

USA VALUES, LLC
Details of PVofPE-Prek
5% PV Risk

TW, PVofPE-prek



Positive Expectations Presented by USA VALUES, LLC

Who would pay \$10,000 today for \$1,000,000 over the next 40 years
 plus 2% inflation given a 5% risk factor applied each year. Say \$500,000 PVofPE-Prek

How do we get this Investment opportunity into the Private Sector.

Positive Expectations are the opposite of demonstrated failure

given attitude, commitment, strategy, and tactics

Seen in the grassroots as work, family and faith

Where is the new money for 2,000,000 children per year at \$10,000 each

We fail to reach the bottom half of the bottom half because New Money from the Bottoms Up does not exist!

New Money Needed \$ 20,000,000,000



Per Child Positive Expectation of Benefit

			Per Year Savings	3% Inflated	cumulative inflated savings per year	5% Savings cum	PV Factor 100%	PVofPE-Prek \$	
	Age 6	Year 1							-
	7	Year 2	\$ 11,000	1.015	11165	11165	0.975	\$ 10,886	\$ 10,885.88
	8	Year 3	\$ 885	1.04545	925.22325	12090.22	0.92625	\$ 857	\$ 11,742.86
For Savings see the savings Sheet	9	Year 4	\$ 1,092	1.076814	1176.149545	13266.37	0.879938	\$ 1,035	\$ 12,777.80
	10	Year 5	\$ 1,325	1.109118	1469.068257	14735.44	0.835941	\$ 1,228	\$ 14,005.85
	11	Year 6	\$ 1,585	1.142391	1810.70543	16546.15	0.794144	\$ 1,438	\$ 15,443.82
	12	Year 7	\$ 1,917	1.176663	2255.945248	18802.09	0.754436	\$ 1,702	\$ 17,145.78
	13	Year 8	\$ 2,245	1.211963	2721.157057	21523.25	0.716715	\$ 1,950	\$ 19,096.08
	14	Year 9	\$ 2,864	1.248322	3574.693243	25097.94	0.680879	\$ 2,434	\$ 21,530.01
	15	Year 10	\$ 4,547	1.285772	5846.99394	30944.94	0.646835	\$ 3,782	\$ 25,312.05
	16	Year 11	\$ 5,933	1.324345	7856.914601	38801.85	0.614493	\$ 4,828	
	17	Year 12	\$ 6,806	1.364075	9283.752856	48085.6	0.583769	\$ 5,420	
	18	Year 13	\$ 9,072	1.404997	12745.60805	60831.21	0.55458	\$ 7,068	Residual Est
	19	Year 14	\$ 10,155	1.447147	14696.35429	75527.57	0.526851	\$ 7,743	\$ 11,000.00
	20	Year 15	\$ 11,247	1.490562	16765.08123	92292.65	0.500509	\$ 8,391	\$ 10,700.00
	21	Year 16	\$ 12,503	1.535279	19196.2344	111488.9	0.475483	\$ 9,127	\$ 10,400.00
	22	Year 17	\$ 13,949	1.581337	22058.84018	133547.7	0.451709	\$ 9,964	\$ 10,100.00
	23	Year 18	\$ 15,562	1.628777	25347.01396	158894.7	0.429124	\$ 10,877	\$ 9,800.00
	24	Year 19	\$ 16,600	1.67764	27848.52268	186743.3	0.407667	\$ 11,353	\$ 9,500.00

25	Year 20	\$	17,460	1.72797	30169.96892	216913.2	0.387284	\$	11,684	\$	9,200.00	
26	Year 21	\$	18,234	1.779809	32452.58124	249365.8	0.36792	\$	11,940	\$	8,900.00	
27	Year 22	\$	19,124	1.833203	35057.82312	284423.6	0.349524	\$	12,254	\$	8,600.00	
28	Year 23	\$	20,147	1.888199	38042.26435	322465.9	0.332048	\$	12,632	\$	8,300.00	
29	Year 24	\$	21,324	1.944845	41472.82318	363938.7	0.315445	\$	13,082	\$	8,000.00	
30	Year 25	\$	22,300	2.00319	44671.14389	408609.9	0.299673	\$	13,387	\$	7,700.00	
31	Year 26	\$	21,146	2.063286	43630.24614	452240.1	0.284689	\$	12,421	\$	7,400.00	
32	Year 27	\$	21,146	2.125185	44939.15352	497179.3	0.270455	\$	12,154	\$	7,100.00	
33	Year 28	\$	21,146	2.18894	46287.32813	543466.6	0.256932	\$	11,893	\$	6,800.00	
34	Year 29	\$	21,146	2.254608	47675.94797	591142.5	0.244085	\$	11,637	\$	6,500.00	
35	Year 30	\$	21,146	2.322247	49106.22641	640248.8	0.231881	\$	11,387	\$	6,200.00	
36	Year 31	\$	26,146	2.391914	62538.98315	702787.7	0.220287	\$	13,777	\$	5,900.00	
37	Year 32	\$	26,146	2.463671	64415.15264	767202.9	0.209273	\$	13,480	\$	5,600.00	
38	Year 33	\$	26,146	2.537582	66347.60722	833550.5	0.198809	\$	13,191	\$	5,300.00	
39	Year 34	\$	26,146	2.613709	68338.03544	901888.5	0.188869	\$	12,907	\$	5,000.00	
40	Year 35	\$	26,146	2.69212	70388.1765	972276.7	0.179425	\$	12,629	\$	4,700.00	
41	Year 36	\$	26,146	2.772884	72499.82179	1044777	0.170454	\$	12,358	\$	4,400.00	
42	Year 37	\$	26,146	2.85607	74674.81645	1119451	0.161931	\$	12,092	\$	4,100.00	
43	Year 38	\$	26,146	2.941753	76915.06094	1196366	0.153835	\$	11,832	\$	3,800.00	
44	Year 39	\$	26,146	3.030005	79222.51277	1275589	0.146143	\$	11,578	\$	3,500.00	
45	Year 40	\$	26,146	3.120905	81599.18815	1357188	0.138836	\$	11,329	\$	3,200.00	
46	Year 41									\$	2,900.00	
47	Year 42									\$	2,600.00	
48	Year 43									\$	2,300.00	
49	Year 44									\$	2,000.00	
50	Year 45									\$	1,700.00	
51	Year 46									\$	1,400.00	
52	Year 47									\$	1,100.00	
53	Year 48									\$	800.00	
54	Year 49									\$	500.00	
55	Year 50									\$	200.00	
		\$	615,067	\$	615,067	1357188.12		Understated residual	\$	150,000	\$	200.00
									\$	509,727	\$	207,200.00