

# Secrets to Paying For College



By Dusty Rollins

[www.CollegeMoneySystem.com](http://www.CollegeMoneySystem.com)



**Do you** have kids that you want to send to college? Grandkids?

**Do you** have Student Loans that are hanging around and seem to never go away?

This *brief* report will open new doors of opportunity that you NEVER knew existed and those doors can **save or make you THOUSANDS** of Dollars in paying for college....

Every year in America, nearly 3,000,000 students head off to college. This is really **good news!**

But...Here is the Problem...

*College is not the guarantee it once was. It used to be that if you went and got a college degree, it would mean hundreds of thousands of dollars in extra income over the person who had no degree. A college degree was a status symbol and just the fact that you were able to complete a degree gave you a head start ...NOT anymore!!*

*Many Parents and students today are rushing off to college without a well thought out plan!*

The reality now is that a college degree can be a problem for your career.

We tell our coaching clients that:

- not getting a degree **MAY** be expensive
- getting a degree with a LOT of student loans **IS** expensive
- going to college and having HUGE loans and NOT getting a degree is by far the **most expensive.**

*Many parents and students today are rushing off to college without a well thought out plan.*

*They have no clear plan for college selection, which major and why, no career path, and no idea how to pay for it.*



My name is Dusty Rollins and I am a College Financial Planner. I have invested in Real Estate for many years now and have done over 50 deals. I still invest on the side, but one of my great passions is helping people financially with good ideas. I have found that a good idea can literally save or make you thousands of dollars with no extra work and no extra risk. That

is a great way to make money.

As I coach clients through the college process, I find that I can help Business owners the most. If you are not a Business Owner keep reading,

*I have some really good news!*

The way the tax code is written (*and a few secret strategies!*) allows me to swipe HUGE amounts of money off of a Business Owners tax bill or college bill. So if you own a business you are in luck....there are massive strategies!

*But what if you don't own a business?*

*(Start one!!!! Just kidding, not a good idea for everyone.)*

The good news is that if you earn the majority of your income from a W2 job, you can take part in these great business owner strategies.....

## ***...IF YOU OWN INVESTMENT REAL ESTATE!!!***

It doesn't matter how much or what kind. If you own investment Real Estate, an entire side of the tax code opens up and my most powerful college savings strategies are available to you.

*...A good idea can  
literally save or make  
you thousands of  
dollars...*

So, just by the fact that you worked hard and had the COURAGE to go buy one measly single family house, you are now able to take

advantage of all the strategies that could *save you* **SIX FIGURES** on college...

And again, this is for **your kids, grandkids or even to wipe out your Student Loans**. How would it feel to pay off your Student Loans with money you were going to pay to the IRS or pay to banks and Wall Street in interest? You could almost say the IRS is paying off your Student Loans!!!! I don't care where you're from, that's nice!!!



We will talk more about taxes in a minute, and just so you know, I am not a tax professional and I do not prepare peoples taxes. I help you and YOUR tax preparer see taxes through college planning eyes.

### ***Here is the big problem.....***

**The job market is not good for people graduating college.**

- Technology has eliminated and changed many jobs,
- Outsourcing is here to stay and means different kinds of jobs,
- Baby Boomers got killed in the financial meltdown (2008 and following) Many have had to put retirement on hold and so they are staying in their jobs which means that is a job that is not open for a recent college grad.

*How would it feel to pay off your student loans with money you were going to pay to the IRS?*

It is clear to see that career challenges are everywhere and, to add to the problem, many students are taking out MASSIVE student loans.



*Did you know that Student Loan Debt balances in America just surpassed Credit Card balances?*

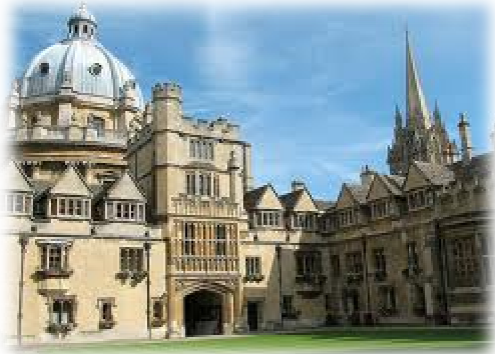
*I will let that sink in for a moment...*



(A side note.... Student Loans do not go away in bankruptcy and are very hard to settle with, so even when someone goes through tough financial times, the Student Loans tag along for the ride and are still there when you get back on your financial feet.)

So, if *the job market is tighter than ever*, if getting a college degree doesn't guarantee career success, if Student Loans hinder the student's financial future... (And, oh yea...I forgot to tell you that colleges are raising tuition **MUCH faster** than inflation, but you knew that right?) what are today's high school students supposed to do? *Should they not go to college?*

Well, I'm glad you asked that question because I have some thoughts about that!! College isn't for everyone but for those who want to pursue it, college can be the best 4, 5, 6, or 7.....years of your life! I have very fond memories of my college days.



I was blessed to be able to do my graduate training at Oxford University in England. What I found was that, in my areas of study (Medieval literature and history), the subject matter was not nearly as important as the **EXPERIENCES!**

So, I definitely believe in going to college. But I don't think it makes sense to go to college to get a degree that won't provide a good career with good job prospects and leave you massive debt that will follow you forever... *There HAS to be a better way.*



## ***The Real Cost of College***



Let me ask you....what is the single most expensive part of college?

Tuition?    Room and board?    Books?    Travel?

These are all costly parts of a college education, but the single biggest expense is *our friends at the IRS!* (please hear the sarcasm in the use of the word friends).

How is the IRS the biggest cost of college? Because if you pay for college with **AFTER TAX dollars**, you must go out and earn money first, then pay tax on that income and then pay the college their money.

So, if you are going to pay \$101,500 for college (not an uncommon amount) and you are in a 30% tax bracket, how much do you have to earn to come up with \$101,500?

**\$145,000**

So, in order to pay the college \$101,500, you had to earn \$145,000 and pay the IRS \$43,500. What was the REAL cost of college?

# \$145,000 !!!!!

*Let that sink in...*

Because you did not know the proper strategies to pay for college, you actually paid \$145,000... Truthfully, it costs even more than this, due to a term we call **OPPORTUNITY COST**...but we will talk about that later.

*Your CPA may give you tax advice that helps your taxes but kills your financial aid!*

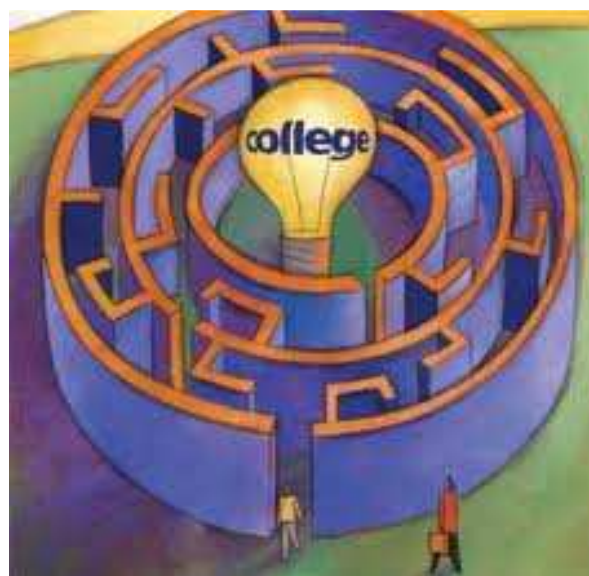
That's the bad news, but are you ready for some **great news**? Because you are a Real Estate Investor or about to become one, we can position your finances so that you can slash thousands and thousands of dollars off your tax bill and off the money you owe the college.

That brings up the topic of **Financial Aid**. If you have begun to look into the college process, you are probably a little overwhelmed with the financial aid process. It can be confusing and many financial professionals such as your CPA, financial advisor, insurance agent, guidance counselor, do not know the details of the financial aid process.

Many of these professionals are well meaning, but they are not doing a good enough job for you. *Your CPA may give you tax advice that helps your taxes but kills your financial aid.* Your financial advisor may give you advice about your retirement but it isn't good advice during the years you are sending kids to college.

*You really do need a FULL college financial plan that will help you put all of these moving parts together and make sure that they are all helping each other and not hurting.*

College financial aid is income driven. By that I mean, the less income you make, the more financial aid you will get. So, by reducing your taxes, you are in essence lowering your income, which will mean you get MORE financial aid....Pretty nifty how that works, huh?



# Financial Aid Process



- When you are about to send a child to college and you want to get financial aid, you have to fill out the **FAFSA form**. This is the federal form that will determine how much aid you qualify for. There are certain assets that you must put on the form and then there are other assets that you are not required to list. (Big money hint.... It is vital to learn which assets don't count against you so you can get the maximum amount of aid)
- After they process your FAFSA, you will have a number called **EFC** – Expected Family Contribution. This is the amount that Uncle Sam thinks you can afford to pay EVERY YEAR toward your student's college.
- Financial aid is figured by finding out the Cost of Attendance for the college you want to go to and subtracting that number from your EFC. The amount left over is called **your NEED**.
- Financial aid goes toward covering some or all of the NEED of the student. However, it rarely goes toward covering ANY of the EFC.

This is where many families get hurt....even if you get large amounts of financial aid, you can still have a huge yearly bill due to the college...

*That's where I come in.*

There are a *few people* who can help you get more financial aid, but almost no one does what I specialize in and that is helping families figure out how to pay for the EFC with money they are currently *losing* unknowingly and unnecessarily.



This is money they are losing by paying too much in taxes, by paying too much in interest, by paying too much and having the wrong kinds of insurance. They are losing money by the colleges they choose to apply to, by not knowing how to appeal financial aid award letters, by not knowing how to position the student so the college WANTS the student to come to their school and will pay for it!

# Public or Private?

Did you know that you can often send a kid to a private college for the same or less out of pocket money as the local state college? For many people, going to a private university is a better option, they just don't think they can afford it. When I was at Oxford, I had one on one tutorials with my professors every week while a buddy of mine went to the University of Florida and had classes of over 700 people taught by the professor via video. It doesn't mean you can't get a good education in a large university setting, but you should have the option to send your child to Private college if you think that would be better.....



Let me tell you a few of our **ADVANCED STRATEGIES** for slicing 5 and even 6-figures off your college costs.....

1. Enrollment Management – Google this term, but only if you are prepared to be MAD... this practice shows who **really controls the college money** and how they are using it for their

- advantage and not to help more people go to college. We know how to use this concept to turn it around on the colleges and get them to give you more money than they wanted too.
2. College town Real Estate – If you are sending a student out of state to a State university, out of state tuition can be deadly. We can show people how to buy a house in that town, establish state residency to get a tuition discount, save money on room and board, write off your trips to visit little junior and teach the student business skills that will come in very handy in the real world.
  3. We show Grandparents how they can give money for their grandkid's college without hurting their financial aid, which often happens.

The process of College planning is big and can be overwhelming. And there are some key strategies you simply must know that can slash your cost by huge piles of dollars.





# Opportunity Cost

Remember the term **OPPORTUNITY COSTS** that I mentioned before?

Here is where college gets even *MORE expensive* if you can believe that! When you pay for college with **AFTER TAX** dollars instead of **PRE TAX dollars** and when you over pay for college when you didn't have to and when you lose money you did not have to lose.....

You not only lose the dollar you spent but you also lose what?

Right, you lose all of the money that that dollar could have EARNED!

And you lose those earnings for *the rest of your life*....So, college does not just cost a lot of money but when you add on the cost of taxes and the lost **OPPORTUNITY COSTS** of what those taxes could have earned, you are talking about hundreds of thousands of dollars....

What if there was a way to eliminate these loses and lower your cost of college to laughable amounts? Well, there is a way and I can show you how to do it.

I work with people one to one and help them develop a FULL and realistic college plan. I do not give long boring reports or strategies that are impossible to implement (unless you want those...ha,ha)

*I focus clearly and solely on results....my clients work with me because I give them **off the charts ROI**. I help them save far more money than they ever will spend with me and guarantee my work....but*

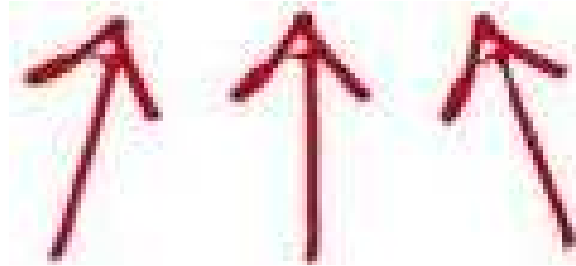
*I am **NOT** asking you to hire me...*

I can help **anyone** in the college process, but I only work with people that I can help slash huge piles of cash from their taxes and college bills.

I am going to give you a NO BRAINER OFFER.....

I am willing to invest in you *before ever asking you to send me one cent...*

I want to offer a FREE, NO Obligation, No pressure, No gimmick, **30 min Consultation**... In this 30 minutes, we will talk about *your* plans, *your* thoughts, where *you* are wanting to go and what you are wanting to accomplish.



At the end of the 30 minutes, if I think I can help you, I will let you know about the solutions we offer and YOU will decide what is best for you.

I can't make it any more fair or simple than that...Can you do College Financial Planning on your own? Yes...one can also do an appendectomy to himself. Any takers?



All you are risking by calling me is 30 minutes...and I think you can tell from this report that I know a thing or two about college. Even if you don't hire me, your 30 minutes will be value packed!

So, if you are a Business Owner or you own Investment Real Estate, *or are thinking about becoming either*, then you owe it to your financial future and to your child's future to call me and see if I can slice and dice your college expenses.....

1. Email me at my private email address:

[Dusty@Dustyrollins.com](mailto:Dusty@Dustyrollins.com)

2. Tell me you want the 30 minute offer and I will contact you to set up a time.

*And remember, if you don't get help from me, please get help from someone (who knows what they are doing)...too much is at stake!*

Thank you!

*Dusty Rollins*

