

edquity

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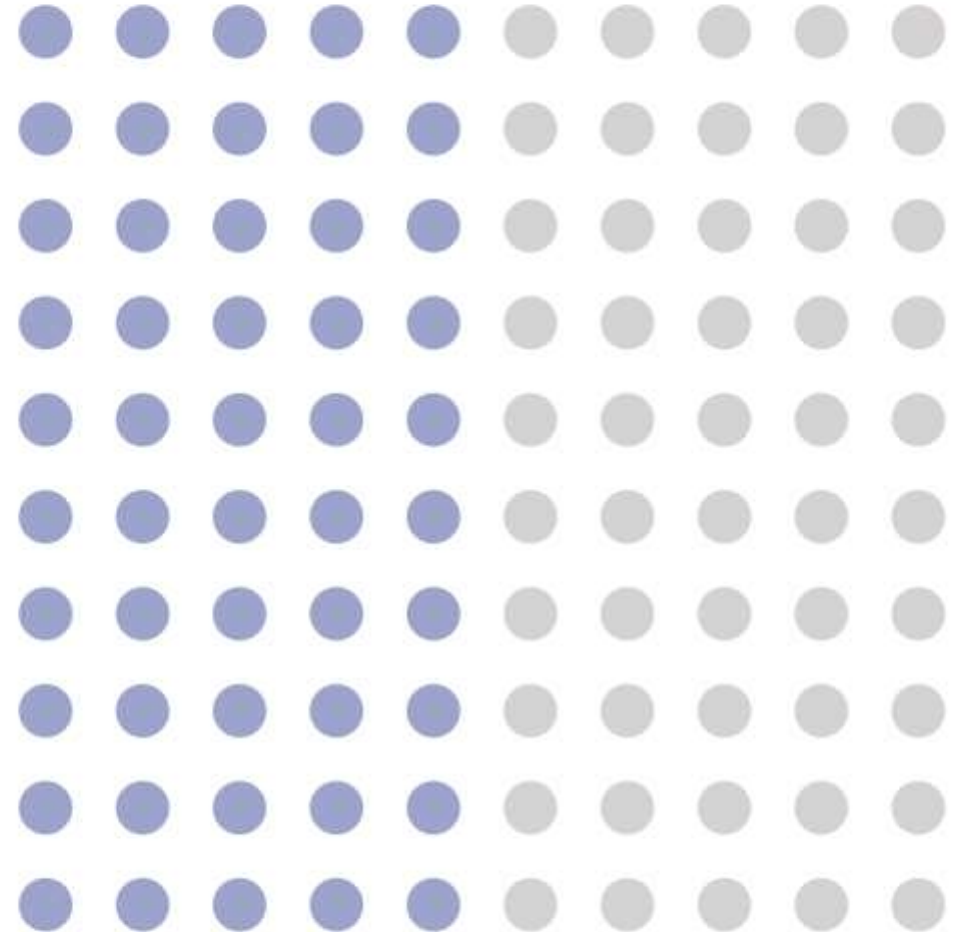
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College financial planning made easy

# THE PROBLEM

**50%**

college students who dropout



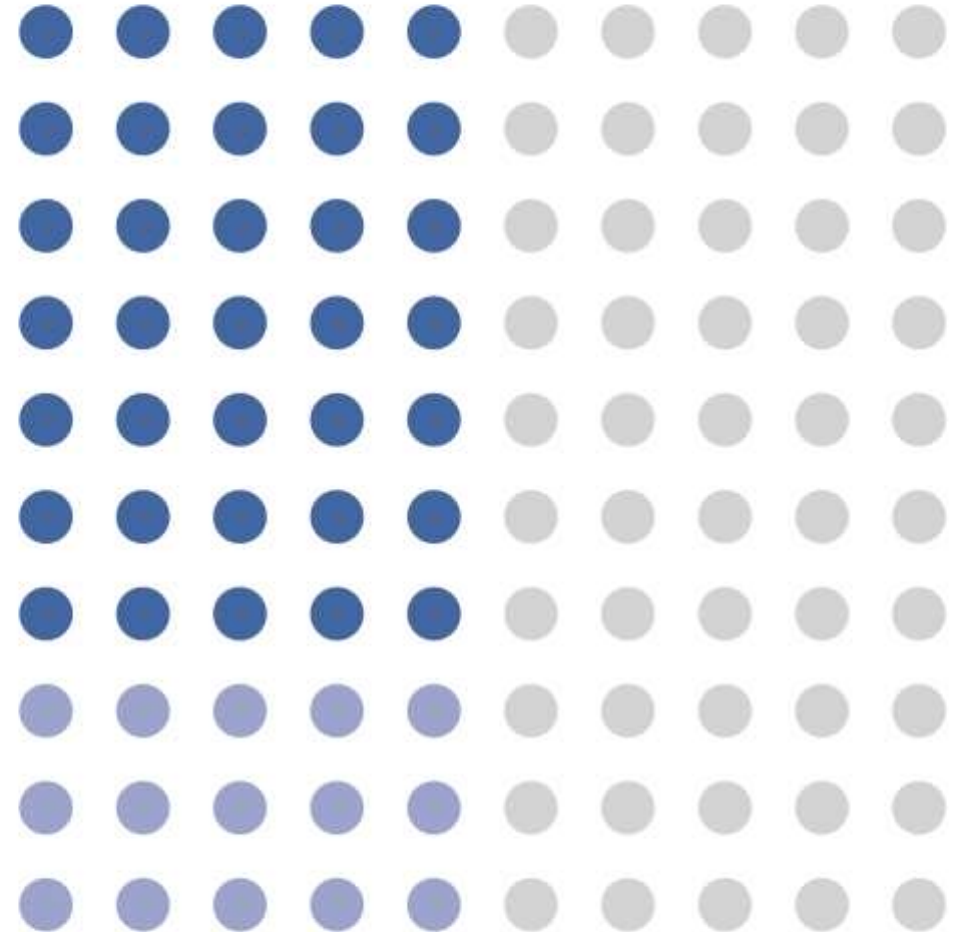
# THE PROBLEM

50%

college students who dropout

70%

financially induced



## THE PROBLEM

College is setting students  
up for financial failure

# THE PROBLEM



## Choice

Insufficient support  
around college ROI  
evaluation

Lack of clear  
information around net  
cost & benefit



## Planning

Poor borrowing  
decisions &  
FAFSA/verification  
issues

Cost of living  
inaccurately estimated  
by colleges



## Spending

Lack of awareness of  
emergency resources

Lack of access  
to/inefficient  
disbursement of  
emergency aid

# THE SOLUTION: EDQUITY

The first of its kind college financial matching, planning, FAFSA completion, and success app for high school and college students.



**CHOICE**



**PLANNING**



**SPENDING**

**ROI Evaluation**



**Financial Planning**



**Budgeting Support**

# THE SOLUTION



## CHOICE

- Net Cost
- Projected Debt and Impact
- Projected Earnings by Major
- Anti-Poverty Student Support Systems (e.g., Food Pantry)

Major: Psychology

Test 18

My Colleges Recommendations Compare

### Match Schools

| School                              | Score | Net Cost  |
|-------------------------------------|-------|-----------|
| CUNY Hunter College, New York, NY   | 73    | \$566,422 |
| Gettysburg College, Gettysburg, PA  | 74    | \$437,574 |
| CUNY Bernard M Bar..., New York, NY | 86    | \$508,389 |

### Safety Schools

| School                                   | Score | Net Cost  |
|--|-------|-----------|
| Farmingdale State Co..., Farmingdale, NY | 75    | \$337,450 |
| CUNY Queens College, Queens, NY          | 75    | \$2,934   |

### Reach Schools

| School                              | Score | Net Cost  |
|-------------------------------------|-------|-----------|
| Trinity University, San Antonio, TX | 71    | \$521,124 |
| SUNY at Binghamton, Vestal, NY      | 71    | \$498,810 |

Match Schools

Safety Schools

Reach Schools

Projected Cost

| Metric               | Value    |
|----------------------|----------|
| Total Debt           | \$20.5k  |
| Debt Repayment       | \$212/mo |
| Debt to Income Ratio | 13%      |

Graduation

# THE SOLUTION



## PLANNING

- Projected Weekly Work Hours
- Monthly College Expenses
- Impact of Borrowing

Back to Budgets

CUNY Bernard M Baruch College  
New York, NY

Pre-College Budget

Warning: Adjustments Required

Expenses

Mandatory School Expenses

Tuition

Books

Apartment

Monthly Bills

Subscriptions \$0.00

Monthly Cash Flow: \$0.00

Weekly Work Hours: 0 hrs

Total Loans: \$0k

TOTAL \$0.00

Support Used \$0.00

Back to Budgets

CUNY Bernard M Baruch College  
New York, NY

Pre-College Budget At College Budget Financial Aid Package

Warning: Adjustments Required

Expenses TOTAL \$838.17

Mandatory School Expenses

Tuition \$0.00

Books \$138.88

Apartment \$0.00

Monthly Bills

Subscriptions \$11.00

Cell Phone \$10.00

Income TOTAL \$0.00

Outside Support Used \$0.00

Work Options

Work Hours Per Week 0 hrs

Loan Options

Additional Loans Per Year \$ 0



# THE SOLUTION



## PLANNING

- FAFSA Completion
- Step-by-Step Guide
- Electronically Submitted to FSA

OK, David, let's take a look at Davids' tax forms for 2016. I'm going to try and r this as quick and painless as possibl

First up, what is the number at the top of the form?

|                       |  |        |
|-----------------------|--|--------|
| <input type="radio"/> |  | 1040A  |
| <input type="radio"/> |  | 1040EZ |
| <input type="radio"/> |  | 1040   |

[← Back](#)

Thanks, David. It looks like you're a dependent.

That means we're going to need some information about your parents to complete your FAFSA. As a reminder, providing this information doesn't mean your parents will be obligated to pay for college or take out loans.

Just so you know, here's what we've finished so far and what's upcoming:

Done:

- ✓ Your personal information
- ✓ High school and college information
- ✓ Dependency

Next up:

- 1 Parent Information

Future Sections:

- 2 Parent Finances
- 3 Student Finances
- 7 Wrap Up & Signature

But first, I think you deserve a break. Let's take a second to watch a video of Toby the Office Corgi.

# THE SOLUTION



## PLANNING

- Aid Award Entry + Collection
- Budgeting WITH Financial Aid
- Clear Understanding of Short-/Long-Term Finances

Great job Nina! Now that we've entered your financial aid, let's calculate your net cost by subtracting your **gift aid** from your **estimated cost of attendance**.

|  |  |    |        |
|--|--|----|--------|
|  | Cost of Attendance                       | \$ | 80,000 |
|  | Gift Aid (money you don't need to repay) | \$ | 80,000 |
|  | Net Cost:                                | \$ | 60,000 |

Quick Help

- I can't find it on my award letter?
- Why doesn't my award letter look like this?

Getting started    Enter your award    **Paying Your Net Cost**    Need Help?

Net Cost

\$ 234.00

Quick Help

- I can't find it on my award letter?
- Why doesn't my award letter look like this?

|                                   |                        |        |         |
|-----------------------------------|------------------------|--------|---------|
|                                   | Diverse Support        | \$\$\$ | \$0.00  |
|                                   | Work Options           | ---    | \$1,400 |
| Work Study                        |                        |        |         |
|                                   |                        |        | \$1,400 |
| Outside Employment                |                        |        |         |
|                                   |                        |        | \$1,400 |
|                                   | Primary Loan Options   | ---    | \$1,000 |
| Federal Direct Subsidized Loans   |                        |        |         |
|                                   |                        |        | \$1,000 |
| Federal Direct Perkins Loans      |                        |        |         |
|                                   |                        |        | \$3,000 |
| Federal Direct Unsubsidized Loans |                        |        |         |
|                                   |                        |        | \$3,000 |
|                                   | Secondary Loan Options | ---    | \$1,400 |
| Direct PLUS Parent Loan           |                        |        |         |
|                                   |                        |        | \$1,400 |
| Private Loans                     |                        |        |         |
|                                   |                        |        | \$1,000 |

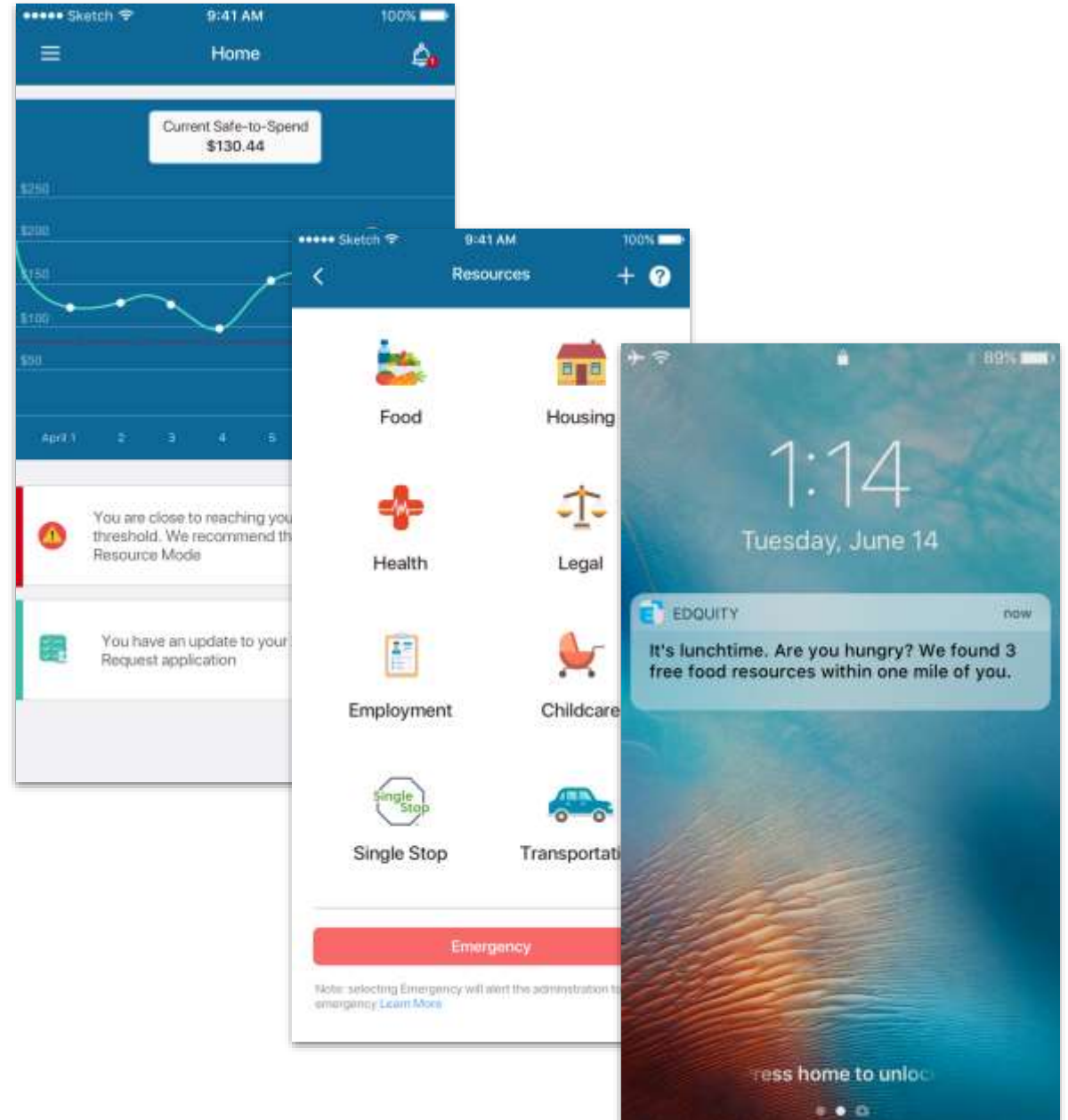
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# THE SOLUTION



## SPENDING

- Bank Account Integration & Money Management
- Nudges and Alerts
- Emergency Resource Linking
- Emergency Liquidity Provision

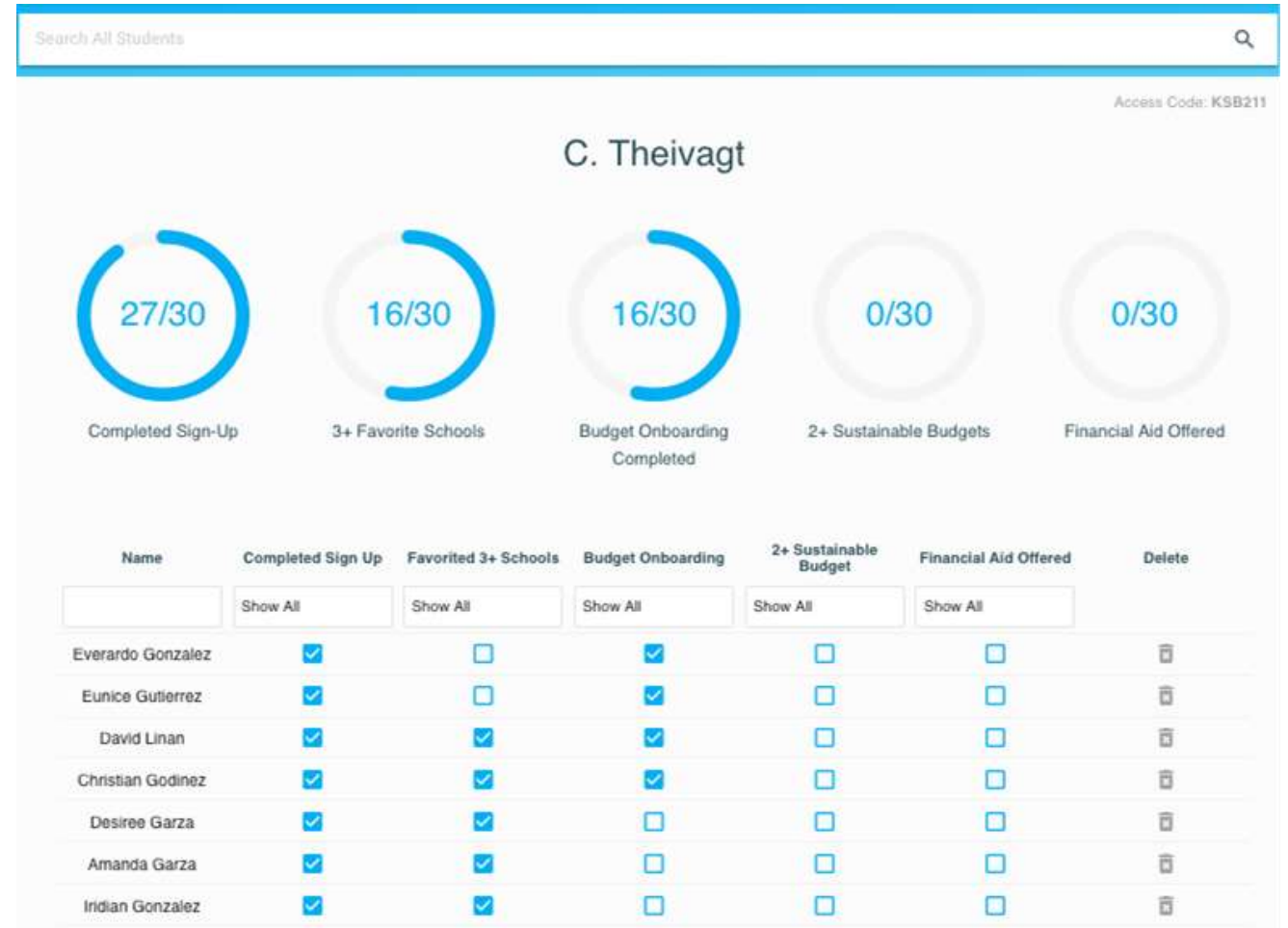


# COUNSELOR SUPPORT



## COUNSELORS

- Caseload Management
- Easy Data Roll Up
- Clear Student Milestones
- Data Export + Report Creation
- Transparency Student Work



# CURRENT PARTNERS



THANK YOU



**DAVID HELENE**

Founder, CEO

We'd love to work with you! If you're interested in Edquity, please e-mail me at [david@edquity.co](mailto:david@edquity.co) to find out how your school, college, or CBO can use Edquity to support your students around college financial success!