

Tuition Rx College Planning Marketing System

The Ultimate Marketing Tool!

College funding is absolutely the best, untapped lead generation opportunity in financial services today! Why?

- **The “Urgency Factor”** – the parents of college-bound students are pressed for time and need help NOW. They have no idea how to get their kid into the college of their choice, nor do they know how to position their assets to get financial aid to pay for college.
- **Huge Need** – there is a huge, new pool of students each and every year that have NO IDEA how the college process works and college costs too much today for them to make mistakes. It’s easier to get financial planning clients when you involve the children in the process.
- **Immediate Results** – if parents do not reposition their income and assets properly ASAP, they could jeopardize their ability to get \$5,000 - \$20,000 in financial aid.
- **No Competition** – every financial advisor in the country promotes retirement planning, but very few use college funding as a door-opener to retirement planning.
- **The Ultimate Relationship Builder** – whether you want to build relationships with Type-A clients, or approach other advisors (attorneys, CPA’s, etc) for referrals, nothing opens the door to that initial relationship like discussing their children and their college plans.

The cost of a four-year degree today typically ranges between \$100,000 and \$300,000 per child! When it comes to college and their kids, many parents have no logical financial game plan. At today’s high tuition rates, this could easily hinder the family’s future financial goals and net worth.

As a trusted advisor, this gives you an opportunity to come to the rescue and tailor your financial products around their college funding crisis.

College Funding Opens The Door To A Non-Competitive Market!

The Tuition Rx program gives you that college planning technical training AND a one-of-a-kind – tested & proven – college planning marketing system. It blows the doors any other college planning program on the market. And when it comes to marketing in the college field, the Tuition Rx marketing system will get you in more doors; get you more leads, and get you more quality appointments than any other college program on the market. AND IT’S PROVEN!!

Thank you Ron. It is an honor to be part of your great organization. If we don't succeed in this business, it is certainly not from the lack of resources that you provide.

Shelan Olstad

Whether you are new to the college funding business, or you've been in the business for many years, you should NEVER try to “reinvent the wheel”. The marketing road for college funding has already been paved by others. Why would you waste valuable time and money trying to find answers, when you can have all the top-notch tools, training, and the latest marketing expertise at your fingertips?

Who is your Type A Client?

The Tuition Rx program allows you to gain immediate and long-term market penetration into your Type A clients, such as:

Baby-Boomers

The baby-boomer market is a financially desperate group of 75 million people. Desperate because they have no idea how they'll fund college, or retirement, or both! They know college costs are climbing like crazy because... they read it in the paper. They know there's little help with financial aid because... they read that in the paper too. As a matter of fact, the press media is one of the best marketing tools you have because it puts the college-bound family in IMMEDIATE pain. And that pain drives the family to you... if you use the right marketing tools!

Grandparents

Do you currently market to seniors? Many senior-advisors use the Tuition Rx Program too! They came from the heavily marketed (and now legislated) senior market to use Tuition Rx as a value added tool to get seniors involved with helping fund their grandchildren's education, without ever gifting money. The grandparents simply fund the advisor's fee and it gives the advisor a chance to work with both the grandparents AND the college-bound family. Many Tuition Rx advisors claim it's the best referral system ever.

Thank you so much for your help and professional insights! Thanks to you, I just had my first two prospects engage my fee services for a full-blown College Financial Plan at \$1500 each, one is a CPA and the other is a wealthy business owner. The CPA plan, in addition to my \$1500 fee, will result in a \$200,000 Annuity order and the complete transferal of her \$250,000 IRA account to me from her other financial advisor who she has been working with for years!

Powerful stuff, this college planning! I've never opened an investment account for a CPA in my previous 31 years as a financial consultant. In addition, I'm already getting referrals from her to her clients as well... Wow! Thank you again!

Chance Carson

Student-Athletes

Only 10% of all college athletes get a full-ride scholarship, which means that 90% of all potential college athletes will only get a partial scholarship, at best. The student-athlete market provides you (the college planner) with the ability to use the huge market of college athletics as a strategic lead-generation tool to capture clients.

Groups

Wouldn't it be great to get large groups to sponsor or market for you as the community expert in college funding? How would you like to use THEIR money and THEIR influence to get large numbers of prospects in front of you to discuss unique strategies of increasing cash flow to fund college? In financial services, that's a dream come true – in college funding it's an every day occurrence!

"To date I've enrolled some strategic high schools, a bank, a hospital, a nursing college, and several small businesses. So far I've gotten well over 100 fee paying college planning clients using college funding and I get several calls each week for advice. This program is as simple as you said it would be and anyone who makes a decent effort will have more clients than they can ever handle."

Mark Thomas, CCPS

Here are several other markets that advisors can target market using the Tuition Rx program:

Editors of Local Newspapers and Business Magazines

Many financial advisors successfully use the TuitionRx.com website and e-newsletter to market to editors of local newspapers, and business magazines. These advisors will phone the editors of key publications in their area, explain their college planning service, and then offer them the free e-newsletter. Once on the newsletter database, these key editors will receive bi-monthly updates on key college planning issues. If the editors of these key publications decide to write an article on college planning, who do you think they'll call for the information? Many advisors have received instant credibility using this method.

Professional Employer Organizations

Professional Employer Organizations (staff leasing) have contracted arrangements with thousands of small to medium companies. Contacting a local PEO would give the advisor tremendous leverage to reach thousands of employees. Professional Employer Organizations could provide a major opportunity for advisors to implement a free college planning employee benefit program.

Business Associations

There are thousands of business associations that can be contacted and offered a free college planning benefit program for their members. Credit Unions come to mind first, but another group that can provide considerable benefits is Professional Executive Recruiters. Thousands of white-collar employees are being laid off who have children approaching college age. These executives may also be considering rolling over their 401K funds to a Retirement IRA.

Chambers of Commerce

The local Chamber of Commerce may give the advisor the opportunity to offer the Tuition Rx program to their member companies and employees. This would provide a great opportunity to market for financial advisors.

Corporations

Contacting local corporations would give the advisor tremendous leverage to reach thousands of employees and provide a major opportunity for advisors to implement a free college planning employee benefit program. This can also be coordinated with the implementation of a corporate 529 plan benefit. Many companies are looking to install a 529 plan for their employees and the free **TuitionRx.com** website and e-mail newsletter could be an additional value-added benefit the employees could enjoy. The 529 plan provides the investment vehicle to save for college and the Tuition Rx program will provide the employee with support throughout the student's secondary and post-secondary education.

Banks

The advisor can work out an agreement with a local bank(s) that do not compete with the advisor in the securities area, to enroll all the bank's clients into the program. This will benefit both the bank(s) and the advisor. One of the top college funding strategies is related to using a refinanced mortgage to consolidate consumer debt. Here the bank can gain additional mortgage business, student checking accounts and credit cards, etc. and the advisor has the opportunity to market securities related business to the bank(s)'s clients. This marketing leverage multiplies even further if the bank(s) market the Tuition Rx program to their small business owners and employees.

Private Schools & Associations

There are thousands of private elementary and middle schools in this country. In addition, there are about five major associations in which these schools are members. Parents who send their children to private schools are much more aware of the need to plan ahead for college costs because they currently experience the pain of "paying for education".

I just used your ideas to close a multiple 529 purchase from a wealthy grandparent. He saw my ad in the newspaper and came in to hear about the pitfalls of 529 plans. He already has an advisor, but I got this sale. \$11,000 per year for each of his six grandchildren. I presented it as a value-added incentive by pointing out that his kids and grandchildren could use other funding opportunities once they reach college age. Thanks for your help on this one Ron.
Peter O'Donnell

Here's an additional list of target market opportunities for financial advisors:

- "PTA's and Booster Clubs
- "Professional Associations (Rotary, Civic Clubs)
- Fraternal Organizations, Churches, Synagogues
- Corporate Group Benefits Programs
- Trade Groups
- Chamber of Commerce Members
- Credit Union Members
- Libraries
- CPAs & Accountants
- Mortgage Brokers
- Property & Casualty Agents
- Attorneys

What are the components of the Tuition Rx Marketing System?

College Planning Website

An important marketing component of the TuitionRx.com non-profit association website is the "MEMBERS ONLY" college planning section. This password-controlled area is an all-inclusive resource for college planning that gives your member families the tools they need to "find ways to save and pay for college. It also has both an admissions discussion board, a college funding discussion board, and a library of college planning e-books reports that provides hundreds of college cost reduction strategies. Each Tuition Rx advisor receives their own personal database code number to enroll clients and prospects.

College Planning Newsletter

The *College Planning News* e-newsletter is an incredible DRIP MARKETING tool. It's published twice each month, or 24 times per year. This newsletter provides the latest college cost reduction tips and strategies for parents with younger children, parents with children in high school or college, and even gifting strategies for grandparents. It also helps your clients and prospects keep abreast of the latest developments in legislative rules and regulation updates and changes affecting financial aid; including grants, student loans, and financial aid needs analysis formulas.

Advisors have the capability to install their own picture, advertising, and broker/dealer disclaimer directly on the e-newsletter. Since a separate database is kept for each advisor, every client or prospect that the advisor enrolls in the program will receive the e-Newsletter and see the advisor's personal picture and ad 24 times a year. This is a PROVEN, effective way to drip market on clients and prospects, at a very low cost.

Tuition Rx Website Enrollment Material

The Tuition Rx newsletter enrollment handout consists of a copy of the "Registration" page and a copy of the "Members Only Area" of the website. This allows you to get the client to sign up as a member of the Tuition Rx website where they will be drip marketed to using the 24 e-mail newsletter. Registering your clients and prospects to the Tuition Rx database is as simple as 1-2-3!

One-On-One Consulting with Ron Them, RFC, CCPS

You receive a personal one-hour consultation with Ron Them, RFC, CCPS, the guru's guru of college funding. In this one-hour consultation, Ron will help give you advice on the best way to use "college funding" within your current business, and provide you with strategic tips to help you get up-and-running quickly.

In addition, you also receive e-mail support directly from Ron. Ron is nationally recognized as a top expert in the college funding industry. Ron co-founded the development of a college planning certification program called "Certified College Planning Specialist" which is nationally recognized as the ONLY certification program for the college funding industry. Over 12,000 families and advisors currently rely on Ron for college funding advice through his Blog and newsletter.

DON'T WAIT!

If you are serious about developing a college planning niche within your financial services business, then you can't afford not to use the Tuition Rx Program as an additional marketing vehicle for your practice. The cost of the Tuition Rx Marketing Program is normally \$99 per month, but when you are a member of the MyCashFlowCoach.com program, you can purchase a one-year license to the Tuition Rx Marketing Program at a **50% discount**, or only **\$597**. To purchase the program at this discount just click the link "**Join Today**" at MyCashFlowCoach.com.

Below is a sample of the Tuition Rx College Planning Newsletter that will go out twice every month with your own picture, bio, and advertising. Over 200 college planners currently use this newsletter to drip market on their clients and prospects! If you have questions, just give us a call at:

614-504-5922.



College Planning

Providing Strategies To Make College An Affordable Reality **NEWS**



Ron Them, RFC, CCPS

Ron is a Registered Financial Consultant and Certified College Planning Specialist specializing in unique cash flow strategies to provide financial advisors and their clients with affordable solutions for the high cost of education.



The Tuition Rx Program "For Advisors Only"

- **Create a new niche market to sell your financial products!**
- **Add your picture and info on this newsletter and give it away to drip market on thousands of prospects!**
- **Use 'high college prices' to drive clients to your office!**
- **Get my expert coaching help for each client!**
- **Parents must borrow and invest**

The American Opportunity Tax Credit

There are many education tax incentives that may be available to you if you are saving for or paying education costs. One of the newer tax credits that you may be able to claim is the American Opportunity Tax Credit (formerly known as the Hope tax credit). This tax credit allows you to claim up to \$2,500 per year for four years of qualified education expenses paid for each eligible student. The American Opportunity Tax Credit is partially refundable. This means that the tax credit can reduce your tax to zero, but if the credit is more than your tax due then the excess can be refunded to you, up to a maximum refund of \$1,000.

Who Can Claim the Credit?

Generally, you can claim the American Opportunity Tax Credit if all three of the following requirements are met:

- You pay "qualified" education expenses of higher education.
- You pay the qualified education expenses for an eligible student.
- The eligible student is either, 1) you, 2) your spouse, or 3) a dependent for whom you claim an exemption on your tax return.

Who Cannot Claim the Credit?

You cannot claim the American Opportunity Tax Credit if any of the following apply:

- Your filing status is married filing separately.
- You personally are listed as a dependent on another person's tax return (such as your parents').
- Your adjusted gross income (AGI) is \$90,000 or more (\$180,000 or more in the case of a joint return).
- You claim the lifetime learning credit or a tuition and fees deduction for the same student in the same year.

Education Expenses That Qualify

For purposes of the credit, qualified education expenses are tuition, fees, course materials, and certain related expenses required for enrollment or attendance at an eligible educational institution. The institution is required to make this allocation and provide you with the amount you paid (or were billed) for qualified education expenses on IRS Form 1098-T, Tuition Statement.

Education Expenses That Do Not Qualify