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FOR YOUR CHILDREN

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Fact # 1: The “Haves” and the “Have Nots”

The gap between the rich and poor is growing rapidly across the United States. In 1994, for the first time since such records were kept, the richest 20% of US households received a greater share of national income than the middle three-fifths combined. The bottom 40% were worse off in inflation-adjusted terms in 1993 than similarly-situated people two decades earlier. (Source: US Department of Labor)

Fact # 2: A College Education is the Difference

Earnings of full-time workers who have a college degree continue to accelerate faster than those with just a high school diploma. In 1979, the average college graduate earned 49% more per year on average than a worker with only a high school diploma. By 1994, the earnings gap had widened to 89%. Each year of formal schooling after high school adds 5% to 15% to annual earnings later in life. (Source: US Department of Labor)

Fact # 3: College Costs Are High And Rising

Today, the minimum per-year cost for a student attending a four-year, in-state university is about \$30,000 per year. This cost includes tuition, books, room and board. It now takes an average of five years to graduate. Only about 40% graduate in four years. Total cost of a diploma may well exceed \$150,000.

Fact # 4: You Have Four Choices

1. Pay college costs out of ordinary income. (Add 25% to 30% to cost for taxes)
2. Kids work to pay part of costs. (Kids take longer to graduate, higher drop-out rate)
3. Student loans. (College graduate starts out in life deeply in debt)

4. Pay college costs out of assets. (Buy a rental property that will build equity that can later be used for college)

Fact # 5: The Easiest Way To Pay For A College Education Is By Buying A Rental Property With A 15 Year Loan.

Here is the approximate equity available for your child’s education created in a \$125,000 rental property with a 20% down payment, financing at 5% for 15 years with a payment of \$988.99

	Equity Now	Equity In 5 years	Equity In 10 years	Equity In 15 years
*	\$25,000	\$31,804	\$72,620	\$125,000
**	\$25,000	\$67,223	\$153,496	\$264,212

* Assumes no increase in property value.

** Assumes 5% per year appreciation.

Fact # 6: Savings

In addition to the equity illustrated above, you may also receive:

- Annual tax savings through write-off of expenses and depreciation.
- Monthly cash flow from rents that may exceed your mortgage payment.

Fact # 7: Trouble-free Financing And Investment Results

- We can help make saving for future university expenses *trouble-free*. Your London Properties Associate will help you identify and finance the right investment property.
- London Property Management can lease your new investment, collect rent, manage repairs, and provide you a simple monthly financial statement, making your investment *trouble-free*.

