



## “How To Save ON And Not Just For College Costs”

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As a parent, you love your child and you want them to be happy, successful and productive. You know that a college education is one of the keys to accomplishing these goals and you're willing to sacrifice financially to help your children obtain one.

At the same time, you're concerned about how you're going to pay for it and what the impact will be on your finances and your retirement savings. ***The average cost for one year of college at a public university is \$23,000 (for an in-state student only) and almost \$50,000\* for a private college– that's for one year and one student! Today, a family can exceed \$250,000 in college costs for ONE CHILD!***

How are families going to afford college for multiple children and adequately save for retirement at the same time?

To bridge the gap of college costs and available resources, families – of all socio-economic levels - are taking on more and more student loan debt which significantly restricts their future financial options.

\* Source is Collegiate Funding Solutions, Inc.

**When it comes to paying for college, there are two prices – one for the informed and one for the uninformed.** The fact is the uninformed buyer of a college education generally spends more (potentially thousands of dollars more) than the informed.

**Helping you become an informed buyer of a college education - and saving thousands of dollars in the process - is our mission.** College planning is not just saving for college; it's also saving on the cost of college. That is what we are going to help you do.

***It's all about knowing and applying relevant college planning and funding strategies to your circumstances so that you don't pay more for college than necessary.***

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## **Here's the good news...**

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***We can*** help you become an informed “buyer” of a college education by helping you make better, smarter and more informed college planning and funding decisions.

With our assistance, families discover they can reduce their out-of-pocket college costs while oftentimes enabling them to send their student to the perfect college fit – independent of the school “sticker price” - and improve their retirement savings outlook in the process.

***We can do the same for YOU!***

We'd like to extend to you the offer of a **30-minute consultation**. During our meeting, we'll share with you what you'll **need to know and do** in order to save ON, not just for the cost of college!

We'll reveal how, with our help, **you can apply the following seven keys** in your efforts to save on the high cost of a college education and pay for college without going broke in the process.

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### **Key # 1**

## **Many Middle Income And Upper-Middle Income Parents Pay Much Less Than The Advertised Cost For Their Children's College Education**

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In many cases, these parents are eligible for some forms of financial aid since the financial aid formulas take into consideration so many variables (the cost of the school, the age of the parents, the number of children in college, etc.) – **not just your income level**. Do not assume you won't be eligible.

*Many families with income in excess of \$250,000/year may qualify for financial aid. Not only that, but many of these families can implement financial aid enhancing strategies to further reduce the cost of their children's college education.*

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### **Key # 2**

## **High Income Families Can Reduce Their Out-Of-Pocket College Costs**

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If you are a high-income earner, every dollar you save on college costs is comparable to a \$2 scholarship - or \$2 more that you didn't have to earn (if your total tax rate is close to 50%).

The worst thing a high-income earner can do is pay for college with after-tax income! This can double the real cost of college for you! So a \$65,000/year private college bill equates to \$130,000 of income you had to earn – for just that ONE year of school! If you are willing to pay that cost for college – surely you are willing to learn

some ways to avoid doing that!

Although there may be no need-based financial aid opportunities available to the high-income family, there is a wide variety of little-known college planning and funding strategies that can yield great benefits. Planning for business owners, income planning strategies, asset planning strategies, gifting strategies, tax planning strategies, school based scholarship strategies, tuition discounting strategies, strategies for grandparents and funding strategies are just some of the areas that can yield great benefits and out-of-pocket costs savings.

The effect of implementing these types of strategies is often more predictable than planning for financial aid and can yield comparable savings on the real cost of college. ***We can show you strategies that you can implement, based on your circumstances that may significantly reduce your out-of-pocket college costs even if you aren't a candidate for need-based financial aid.***

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### **Key # 3**

## **High School Guidance Counselors & “Financial Aid Nights” Aren’t Sufficient**

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Financial Aid Nights held at the high school and conducted by a local college are not sufficient to help families successfully navigate through the minefield of financial aid and avoid the pitfalls in order to achieve a best outcome. And they won't be there to help you negotiate the best possible financial aid package.

Guidance counselors are overloaded. They spend, on average, only 35 minutes with a college-bound student. Moreover, they don't have the expertise to advise families on the complexities of college planning and funding strategies to help them become informed buyers of a college education and reduce their out-of-pocket college costs.

***We'll show you how to supplement for what is lacking with respect to both so that you have access to what you need to achieve a great***

*outcome.*

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## **Key # 4**

### **A Private College May Cost You Less Than a Public University**

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Regardless of what school your child applies to, you will have to pay at least your “Family Contribution,” which is the minimum amount of money you will be expected to pay before you can qualify for any need-based financial aid at the school.

Let’s say your child applies to two schools, a private college costing \$70,000 per year and a state university costing \$35,000 per year. Let’s also assume your “Family Contribution” is determined to be \$30,000.

Because the private college is much better endowed than the state university and has more money to give out, they offer you financial aid that will cover all expenses above \$30,000 – so all you end up paying for a \$70,000 a year school is \$30,000. Unfortunately, the state school does not have a lot of money to give out, and all they can give you is \$2,000 in aid – so you end up paying \$30,000 plus the \$3,000 they left you short, for a total of \$32,000!

So, it actually ends up being *cheaper* to send your child to the private school! This is NOT as uncommon as you might think and *many families attend private colleges for out-of-pocket costs comparable to the in-state public university.* By the way, it’s far more likely for your student to graduate in four years from a private college than a public university. More time in college means more college costs!

*With our help, you may discover that you too can send your child to a private college for a comparable cost to the state university.*

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## **Key # 5**

### **How To Pick Colleges That Will Give You the Best Financial Aid Packages**

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Some schools are well endowed and have the ability to award significant amounts of money to students. Other schools have very little money to give away.

It's vitally important for you to know this information about the schools you are considering - ***before you ever apply to the school.*** Knowing in advance which schools give the best financial aid packages or tuition discounts can put you in a position to obtain the needed resources by applying to the right schools.

You want to use your valuable time, money and effort applying to and visiting schools you can afford. ***We'll make sure you do!***

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## **Key # 6**

### **You Must Submit the Complicated Financial Aid Forms Accurately & On-Time – Or the Outcome Can Be Calamitous**

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According to the Department of Education, *a large percentage of all financial aid forms are submitted with errors and inconsistencies.* Simple mistakes can actually cause your forms to be rejected. If this happens, you'll have to resubmit your forms for reprocessing which means you go to the back of the line.

Although financial aid is not necessarily awarded on a first-come, first-served basis, it is imperative that you get your forms in accurately and on time. If you don't submit them correctly the first time, you are at risk of losing thousands of dollars that may have been available to you otherwise. ***We can help to ensure this doesn't happen to you!***

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## **Key# 7**

### **You May Not Have To Stop Or Curtail Your Retirement Savings Contributions In Order To Pay For College**

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Most parents don't think they will be able to maintain their retirement savings contributions and put their children through college at the same time. In some cases that may be true. However, in many cases it may be possible not only to maintain retirement contributions during the college years, but to actually increase them!

The way to maintain monthly retirement contributions or even increase them is by linking college planning with retirement planning. Knowing and employing the right college planning and funding strategies for your particular situation is crucial to helping you maintain or even increase retirement contributions during the college years. ***It is not unusual for families – with expert help – to be able to redirect some of the college funding resources (income and assets) back to their retirement savings!***

## **ACT NOW!**

*Not knowing and employing the keys of college planning and funding could literally cost you thousands of dollars on your college bill and drain your retirement savings.*

***Don't let this happen to you!*** Regardless of your particular situation, we can help you achieve **a better outcome than you would without our help.**

At the very least, what you'll learn during our meeting can help you if you choose to do it yourself. Once you see how we can help you become an informed buyer of a college education and achieve a great outcome in the process, you'll be excited about collaborating with us!

***Call us now to schedule your consultation.***

***Know that timing is critical for most college planning strategies, so it is imperative that you start your planning immediately. Any delay may end up needlessly costing you thousands of dollars on your college bill.***

You may be wondering, “***Can I really save on my out-of-pocket college costs?***” The answer is yes you can! To do so, you need to move beyond simply saving for college (which very few families do) and then when your child is a senior in high school you fill out a bunch of complicated financial aid forms and hope for the best. This is what the vast majority of parents with college bound children do and it is NOT the way to save on your college costs. To save on college costs you need to be more strategic and tactical in your approach. You need to be proactive, not reactive. The real cost of college to you includes many factors such as savings strategies, cash flow strategies, funding strategies, loan strategies, financial aid strategies and much more. **It’s all about being informed so that you can make smart decisions at every step of the way to achieve a good outcome. *We are going to provide you with the information you need – based on your particular circumstances – that will help you to achieve a great outcome for your child AND your finances!***

***Don’t delay. Act NOW!***

**Procrastination will only increase your college costs.** We will be waiting to hear from you and look forward to helping you.