



PAYMENT REDUCTION & CONSULTING

“Reducing Your Burden of Costly Federal & Private Student Loans”

FACT: 75% of all undergraduate, graduate and parent student loans are being overpaid. Do you fall into this category?

COST: \$395

(If savings are not greater than \$395, there will be no charge)

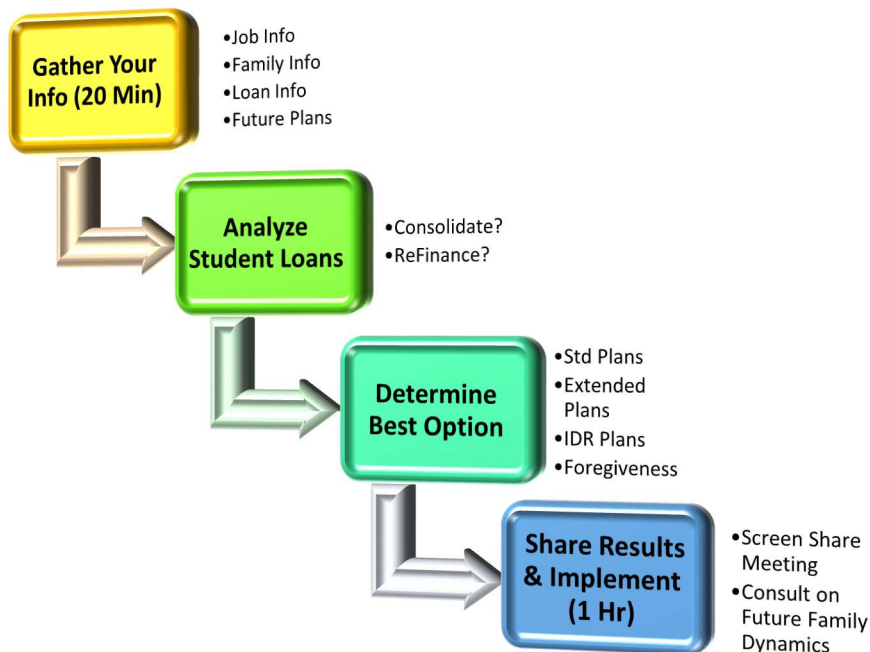
VISION:

To reduce your student loan payments and overall student loan debt by analyzing your Federal and Private Loans to assure the minimum amount is being repaid.

AVERAGE SAVINGS:



PROCESS

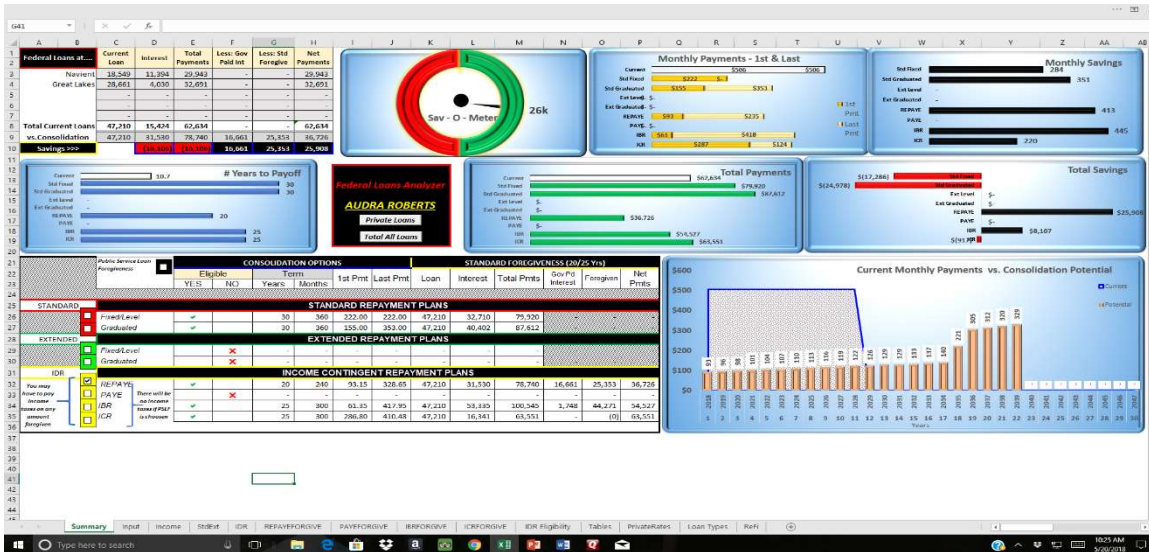


Customized Student Loan Model

All student loan info entered into custom model for client

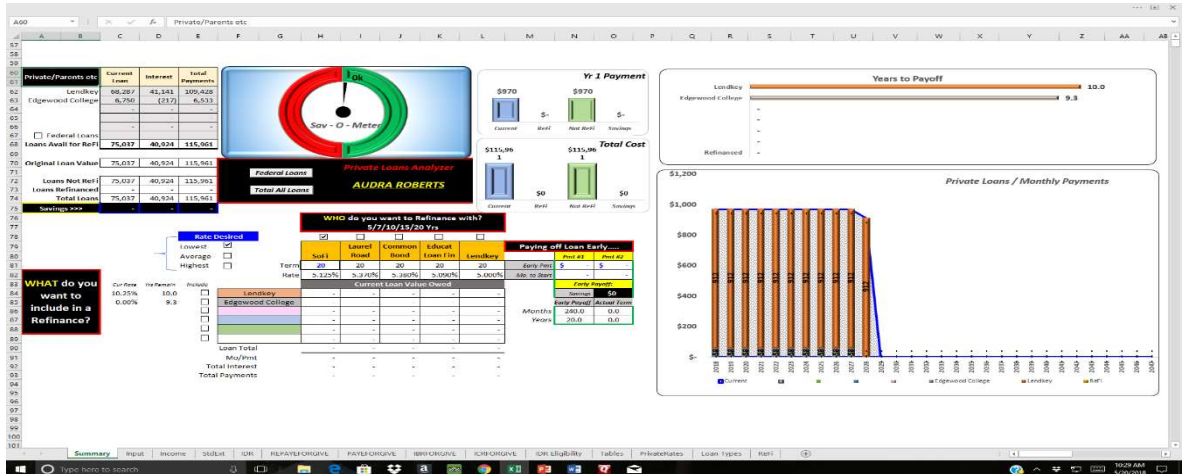
CONOLIDATION OPTIONS

Eligible	Years	Months	1st Pmt	Estimated Last Payment	Loan	Interest	Total Pmts
Standard	30	360	222.00	222.00	47,210	32,710	79,920
Extended	30	360	155.00	363.00	47,210	40,402	87,612
REPAYE	20	240	93.15	320.40	47,210	31,530	78,740
PAYE	25	300	61.35	357.81	47,210	53,335	100,545
IBR	25	300	286.80	410.48	47,210	16,341	63,551



Federal Loans will be analyzed for potential consolidation and optimum repayment plan. Analysis will compare current plan to potential options to maximize monthly and yearly savings.

Private Loans will be analyzed and compared to various options for Re-Financing to maximize monthly and yearly savings



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Retired/40 Years' Accounting experience/ CFO/Sr VP Finance/Consultant