

2023 Updated Writing Samples

This collection of pieces compiles the articles and press releases I wrote during my employment at Paradigm Financial Group. All of them have been published to Elite Collegiate Planning's blog through Wordpress.

Jennie Hirsch
jenniehirsch@outlook.com
484 550 5547

Table of Contents

Articles.....	1
Keeping it Professional.....	1
Why Having Whole Life Insurance Can Help You in the College Game.....	4
Public vs. Private: The Truth About What You Pay for College.....	7
 Press Releases.....	 9
The Beginning of Paradigm Financial Group.....	9
The Launch of the College Knowledge Podcast.....	11

Keeping It Professional

May 8, 2023

WHAT TO DO AS A YOUNG PERSON AT AN ENTRY-LEVEL JOB IN A POST-COVID WORLD

It's an understatement to say that Covid-19 reeked havoc on what people knew as the *workplace environment*. People all over the world were out of a job or forced to work within the confines of their own desktop computer screens. In our opinion, one of the more prominent outcomes from the pandemic is the lack of professionalism in the workplace. This is not to say that professionalism is dead. We are drawing attention to how accustomed people have gotten to the comfortable and lax nature of working and learning from home.

The comfort that we are bringing to light has left the brand-new members of the workforce with the ability to become personal with others on a whole new level, but it has also created a language barrier between them and older generations. Recent high school and college graduates spent two years operating solely on a digital landscape with limited rules on how to communicate professionally. What they see as a transparent and relaxed way of communication can look out of line and unprofessional to those who have been part of the professional world for years.

The post-covid world has left young people with two tasks: learn to leave the comfort of quarantine behind to work in person and learn to communicate professionally with intergenerational coworkers. And we want to help. Listed below are our top what-to-do's for young people looking to enter the professional landscape like they have been there for years.

Learn to Fail

Failing at something can be the worst feeling especially when it happens at work. Maybe you missed a deadline or forgot to send a paramount e-mail. It's important to keep in mind that, most times, how you react to failure matters more than the failure itself. Address your mistake and apologize for it. Be honest about what happened before ensuring that it won't happen again. Understand that the purpose of failing is to learn from your mistakes and grow into the best version of yourself.

You want to make sure that your coworkers along with your boss know that you're a reliable member of the team. You might be a newcomer, but you deserve to be there and are allowed to fail once in a while. All you have to do is dust yourself off, be professional, and move forward with the situation in the past.

Never use “Slay Queen” in Your E-mail Signature

Written communication is one of the bigger hurdles to get over for the generational gap. With new technology constantly changing, text trends have moved towards LOL's, emojis, and meme responses and away from more traditional formatting. Make sure to refrain from using new-age colloquialisms in emails and possibly texts to your coworkers. A joke or two is fine but you want to keep it straight-forward and simple.

Try using the same formal email format every time. Creating an automatic email signature with your company, job title, and contact information is also a great idea. You can do this easily by heading over to your email settings. You might become well-versed in the art of e-mailing on the way, which is a priceless skill in the professional world even if it seems archaic.

Create a Realistic Work/Life Balance

It's a great idea to show initiative by dedicating time to your job, but there is a limit and pushing yourself too hard will not end well. You might burn out quicker than expected or even develop resentment towards your job. Creating a healthy balance between work and home will help you live both lives without problems forming.

Loading on too much work can over-stress you or put a toll on your personal relationships. You are a human being at the end of the day, so communicating your situation to your boss or supervisor can't hurt. At the end of the day, you should keep up your gung-ho work ethic but also instate healthy boundaries that might involve saying no once in a while.

On the flip side, make sure to apply yourself enough at work. Don't be shy about your ideas or how you can help in a particular project. Being bashful

can be mistaken as idea-barren and it might make you seem like you don't bring anything to the table. Speak up and share your ideas or ask questions.

Perfect Your Time-Management Skills

Working via video-chat puts a pin in the entire time-management department. Getting dressed for work, packing your lunch, and planning transportation was replaced with meetings in sweatpants from bed. While sweatpants and sleeping in will always be two of life's greatest pleasures, they will clash with any professional atmosphere. You must learn how to responsibly plan ahead in order to show up on time, which is a big deal. Always show up on time or early. Moseying into the office a few minutes late might not seem like a big deal, but it looks very unprofessional to your coworkers.

Being aware of the relationship between your tasks for the day and how much time you have to do them will keep you up to speed at work. You can work on your time-management skills by getting a planner. You can get them at [Staples](#) or [Target](#) or basically any other store you can think of and they work wonders. Planners can be used to remind you of important affairs, but they can also help you be more productive on a day-to-day by giving you a better handle on how to use your time.

Good luck as you enter the workforce. We hope our article gave you some confidence on your way.

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

Why Having Whole Life Insurance Can Help You in the College Game

June 14, 2023

529S AREN'T THE ONLY WAY TO PAY FOR A COLLEGE DEGREE

Parents and students tend to have a limited understanding of college funding. Investments like 529 plans are typically what comes to mind when they begin to plan, but these accounts have as many cons as they do pros. For example, it's true that a 529 plan has tax advantages, but did you know that colleges may be less likely to give you need-based aid if they see that you have a 529? That's because they think you already have a stable method of payment. We could go on and on about the countless truths of college finance but don't worry, we will narrow our focus.

What if we told you that a specific life insurance plan could be your main source of paying for college? It might sound like these two topics have nothing in common, but we will guide you through and make sure you understand why a whole life insurance plan might end up saving you money when it comes time to pay for college tuition.

What is A Whole Life Insurance Plan?

Whole life insurance is a type of permanent life insurance that provides coverage for the entire lifetime of the policyholder as long as they pay the required premiums. This differs from term life insurance, which only covers you for a specific period.

Some attributes of whole life insurance include:

- Death Benefit Payouts
- Cash Value Accumulation
- Consistent and Affordable Premiums
- Guaranteed Protection
- Complete Lifetime Coverage
- And more Depending on Your Policy

Some people are reluctant to purchase whole life insurance because it tends to cost more than term life insurance. However, it might be worth it in the long run for your family. Meeting with a professional who can assess your family's financial situation and goals will determine if this option is right for you. And guess what? We can do that for you! Our parent company, [Paradigm Financial Group](#), offers services just like this that we know are perfect for you! But anyway...

Whole Life Insurance + College Tuition = ?

Remember when we told you that families who have 529 plans are less likely to get financial aid simply because of their 529? Well this doesn't happen with whole life insurance! The government, as well as colleges and universities, aren't privy to information regarding your life insurance policy. That means you could receive financial aid on top of the money you have saved in your whole life insurance.

Whole life insurance plans, if built appropriately, are great because they follow the FIFO model, AKA first in first out. This means that when taking money out of the policy, they draw against your contributions first, resulting in no taxes or penalties. In other words, you can take money out when you need to pay tuition with no tax consequence.

An additional benefit of using whole life insurance to pay for college takes form when parents take out a loan against their own life insurance plan and have their kids pay it back over time. You can choose not to pay this loan back eventually, but the outstanding balance is subtracted from your death benefit. On the flip side, all of the money used to pay back this loan is added to the death benefit, which is paid to the policy holder's (parent's) beneficiaries (kids) if the parent passes away. In this way, students can invest in their own inheritance while paying for college in a mindful way.

Should You Think About Doing This?

Yes! We think whole life insurance is something that every family should at least consider or consult a professional about because of how much it could save you in the long run of your college funding plan. On top of that, it can do

wonderful things for both the parent and the student! What is better than a win-win?

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

Public vs. Private: The Truth About What You Pay for College

May 1, 2023

THE GENERAL MEDIA CONSENSUS MIGHT MAKE IT SEEM LIKE YOU WILL PAY MORE FOR PRIVATE COLLEGES AND UNIVERSITIES, BUT THAT ISN'T ALWAYS THE TRUTH

It has become a common belief that you will always end up paying more money if you attend a private college or university than if you attend a public one. However, this is one of the biggest misconceptions in regard to paying for college. But it's not your fault! The "sticker price" of colleges make it seem like that is the final cost of college, but that is not the case, especially when it comes to the public vs. private debate. There are several other factor at play that determine what you actually pay for college at the end of the day, and reading this article will help you let go of misconceptions about private schools and hopefully add a few to your college list.

On average, tuition and fees at private colleges and universities tend to be significantly higher than at public institutions. According to the [College Board](#), the average tuition and fees for the 2021-2022 academic year at public four-year institutions was \$10,560 for in-state students and \$27,020 for out-of-state students. In comparison, the average tuition and fees at private four-year institutions was \$37,650.

This means that attending a private college can cost more than three times as much as attending a public institution when looking at these averages. However, it's important to note that many private institutions offer generous financial aid packages that can bring the actual cost of attendance down for students who qualify.

Financial aid is available to help students pay for college, regardless of whether they attend a public or private institution. However, the availability and types of financial aid can vary depending on the institution. Public colleges and universities generally offer more need-based financial aid, such as grants and scholarships, to students from lower-income families. Private institutions, on the other hand, often offer more merit-based aid, which is based on a student's academic achievements and other factors.

One advantage of attending a private college is that these institutions often have larger endowments and more resources to devote to financial aid. This means that even though the tuition rates may be higher, students who are accepted to private colleges may be able to receive more financial aid to help offset the cost. Additionally, private colleges may offer more personalized financial aid packages that take into account a student's individual financial situation.

Ultimately, the decision to attend a public or private college will depend on a number of factors, including cost, location, academic programs, and available financial aid. Students should carefully research their options and consider all of these factors before making a decision. If you're ever on the hunt for some professional help, look no further.

Visit [our website](#) for more information like this, and reach out to our financial aid and college affordability experts at 610-422-3530 to start your college planning journey today.

The Beginning of Paradigm Financial Group

January 13, 2018

EXTON, Pa. – January 13, 2018

After careful consideration, founding members John Lennon, David Kozak, and Matt McCarter have joined forces to form Paradigm Financial Group.

Dave, Matt, and John all have substantial experience in the world of finance. Dave is well-versed in college finance, John knows all there is to know about taxes, and Matt should be your go-to-guy for insurance information. Any company would be lucky to have these guys working together under the same roof, and it seems like they had the same idea.

Dave began his career in financial planning, but quickly noticed the lack of impact he had on his clients. He decided to shift his career focus to college financial planning. With his knowledge and guidance, he could “not only help a family plan financially, but [he] could do it with purpose and impact for generations.” This drive to help families is what motivated Dave to form his company Elite Collegiate Planning.

Matt was actually Dave’s former boss before the two became partners. He was a mentor to Dave and showed him the ropes of being a sales manager. Once Dave mastered this skill, the two of them decided to shift their focus to college planning with Elite Collegiate Planning. Their “goal at the time was to assist families in the college arena without wreaking havoc on their overall financial positions.”

John was a long-time competitor of Dave and Matt’s as the owner of the College Planning Center; however, they quickly discovered they have a lot of similar opinions when it comes to college planning. Eventually, “all three of [them] realized that with [their] unique strengths, if [they] joined forces and strategically aligned, [they] could better serve the community.”

Now that Dave, Matt, and John have come together, Paradigm is a powerhouse company. Customers can receive the help they are looking for whether it involves college planning, home and auto insurance, investments, and more. “The partnership among the three of [them] has definitely enhanced [their] ability to serve [their] customers and [their] community.”

For more information about Elite Collegiate Planning and its services, please visit elitecollegiateplanning.com.

ENDS

Elite Collegiate Planning provides college admissions and financial solutions so parents can send their children to a college that is the right fit—socially, academically, and financially. We educate families about the intricacies of the financial aid system. We help streamline the college selection process, position families to get the most financial aid possible, and develop strategies for paying the college bill without jeopardizing their financial wellness and retirement. We help parents fulfill their children's college dreams without the college debt.

The Launch of the College Knowledge Podcast

August 31, 2020

EXTON, Pa. – August 31, 2020

Dave Kozak has announced the launch of his podcast, *College Knowledge*, with co-host Joe Kerins.

“Want the inside scoop on college admissions? How about the secrets to getting an awesome internship? We’ve got you covered. We’re sharing all the knowledge you’ll need for college . . . and beyond.”

College Knowledge

College Knowledge, originally titled *Perspective with Paradigm*, has the intention to give its listeners the edge on the complicated world of college and its connection to financial planning. Both Dave and Joe have had countless experiences with families who have been mislead about college, and they want to set the record straight. They are excited to bring college faculty, CEO’s, other financial planners, and a plethora of other guests onto their podcast in order to capture as many perspectives as possible on the topic at hand to reveal the truth behind paying for college.

Dave Kozak is the CEO of Elite Collegiate Planning as well as the College Planning Network. He began his career working in insurance and quickly came to find that many of his colleagues didn’t know the complete truth about financial planning especially when it came to college finances. He has since then dedicated his career to working with college-bound families and ensuring that he uses his expertise to help them for generations.

Joe Kerins is a College Planning Specialist at Elite Collegiate Planning. With his CCPS, CCFS, and ELA certifications, Joe is certainly qualified for his position. His career began in financial planning where he discovered how no one understood that college “can have significant impact on an overall financial plan” for every family, or that college should be built in to a financial plan as a current investment instead of a debt-rendering problem for the

future. Joe is excited to educate families on just how much they can do to pay less for college.

Dave and Joe can't wait to dive into the complex world of college financial planning with each episode's release every Friday. They look forward to sitting down with experts who have valuable insight in matters of life, education, and money to bring listeners comprehensive guidance from combined perspectives. Those who are interested in becoming a guest can click [here](#) to submit a request or email ncummins@pfgiusa.com.

END

Elite Collegiate Planning provides college admissions and financial solutions so parents can send their children to a college that is the right fit—socially, academically, and financially. We educate families about the intricacies of the financial aid system. We help streamline the college selection process, position families to get the most financial aid possible, and develop strategies for paying the college bill without jeopardizing their financial wellness and retirement. We help parents fulfill their children's college dreams without the college debt.