



**RETIREMENT
DREAM
FOUNDATION**

A NJ 501(c)3 Not-for-Profit

ABOUT RETIREMENT DREAM FOUNDATION

The Retirement Dream Foundation (RDF) is a 501(c)3 non-profit organization founded in 2006. RDF is focused on helping families afford both college and retirement. Because college funding is complicated, we offer FREE workshops, webinars and [FREE](#) FAFSA review/filing.

The Retirement Dream Foundation's Board of Trustees consists of experts in the areas of personal finance, college academic planning, private student lending, certified public accounting and more. In our view, families are being dramatically underserved by the investment industry as relates to the ever-escalating cost of college. If college ends up requiring a \$100,000 or \$200,000 draining down of a family's assets, does it really matter whether the family invested in Variable Annuity A versus Variable Annuity B? Or the managed-money program offered by Merrill Lynch instead of the one offered by Morgan Stanley? Of course not - most families' liquid net worth is less than \$500,000 so a \$100,000 college depletion is a 20% LOSS. So clearly, saving \$50,000 or \$100,000 on a family's children's education is at least as important as wise investment selection.

We feel that parents need to be made aware of the right ways to save for college - they are not always the ones that the financial planning community recommends - and the right ways to spend less on college.

Among the budget-busting blunders made by the typical family are sending in a FAFSA and waiting for a government employee to tell them how much they're expected to pay; using PLUS, State (NJCLASS, MEFA, CHESLA) or Private Student Loans (many of which can triple the cost of financing college; not understanding where and in whose name assets should be held; mistakenly assuming that merit-aid is not awarded only after an evaluation of family finances.

The Retirement Dream Foundation sponsors workshops and webinars to address these issues and more. We offer a lot of FREE information and reports, customized to the particular circumstances of families that request assistance. And we do not accept money in any way for our initial advice and analysis.