

USA VALUES, LLC

Details of PVofPE-Prek

25% PV Risk

TW, PVofPE-prek

Reading Grade Level Progression



Gapped Children

* Based on information from children who were tested using *Your Baby Can Read!*
 ** Cited from scientific studies.

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 25% risk factor applied each year. Say \$15,000 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

Where is the new money? We fail to reach the bottom half of the bottom half because New Money from the Bottoms Up does not exist!

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

New Money Needed

\$

20,000,000,000.00

Per Child Positive Expectation of Benefit

| Age | Year | 2% per year Savings | Inflated | per year | cumulative inflated savings: Savings cum | 25% PV Factor | PVofPE-Prek | | |
|-----|---------|---------------------|----------|------------|--|---------------|-------------|----------|--------------|
| | | | | | | 100% | \$ | | \$ |
| 7 | Year 1 | \$ 3,100 | 1.01 | 3131 | 3131 | 0.875 | \$ | 2,739.63 | \$ 2,739.63 |
| 8 | Year 2 | \$ 3,585 | 1.0302 | 3693.267 | 6824.267 | 0.65625 | \$ | 2,423.71 | \$ 5,163.33 |
| 9 | Year 3 | \$ 3,792 | 1.050804 | 3984.91147 | 10809.1785 | 0.492188 | \$ | 1,961.32 | \$ 7,124.66 |
| 10 | Year 4 | \$ 4,025 | 1.07182 | 4313.58011 | 15122.7586 | 0.369141 | \$ | 1,592.32 | \$ 8,716.97 |
| 11 | Year 5 | \$ 4,285 | 1.093256 | 4684.61837 | 19807.3769 | 0.276855 | \$ | 1,296.96 | \$ 10,013.93 |
| 12 | Year 6 | \$ 4,617 | 1.115122 | 5148.78366 | 24956.1606 | 0.207642 | \$ | 1,069.10 | \$ 11,083.04 |
| 13 | Year 7 | \$ 4,945 | 1.137424 | 5624.84339 | 30581.004 | 0.155731 | \$ | 875.96 | \$ 11,959.00 |
| 14 | Year 8 | \$ 5,285 | 1.160173 | 6114.73441 | 37035.7384 | 0.116798 | \$ | 753.90 | \$ 12,712.90 |
| 15 | Year 9 | \$ 5,637 | 1.183376 | 6621.469 | 45612.2074 | 0.087599 | \$ | 751.29 | \$ 13,464.19 |
| 16 | Year 10 | \$ 5,993 | 1.207043 | 7161.00353 | 52773.2109 | 0.065699 | \$ | 470.47 | |
| 17 | Year 11 | \$ 6,361 | 1.231184 | 8379.31222 | 61152.5231 | 0.049274 | \$ | 412.88 | |
| 18 | Year 12 | \$ 6,741 | 1.255808 | 11392.2186 | 72544.7417 | 0.036956 | \$ | 421.01 | |
| 19 | Year 13 | \$ 7,133 | 1.280924 | 13008.293 | 85553.0347 | 0.027717 | \$ | 360.55 | |
| 20 | Year 14 | \$ 7,537 | 1.306543 | 14695.3287 | 100248.363 | 0.020788 | \$ | 305.48 | |
| 21 | Year 15 | \$ 7,953 | 1.332674 | 16662.9785 | 116911.342 | 0.015591 | \$ | 259.79 | |
| 22 | Year 16 | \$ 8,381 | 1.359327 | 18961.9157 | 135873.258 | 0.011693 | \$ | 221.72 | |
| 23 | Year 17 | \$ 8,821 | 1.386514 | 21576.9119 | 157450.17 | 0.00877 | \$ | 189.22 | |
| 24 | Year 18 | \$ 9,273 | 1.414244 | 23476.1888 | 180926.358 | 0.006577 | \$ | 154.41 | |
| 25 | Year 19 | \$ 9,737 | 1.442529 | 25186.2344 | 206112.593 | 0.004933 | \$ | 124.24 | |
| 26 | Year 20 | \$ 10,213 | 1.471379 | 26828.7582 | 232941.351 | 0.0037 | \$ | 99.26 | |
| 27 | Year 21 | \$ 10,701 | 1.500807 | 28701.1447 | 261642.496 | 0.002775 | \$ | 79.64 | |
| 28 | Year 22 | \$ 11,201 | 1.530823 | 30842.0743 | 292484.57 | 0.002081 | \$ | 64.19 | |
| 29 | Year 23 | \$ 11,713 | 1.561439 | 33296.8973 | 325781.467 | 0.001561 | \$ | 51.97 | |
| 30 | Year 24 | \$ 12,237 | 1.592668 | 35516.5021 | 361297.969 | 0.001171 | \$ | 41.58 | |
| 31 | Year 25 | \$ 12,773 | 1.624522 | 34352.1342 | 395650.104 | 0.000878 | \$ | 30.16 | |
| 32 | Year 26 | \$ 13,321 | 1.657012 | 35039.1769 | 430689.28 | 0.000658 | \$ | 23.07 | |
| 33 | Year 27 | \$ 13,881 | 1.690152 | 35739.9604 | 466429.241 | 0.000494 | \$ | 17.65 | |
| 34 | Year 28 | \$ 14,453 | 1.723955 | 36454.7596 | 502884.001 | 0.00037 | \$ | 13.50 | |
| 35 | Year 29 | \$ 15,037 | 1.758434 | 37183.8548 | 540067.855 | 0.000278 | \$ | 10.33 | |



| | | | | | | | | |
|----|---------|-----------|----------|------------|------------|----------|----|-----------|
| 36 | Year 31 | \$ 26,146 | 1.793603 | 46895.5476 | 586963.403 | 0.000208 | \$ | 9.77 |
| 37 | Year 32 | \$ 26,146 | 1.829475 | 47833.4586 | 634796.862 | 0.000156 | \$ | 7.47 |
| 38 | Year 33 | \$ 26,146 | 1.866065 | 48790.1277 | 683586.989 | 0.000117 | \$ | 5.72 |
| 39 | Year 34 | \$ 26,146 | 1.903386 | 49765.9303 | 733352.92 | 8.79E-05 | \$ | 4.37 |
| 40 | Year 35 | \$ 26,146 | 1.941454 | 50761.2489 | 784114.169 | 6.59E-05 | \$ | 3.35 |
| 41 | Year 36 | \$ 26,146 | 1.980283 | 51776.4739 | 835890.642 | 4.94E-05 | \$ | 2.56 |
| 42 | Year 37 | \$ 26,146 | 2.019888 | 52812.0034 | 888702.646 | 3.71E-05 | \$ | 1.96 |
| 43 | Year 38 | \$ 26,146 | 2.060286 | 53868.2434 | 942570.889 | 2.78E-05 | \$ | 1.50 |
| 44 | Year 39 | \$ 26,146 | 2.101492 | 54945.6083 | 997516.498 | 2.09E-05 | \$ | 1.15 |
| 45 | Year 40 | \$ 26,146 | 2.143522 | 56044.5205 | 1053561.02 | 1.56E-05 | \$ | 0.88 |
| 46 | Year 41 | | | | | | | |
| 47 | Year 42 | | | | | | | |
| 48 | Year 43 | | | | | | | |
| 49 | Year 44 | | | | | | | |
| 50 | Year 45 | | | | | | | |
| 51 | Year 46 | | | | | | | |
| 52 | Year 47 | | | | | | | |
| 53 | Year 48 | | | | | | | |
| 54 | Year 49 | | | | | | | |
| 55 | Year 50 | | | | | | | |
| | | 628767.4 | | 1053561.02 | | | \$ | 16,854.04 |