax Professional

[Things to consider](#) when looking for a tax professional are as follows:

- Education & Experience
- Check the PTIN (Preparer Tax Identification Number)
- Fee Comparison
- Electronic Filing vs. Paper Submission
- Working Relationship
- Due Diligence



## When Choosing an Estate-Planning Attorney

[Things to consider](#) when looking for an estate planning attorney are as follows:

- Reputation
- Education & Experience
- Certifications
- Fees & Conflicts of Interest
- Standard of Care
- Personality
- Due Diligence



## When Choosing an Insurance Broker

[Things to consider](#) when looking for a financial advisor are as follows:

- Captive vs. Independent Agent
- Education & Experience
- Certifications & Technical Knowledge
- Fees & Conflicts of Interest
- Standard of Care
- Working Relationship
- Due Diligence



***What about everything else?... Where Responsible College Advocates© Supports Your Employees.***

## 2. When Life Happens

Medical emergency, loss of a job, unexpected death, home/auto repairs, or new opportunities are just some examples of *When Life Happens*. As we know, one cannot know exactly how life will play out and how to perfectly prepare for those

---

unknown situations. To counteract this, one needs a financial foundation that can adapt with the ebbs and flows, the ups and downs. A financial foundation that allows you to use the full [Power of Your Dollar](#). Our Certified Specialist engage this conversation with their families to ensure a truly holistic plan is put in place.

### ***Idea of the Success Coach***

Here at Responsible College Advocates©, we encourage the idea of the Success Coach and train our Specialists to be as such. Certified Pay-for-College Specialists act as a Success Coach to make sure that a family can achieve their education goals without derailing the rest of their life, structuring a flexible financial foundation that can handle *When Life Happens*. Certified College Debt Specialists use their knowledge and expertise to ensure recent graduates & those struggling with Student Loans are not sacrificing their lifestyle goals, short and long term goals to successfully payoff their debt. By taking a holistic approach, looking at the individual's big picture, and maximizing their inefficient dollars, we have been able to help thousands of families and recent graduates take back control.

### ***From Crisis Management to Preventative Maintenance***

When is the best time to plant a tree? In terms of paying for college, 18 years before an individual student was born & regarding college debt, the day the loan was taken out. When is the next best day to get started? Right now. Acting as quickly as possible, regardless of how 'late in the game' one may be, switches and individual's planning method from Crisis Management to Preventative Maintenance. This teaches your employees how to stay ahead of the game and be proactive instead of reactive to their personal finances.

## **3. Cash Flow Management**

Too often is the topic of [Cash Flow Management](#) in one's personal economy overlooked in the planning process. Cash flow management during a crisis is the difference between survive and thrive. Once we understand that, those who manage cash flow the best come out on top. We help to build a financial foundation that allows your employees & their families to move forward with confidence. Where the majority of Cash Flow Management refers to [saving](#), our Certified Specialists incorporate lifestyle goals.

---

How We Can Help

## Employees Paying for College



The Affordable College Plan© looks at your economy to make sure that you are on track to Pay-for-College. To do that, we take a unique approach to college planning by solving the “Price Tag Problem”. As a result, you will see the impact that your Current and Improved Solutions have on your lifestyle goals. The Affordable College Plan© is a Community Resource Program for all who are aiming to achieve their education goals.



### FAFSA - The Free Application for Federal Student Aid (and the Student Aid Index)

[Improving your FAFSA](#) reduces your Expected Family Contribution (EFC). This is a number that determines your required out of pocket cost for college before receiving any gifting from a school. As a result, you can save thousands in out-of-pocket cost through your FAFSA improvement alone. For some situations, however, a FAFSA play does not always decrease your EFC. Regardless, a Certified Pay-for-College Specialist can assist you by protecting your college assets in a FAFSA friendly area. Therefore, reducing FAFSA penalties and securing your ability to pay for college.

### College Selection

When it comes to college selection, many families don't consider an Out of State or Private school because of the high sticker price. By solving the “how do I pay for this” question, those schools now feel within reach. What many people do not realize is that those high sticker priced schools often give away the most money, resulting in a lower out of pocket cost for college. Additionally, we work with students so they have an understanding of their chosen school, degree and career path. This is to make sure, above all, that the student is where they're supposed to be. Remember, our specialists solve the Pay-for-College Problem, not just the college selection problem.

## Goal Planning

In addition to solving your family's Pay-for-College problem, The Affordable College Plan® reduces the impact on your after-college lifestyle as well. That means we take into account not only your education goals, but your lifestyle plans after.

- ✓ Want to help with a future wedding? Check.
- ✓ Want to plan for that vacation you've always dreamed of? Check.
- ✓ Want to protect your savings from market crashes? Check.

## Pay-for-College Timeline & Report

Your custom Pay-for-College Timeline will show each year of paying for college and where every dollar is coming from. You will be given an overview of how you currently sit vs. what it can look like. Additionally, this report will also show you the impact on your retirement and the ability to achieve your goals until then. All of which results in giving you clarity in paying for college.

### Smith Family's Optimized Pay-for-College Timeline



The following timeline depicts where the moneys are coming from in each year based on your student (s) going to school, which school has been selected and their respective gifting formulas.

		2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033
College Funding Source	Total Funding from Source	John	John	John Kyle	John Kyle	Kyle Mikey	Kyle Mikey	Mikey	Mikey	Laura	Laura	Laura	Laura
Total Cost per Year	\$592,810	\$32,448	\$32,448	\$67,544	\$67,544	\$73,055	\$73,055	\$37,960	\$80,659	\$42,699	\$42,699	\$42,699	
Projected Gifting*	\$44,333			\$7,418	\$7,418	\$9,072	\$9,072		\$11,353				
Student Loans	\$108,000	\$5,500	\$6,500	\$13,000	\$14,000	\$13,000	\$14,000	\$7,500	\$13,000	\$6,500	\$7,500	\$7,500	
Students Working	\$64,000	\$4,000	\$4,000	\$8,000	\$8,000	\$8,000	\$8,000	\$4,000	\$8,000	\$4,000	\$4,000	\$4,000	
Grandparent 529	\$20,000	\$5,000		\$5,000		\$5,000			\$5,000				
Credit Transfer Savings	\$48,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000		\$6,000	\$6,000			
Micro-Scholarships	\$80,000	\$5,000	\$5,000	\$10,000	\$10,000	\$10,000	\$10,000	\$5,000	\$10,000	\$5,000	\$5,000	\$5,000	
Other Savings	-												
HELOC/Parent Loans	\$36,022	\$6,948	\$10,948	\$18,126									
Repay Parent Loans	\$40,000												\$20,000 For 2 Years
New Savings Plan	\$192,455				\$22,126	\$21,983	\$25,983	\$21,460	\$27,306	\$21,199	\$26,199	\$26,199	
<b>REMAINING BALANCE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	

---

## Additional Benefits

- ✓ Family Budget
  - Your family's personal economy and after-college lifestyle should not take a back seat to achieving your education goals. Our Certified Pay-for-College Specialists design your custom Pay-for-College report around your comfort level. Secondly, it will illustrate the optimal way for you to accomplish different goals at once. Lastly, your custom Pay-for-College Solution finds money that is being used inefficiently and puts them towards FAFSA tools. This results in a positive impact while paying for college and for your after-college lifestyle.
  
- ✓ Educational Content
  - Throughout the entire process, your family will receive educational content relevant to your family's current situation. Your Certified Pay-for-College Specialist will provide you with the newest information that you must know about the college game. This content can range from what your student should be doing today and how to plan for the future of what the college world is going to look like.
  
- ✓ Timely Prompting
  - Content and reminders are sent at specific times throughout your student's educational career. This ensures you are always on top of the process with an advocate walking beside you.

## What is the Process?



•First, learn about the new rules of the college game with multiple options for learning:

•Attend a Live Webinar for The Affordable College Plan©

•Request Your Own Interactive Presentation of The Affordable College Plan© (scan below to see a sample)

•Order the new book *The Affordable College Plan: The Responsible Alternative to Free College* written by President and Co-Founder, Stanley J. Targosz III.

•Next, schedule time with your personal Certified Pay-for-College Specialist.

•At this time, you may ask any further questions and put together your custom Pay-for-College Solution.

•Lastly, receive your custom Pay-for-College Report and tweak the details with your Certified Pay-for-College Specialist.



*Scan Here to View Your Custom Presentation*

# Solving College Loans & Debt



The College Debt Elimination Program© is a custom savings strategy to help put [the power of your dollar](#) back in your hand. To accomplish this, a Certified College Debt Specialist works with you to build a custom strategy centered around your goals. As a result, those paying off their loans have shaved off up to 50% of their time in debt & interest paid while building their savings. This program is applicable for both recent graduates & parent who have accrued any college loans & debt.

## The **B.A.S.I.C.S.©** of College Loans & Debt

**B** **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.

**A** **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.

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

**I** **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.

**C** **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 Success Coach will walk alongside you to make sure that you are comfortable and aware of each penny.

**S** **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 Success Coach will help you maximize your SHIP.



---

## The College Debt Elimination Program© Strategy Overview



### Financial Foundation

Building a financial foundation that can adapt as life happens is key. Putting this in place today results in clarity and understanding tomorrow. A Certified College Debt Specialist will work with you to build a custom strategy centered around your goals.



### Repayment Plan Selection

Everyone's situation is different and deserves custom attention. By doing so, you are able to move forward in selecting a repayment plan with confidence. However, if you have already selected a repayment plan or have been making payments, a Certified College Debt Specialist can help. They will help organize and strategize to make sure you are getting the most out of your repayment selection.



### Goal Planning

Be defined by the education you received, not the debt you carry. Life is not about financial diets or putting everything on hold to service debt. This results in stress and 'what if'. Moreover, include your goals & ambitions in your strategy. That means, your dream car, vacations, starting your own business - they are all part of the process.



### Debt Timeline & B.A.S.I.C.S.© Report

Your B.A.S.I.C.S.© report will give you a breakdown and projection for the long & short term. First, you will understand a where most of your debt is being held (College Loans, Auto Loans, Credit Cards, etc.) and the difference between Good and Bad debt. Secondly, you will be given a timeline on how you are currently positioned - time in debt, interest paid, impact on lifestyle goals. Thirdly, you will be shown how to optimally pay off your loans and the impact it has. The result of this report is clarity and understanding moving forward.

## Traditional Thinking Has ~~Worked~~ Failed

- ⊗ Average Savings for Those Under 35: **\$8,362**
- ⊗ Graduates Moving Back Home: **30%**
- ⊗ Under 35's Delaying Retirement Savings: **70%**
- ⊗ Mortgages Declined Due to Debt: **80%**
- ⊗ Total College Debt: **\$1.7 Trillion**

# It is Time for Change.