



Jones Family
College Financing Analysis
www.edCelerator.com

For a family that needs to borrow \$100,000 for four years of college, below are their *only*, rather unattractive Financing Options

Payment Method	Amount & Duration	Real Cost of College
Cash	\$12,500, 2x/year	\$100,000
College Ten-Pay	\$2,500/month, 10x/year	\$100,000
401-k Loan	\$2,500/month, 5 years ²	\$150,000 ³
PLUS Program	\$1,275/month, 10 years	\$150,464
'State' Loans (i.e. NJCLASS)	\$1,135/month, 20 years	\$215,955 ⁴
Private Parent Loan	\$641/month, 25 years	\$192,439 ⁵
Private Student Loan	\$1,523/month, 25 years	\$456,832 ⁶

1. Current PLUS and Private loan information from www.simpleretuition.com (1/6/10).
2. 401-k loans are limited to the Lesser of \$50k or 50% of the vested Plan balance.
3. 401-k loans are repaid with after-tax (i.e. 50% more) dollars, plus 401-k interest.
4. Deferred P&I Loan, information from (NJ) www.HESAA.org
5. "As low as" private loan rates and totals are *NOT ACHIEVED* by 98%+ of borrowers; private loans are generally variable-interest, no-cap loans.
6. Private loan information is "as low as" for Parents and "as high as" for Students.

Until now! With the *edCelerator™* System, this same family - assuming they have a monthly college budget of \$1,000 - has a real cost of college of only \$50,340!

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The <i>edCelerator™</i>	\$1,000/mo, 8.4 years	\$50,340
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View the remaining slides about how a family with a monthly college budget of \$1,000 was helped by the *edCelerator™* to pay off the college loan in 8+ years for a fraction of the cost of other funding options. Contact our team of college planning specialists for a **FREE** analysis of *your* family's results and to see how much the *edCelerator™* system can save *YOU*.

Keep in mind...

If you “co-sign” a private student loan, it is YOUR LOAN!



“The definition of a Fool is a Co-signer with a pen in his hand.”

- Anonymous

Web Links:

[Federal Trade Commission \(FTC\) Advice](#)

[Direct Lending Solutions.com Advice](#)

[Lawyers.com Video](#)

So how did the *edCelerator*[™] turn a \$100,000 college education into a \$50,340 expense? It didn't.

It did much more than that! Remember, our example family does not *have* \$100,000 saved to pay their net (post financial aid award), out-of-pocket cost of college. So they will have to borrow money. Their best loan option had been the PLUS program and that would have cost them \$150,464.

So the edCelerator[™] turned a \$150,000 college education into a \$50,000 college education!

Our *edCelerator*[™]-certified college planning specialists **saved this family \$100,124**. In other words, by working with a professional college planner, this family received a **67% discount** on their net cost of college, relative to the next best available course of action.

To be e-mailed a PDF of the remainder of this presentation - and to see details on how much the *edCelerator*[™] System can save *your family* - please click below:

