

The Pay Zero for College

Planning System

Presented By: Certified College Funding
Specialist Jeffrey Taylor



PAY ZERO
FOR COLLEGE SEMI

248.230.90

For Parents/Students That
They Qualify For Fi



College Funding
RESOURCES

WWW.TUITIONREDUCTIONPLA

Highly Trusted Strategist

Michigan Money Summit Murray Feldman Fox2
Association of Michigan CPAs
Southfield BBB
950am Radio Michigan's #1 College Planner
910am Word Network
Detroit Free Press Mentioned & Seminar Panelist
Troy & West Bloomfield Rotary
Southfield Schools (Scholarships Improved by \$2,000,000)
State of Michigan
Host of churches, groups, and various organizations
Rainbow Coalition (Rev. Jess Jackson)
Fee and Commission Based



The Pay Zero for College Million Dollar Guarantee

- If you qualify
- Provide a step by step process
- Provide a customized report that will identify the schools with the most funding for your situation
- Position Your Student for a Full Ride
- Find the money you already typically between \$500 - \$2,000 per month
- Fund college, recapture every dollar, and build a million dollar tax free retirement
- Design a debt free plan that will pay off all debt
- All with your current budget*

Positioning YOUR Student for a Full Ride

College	Admissibility	Price	EFC	Need	Aid Estimate	Annual Cost	
Yale University, CT	Very Difficult	\$67,798	\$8,484	\$59,314	\$61,314	\$6,484	⚠
Emory University, GA	Possible	\$65,169	\$8,484	\$56,685	\$58,685	\$6,484	⚠
Louisiana State University, LA	Very Likely	\$32,984	\$8,484	\$24,500	\$23,070	\$9,914	⚠
Michigan State University, MI	Very Likely	\$24,670	\$10,848	\$13,822	\$13,749	\$10,921	⚠
North Carolina A&T State University, NC	Very Likely	\$30,103	\$10,848	\$19,255	\$18,174	\$11,929	⚠
Louisiana State University, LA	Very Likely	\$32,697	\$10,848	\$21,849	\$18,605	\$14,092	⚠
University of Kentucky, KY	Likely	\$39,280	\$10,848	\$28,432	\$25,030	\$14,250	⚠
University of Alabama - Tuscaloosa, AL	Likely	\$46,028	\$10,848	\$35,180	\$27,330	\$18,698	⚠
University of Kentucky, KY	Very Likely	\$31,011	\$10,848	\$20,163	\$11,800	\$19,211	⚠
Miami University - Oxford, OH	Possible	\$56,496	\$10,848	\$45,648	\$36,236	\$20,260	⚠
Hampton University, VA	Likely	\$36,160	\$10,848	\$25,312	\$13,644	\$22,516	⚠
Paul University, IL	Likely	\$53,094	\$10,848	\$42,246	\$29,037	\$24,057	⚠

Four-Year Affordability Legend: Funded - 🟢 Almost Funded - 🟡 Not Funded - 🚫 Not Calculated - ⚫

Affordability Details

Aggressive Debt Free Strategy

Annual Percentage Rate
 2016

Date Prepared: 4/2/2016
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<u>Creditor Name</u>	<u>APR</u>	<u>Starting Balance</u>	<u>Monthly Payment</u>	<u>Interest</u>
Loan	18.00	17,000.00	785.00	3,712.07
Loan	14.00	13,000.00	500.00	2,581.22
Credit Card	11.80	3,000.00	120.00	914.46
Car	9.50	25,000.00	530.00	6,421.47
Student Loan	7.90	146,000.00	1,746.00	66,766.50
Loan	5.50	6,000.00	125.00	1,584.21
Totals		210,000.00	3,806.00	

Normal Payoff Method

Debt Free Date	Jun 2031 (15 Yrs 4 Mos)
Total Interest Paid	\$81,980
Total Money Paid	\$291,980
Number of Months Required	184

ZilchWorks Payoff Method

Debt Free Date	Jan 2022 (5 Yrs 11 Mos)
Total Interest Paid	\$57,488
Total Money Paid	\$267,488
Number of Months Required	71
Money Saved	\$24,492
Time Saved	9 Yrs 5 Mos

Recycle and Recapture Fund College Pt. 1

Year	Age	Planned Pr	Withdrawal	Loan	Loan Repa	Annual Inc	Accumulat	Surrender	Net Death	Benefit	College	
1	35	7000	0		0	0	5007.846	0	703103			
2	36	7000	0	0	0	0	10346.17	0	703103			
3	37	7000	0	0	0	0	15969.38	5043.162	703103			
4	38	7000	0	0	0	0	21967.73	12011.79	703103			
5	39	7000	0	0	0	0	28297.83	19340.29	703103			
6	40	7000	0	0	0	0	35051.5	27493.15	703103			
7	41	7000	0	0	0	0	42189.76	36065.73	703103		30000	Car
8	42	7000	0	0	0	0	49806.66	45152.12	703103			
9	43	7000	0	0	0	0	57868.41	54725.54	703103			
10	44	7000	0	0	0	0	66406.55	64817.54	703103			
11	45	7000	0	0	0	0	77517.68	77517.68	703103			
12	46	7000	0	0	0	0	89398.87	89398.87	703103			
13	47	7000	0	0	0	0	102110.4	102110.4	703103		10000	colleg
14	48	7000	0	0	0	0	115717.3	115717.3	703103		10000	colleg
15	49	7000	0	0	0	0	130289.8	130289.8	703103		10000	colleg
16	50	7000	0	0	0	0	145875.3	145875.3	703103		10000	colleg

Part 2. 1.6 Million Dollar Retirement

35	69	7000	0	0	0	0	784641.9	784641.9	910184.6
36	70	7000	0	0	0	0	848105.9	848105.9	975321.8
37	71	0	0	78997.21	0	78997.21	909160.4	825415.4	943606.3
38	72	0	0	83744.94	0	78997.21	974713.1	802190.2	909408.6
39	73	0	0	88778.01	0	78997.21	1045125	778488.4	872549.6
40	74	0	0	94113.57	0	78997.21	1120827	754420.8	832878.7
41	75	0	0	99769.8	0	78997.21	1202326	730154	790270.3
42	76	0	0	105766	0	78997.21	1289666	705371.7	769855
43	77	0	0	112122.5	0	78997.21	1383241	680085.4	749247.4
44	78	0	0	118861.1	0	78997.21	1483446	654285.7	728458
45	79	0	0	126004.6	0	78997.21	1590690	627952.5	707487
46	80	0	0	133577.5	0	78997.21	1705418	601075	686346
47	81	0	0	141605.5	0	78997.21	1828076	573616.7	665020.6
48	82	0	0	150116	0	78997.21	1959137	545539.9	643496.8
49	83	0	0	159138	0	78997.21	2099122	516822.6	621778.7
50	84	0	0	168702.1	0	78997.21	2248543	487402.2	599829.4
51	85	0	0	178841.1	0	78997.21	2407917	457187	577582.9
52	86	0	0	189589.5	0	78997.21	2577659	425944.8	554827.7
53	87	0	0	200983.8	0	78997.21	2758240	393462.7	531374.6
54	88	0	0	213063	0	78997.21	2950158	359512.6	507020.5

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