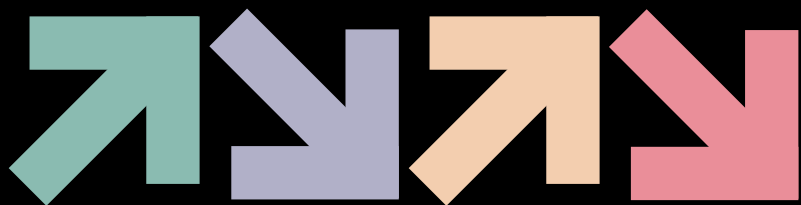




**Flexible Financing
Options**

**THE TRADING PLAN LEADS
TO YOUR BUSINESS PLAN**





If YOU don't
BUILD YOUR
DREAMS, Someone
Will Hire You To
Help **BUILD**
THEIRS

why

Successful Traders

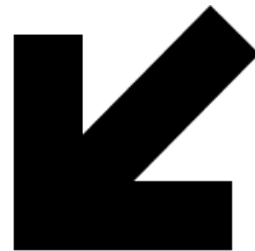
Finance their

Education:

the **Strategic**

Advantage

of **Smart Leverage**



Paragon
Elite Trading

Understanding How Managed Debt Accelerates Your Trading Career While Low Payments Preserve Your Path to Profitability

Every successful business—from Fortune 500 corporations to thriving startups—shares a common trait: they strategically **leverage debt to fuel growth**. Amazon borrowed billions to build infrastructure. Tesla financed its factories. Real estate investors use mortgages to acquire income-generating properties.

The principle is universal: **strategic debt isn't a liability; it's a tool for acceleration!** Your trading business is no different. If we simplify, venture capital, leveraged buyouts, hybrid M&A transactions, and yes, prop trading are all similar concepts. We are offloading risk and growing our company more quickly by using other people's capital.

When you choose to finance your professional trading education, you're not accumulating burden—you're making the same calculated decision that drives business expansion across every industry.

The mathematics of strategic leverage are straightforward. If we look at debt capital relative to capitalizing a business with cash or equity, debt will typically be the cheapest form of capital. Almost always! (if there is opportunity cost factored into using cash). Let that truth really sink in. When managed correctly, debt provides access to high-return investments that would otherwise remain out of reach or require depleting essential capital reserves.

Consider this: financing your trading education means your personal accounts stay funded, your capital remains deployable, and **your learning begins immediately—not months from now after you've saved enough**. The returns from quality, less rushed training compound quickly; students who complete comprehensive programs often recoup their entire educational investment within their first few months of consistent profitability.

Meanwhile, the tax deductibility of business education expenses effectively reduces your true cost by your marginal tax rate. This isn't financial recklessness—**it's financial optimization**. Beyond the pure economics lies an equally critical advantage: **low initial monthly payments create the psychological and practical runway essential for trading success**.

When you're not facing the immediate pressure of recovering a massive upfront investment, your decision-making improves dramatically. **You can focus on proper risk management rather than forcing trades to "make back your education costs."** You have the **mental bandwidth** to practice discipline, follow your strategy, and **develop the patience** that separates profitable traders from others who fail.

The ability to elongate our preparation period, free from financial urgency, is precisely what transforms committed students into consistent performers. **The synergy between strategic financing and low payment structures creates a compounding advantage.** You begin your education immediately while preserving personal capital. **You maintain financial flexibility during the critical learning phase when errors are inevitable and expensive.** My motto with personal funds is "have and not need." The inverse equation is less fun.

You reduce the psychological burden that causes premature live trading and costly mistakes. And perhaps most importantly, you align your financial structure with the reality of skill development—**trading mastery takes time**, and your payment plan should reflect that timeline, not accelerate it artificially.

Smart traders don't just learn technical analysis and risk management—they also understand capital structure. **Financing your education strategically means you're thinking like the business owner you're becoming, not like a consumer making an impulse purchase.** It means recognizing that **your most valuable investment isn't in markets—it's in yourself**—and that investment deserves the same thoughtful leverage approach that builds every successful enterprise.

If you like, explore and toy around with the assumptions on our financing options page, to see how conservative you can set your goals and still do very well. These kinds of decisions, are specifically for serious traders who understand that **strategic leverage, combined with payment flexibility**, creates the **optimal foundation for long-term profitability**.

 [**LEARN MORE HERE**](#). Because your education is an investment, not an expense—and smart investors understand leverage. Reach out with any questions and trade well, my friends!

by: Matthew Stephenson, CFA

A note about taxes:

- **Interest on business loans** is often tax-deductible under IRS rules if the loan is used for business purposes.
- **Debt payments made by a legal entity (e.g., LLC or corporation)** may be treated as business expenses, which can reduce taxable income.
- **Startup costs and financing fees** may be deductible or amortizable depending on the structure and use.

These are considered **general financial education**, which is allowed in coaching programs.

FOREX TRADING PROGRAM

DESCRIPTION	(A)	(B)	(C)						(D)				(E)	(F)		
ESTIMATED TAX RATE (FED + STATE)	35%	TRAINING PERIOD						LIVE TRADING ETA: MONTH 10								
		MINIMUM PAYMENTS						6-MON TOTAL	MIN PNTS				10-MON TOTAL	TOTAL TAX DED	AFTER TX COST	TAXES SAVED
SCENARIOS	DISC	MON 1	MON 2	MON 3	MON 4	MON 5	MON 6	MON 7	MON 8	MON 9	MON 10	TOTAL	TOTAL	TAX DED	TX COST	TAXES SAVED
Standard Rate		\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 469	\$ 4,690	\$ 4,690	\$ 4,690	\$ 3,049	\$ 1,642
3-Month Bundle	5%	59	59	59	59	59	59	59	59	59	59	590	590	590	384	207
6-Month Bundle	10%	98	98	98	98	98	98	98	98	98	98	980	980	980	637	343
9-Month Bundle	15%	89	89	89	89	89	89	89	89	89	89	888	888	888	577	311
12-Month Bundle	20%	111	111	111	111	111	111	111	111	111	111	1,110	1,110	1,110	722	389
15-Month Bundle	25%	130	130	130	130	130	130	130	130	130	130	1,300	1,300	1,300	845	455

NOTES:

(A) - \$469 due on day 1

(B) - Monthly payment due after 1 month

(C) - Total amount paid as of the end of the 6th month of your training. As we've pointed out, aside from the tax benefits, the key positive to this payment option is the time it gives a new trader to properly learn how to trade and develop a very effective Trading Plan.

(D) - This model assumes live trading at Month 10, at which time the principal + interest (total) educational cost can likely be deducted (depending on the entry type).

(E) - Your after tax cost = the total paid so far in (training costs) x (1 - tax rate)

(F) - The Taxes Save is the difference between Total Cost and the After Tax Cost