




The New College Savings Plan:

REAL ESTATE

Discover how investing in real estate can pay for your child's education!



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In the last couple years, student loan debt has received a lot of media attention. College costs are steadily rising, and students are graduating with more and more debt. The class of 2014 graduated, on average, with more than \$30,000 dollars worth of debt. For millennials and beyond, these huge debt numbers are delaying major life events, such as marriage, purchasing a first home, and more.

For many parents, paying for their children's education is a major priority. However, it is increasingly difficult to set aside enough money to meet the rising costs. According to Trends in College Pricing and Trends in Student Aid reports for 2014/15, the average cost of attending a public rose about 3% to \$23,410.

The average cost of college: 2014-15

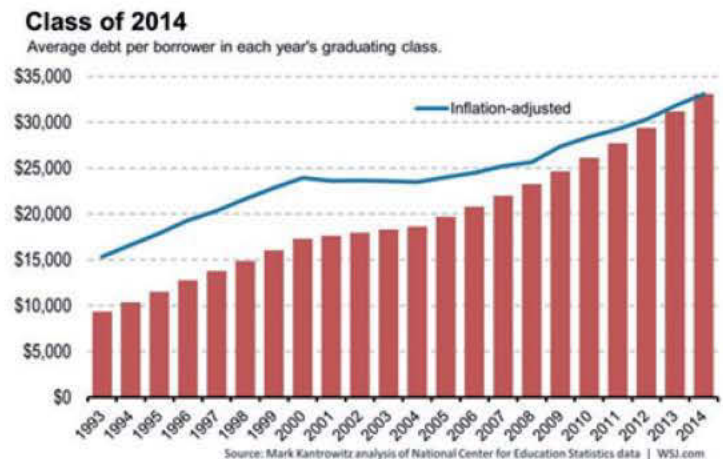
	Public two-year (in-state)	Public four-year (in-state)	Private four-year
Tuition & fees	\$3,347	\$9,139	\$31,231
Room, board, books, etc.	\$7,705	\$9,804	\$11,188
Total cost	\$11,052	\$18,943	\$42,419

Source: The College Board's *Trends in College Pricing 2012* and *Trends in Student Aid 2014-15* reports.

For many parents, these trends are worrying, and saving that amount of money can seem impossible. However, there are some strategies that can help make this goal a reality. In fact, many people are turning to real estate investment as a unique way to save for their child's education that ultimately pays for itself. Here is how they are doing it:

1. Find the Perfect Investment Property

A few year's ago, the sheer volume of short sale and REO properties made finding great deals on real estate properties easy. Today, prices have increased, and there are fewer distressed property



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sales. Therefore, it takes a bit more work to find a property that's a great investment. You just need to know what criteria to look for and make sure the math adds up. No matter where you are looking, there are properties that will work as an investment property.

While you may be new to real estate investing and might not know how to analyze properties for their potential as an investment, qualified real estate agents can help. Some agents dedicate themselves to helping investors, and understand the ins-and-outs of the investment process. They can help show you the potential cash returns on a properties in your desired area. Getting in touch and working with one of these agents is a vital part of taking advantage of today's investment opportunity.

Today's market still offers real estate investors plenty of deals. While prices are rising, prices remain below their pre-bubble peaks in most markets nationwide. Mortgage rates are low and home prices are increasing, so there's a huge opportunity for investors to snag excellent interest rates and earn serious equity on their investments.

And don't forget the the demand for rental properties has never been higher, and most experts agree that the rental market will be inundated with overwhelming demand for the next few years, allowing you to get greater returns from your property.

2. Rent the Property and Generate Cash Flow

There's one fundamental of real estate investing: You should also invest first and foremost for cash flow. Cash flow is the net income a property generates from rental income after mortgage and expenses are paid. Investing for cash flow ensures your property will generate returns despite what happens in the market, and it generates recurring, predictable extra income on a monthly basis!

Once the property is generating cash flow, many parents using this strategy invest the extra income in a savings or investment account specifically for paying for the children's education.

Step 3. Sell the Property

In addition to cash flow, the monthly rent payments your receive from the property are also paying for the mortgage on that property. That means essentially someone else is paying for the property you own! If you have a 15-year mortgage, you can potentially pay it off before your child goes to college.

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Then, when it comes time to pay for college, you have an asset that is paid. Additionally, with home prices expected to continue rising, the property will have appreciated in value. Between the value of the property and the saved or invested cash flow, you have most if not all of your child's education paid for! At that point, you can decide what you need to do next.

If it makes sense at the time, you can sell the property and put the money towards your child's education. You may even find that you don't need to sell the property and can just pay for their education out of continued cash flow you are generating from renting the property. Either way, you've accomplished your goals!

The best part? This plan pays for itself!

The beauty of this plan is that you are essentially paying for your child's education with other people's money! You leverage your downpayment on the property and generate a huge return!

As a Certified Investor Agent Specialist (CIAS) designated real estate agent, I'm here to help!

Today's market has great opportunities for investors. Mortgage rates are low, and home prices are below their peak and still rising. If you are looking for an investment strategy to pay for your child's education, take advantage of these conditions and invest in real estate!

Finding the right property takes time and diligence. As a CIAS agent, I'm trained to help investors find the best deals with the biggest returns. Whether this is your 1st or 100th property, I can help find the right deal for you.

My real estate team will help you through the entire process before, during, and after your acquisitions to help you minimize risk and maximize your returns.

You can visit my website for pre-analyzed investment deals, helpful articles, and videos that address some of the topics mentioned in this report. You can also contact me today for a consultation.

I'm here to serve your every real estate investment need!