

## WHAT WE DO

We help both students and parents navigate the college planning process, and we make sure every base is covered. Many people overpay for college because they miss steps, miss out on opportunities, or simply start the application process too late.

Properly planning can save up to \$23,000 of college cost and help students find success in their post-secondary experience.

In society today, we have a lot of “do-it-yourselfers;” but without a coach or an expert to guide us, we may procrastinate or take a “wait-and-see” approach. When it comes to planning for college, this can cause you to miss out on opportunities and critical steps, which then causes undue stress, panic, overwhelm, poor decisions, and even overpayment.

When students are applying to colleges, what happens when the offers come back and they are not what you had hoped for? We are here to address these concerns and handle any obstacles that may come your way in the college application process.

Families often wait to plan for college when their students reach senior year. By then, however, many important steps have been overlooked. If you are missing information or have missed parts of the application and college search process, how do you know if you are choosing the right college and the right financial aid package? We offer the advice you need to start planning early on so that you and your student find success in your college decision.

- We design a roadmap of steps your student needs to take from freshman year of high school to senior year of college.
  - We find solutions to making college more affordable for students and parents. Students may have a “dream school,” but the price of that school is a parent’s worst nightmare. We create a plan to satisfy students and parents alike.
  - We create a plan to maximize merit-based aid.
  - We help determine which colleges give your student the best opportunities to succeed and potentially at the lowest expense.
  - We collaborate with students to find their vision and decide their career paths
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## STUDENT COUNSELING SERVICES

We offer an array of student counseling services, and we develop an individual plan that fits each student. We understand each student has different strengths, abilities, learning styles, and interests. We provide a one-of-a-kind plan for student success, academically and financially.

While many students have ideas of where they want to go to college and what they want to study, many students have no clue at all. We work with both types! We can give students a detailed assessment which helps determine majors and career paths which align with their strengths and interests. We can then find colleges that align with those areas of interest. From there, we can look at how each college generally handles financial aid, pinpointing the schools which historically provide good financial aid packages. Our ultimate goal is to help students find schools that match *both* their career interests *and* their budget.

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### Resources

- [Personalized ACT prep/SAT prep](#) *\*links to a separate page\**
- Student Assessment/Evaluation
- Innovative College Search
- Personalized Private Student Interview
- Personalized College Scholarship Eligibility Report
- Admission Application and Essay Review
- Admission Probability Report

### Resources

#### ACT & SAT Prep

An ACT or SAT score can determine up to \$80,000 in grants and scholarships for a student. Therefore, properly preparing for the exam greatly increases the chances of college admission, the chances of receiving grants and scholarships, and the overall amount of grant and scholarship money awarded.

When we do test preparatory work with students, we discuss the factors of a higher test score, including fundamentals for taking these exams. Our goal is to help them feel comfortable with the test and confident in their abilities to perform well. We provide learning exercises, practice tests, and webinars which are geared toward "raising the score."

## **OUR PREP COURSES**

*The Little Known Secrets of Acing the SAT!*

*Everything You Must Know to Master the ACT!*

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## **COLLEGE FUNDING STRATEGY SERVICES**

We provide funding advice, from college to retirement, which works to reduce EFC. We can provide financial aid estimates for various colleges, and we can also recommend schools that fit a student's interests but may be more affordable than others. We will provide personalized recommendations, such as cost-efficient borrowing strategies, for the best way to pay your share of college costs. Our job is to keep your financial goals in line and implement cash-flow strategies for now and in years to come. As a College Planning Alliance, we will specifically show you how your funding for college affects all accounts. Money can be complicated, but we help our clients understand how to make use of their money while maintaining and improving each financial asset in their lives.

### ***WE WILL:***

- Calculate EFC
  - Create a plan to reduce EFC
  - Provide financial aid award estimates for an unlimited number of colleges
  - Recommend schools in which students might be interested
  - Recommend different methods for paying your share of college costs
  - Provide cost-efficient borrowing strategies for college and other situations
  - Complete a financial overview for you and create a personal plan for improvement
  - Provide strategies for legally protecting your savings and retirement accounts
  - Recommend ways to use your home equity
  - Complete and adjust a CSS profile, a FAFSA, the SAR, and any other necessary forms as needed for your student
  - Counsel you on Stafford & PLUS loan applications
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## **FINANCIAL AID DATA GATHERING & PROCESSING**

Many students are overlooked for grants, scholarships, or loans due to mistakes in financial aid forms, but we make sure that does not happen. We provide a college planning checklist and map out all deadlines. This checklist will be updated electronically and you will receive an email

each time something is completed, changed, or needed. We can fill out and file your FAFSA, we can help complete a CSS Profile or other needed documentation, and we confirm the accuracy of the Student Aid Report (SAR) and guide you on any necessary adjustments that need to be made.

### **VALUE-ADDED SERVICES**

We value your trust in us, and we offer our unlimited support. Additionally, we will provide you with many resources, including the following:

- Teleconferences which discuss essay writing and admission advice
  - Weekly and monthly emails for tips on college admission and funding
  - *A Student Handbook for Success*
  - *A College Admissions Boot Camp Handbook*
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### **SEMINARS**

Throughout the year, we hold seminars, which are a great way for parents and students to learn more about college planning. During a seminar, we touch on how we can help you lower the cost of college. We can address your concerns and answer your questions, and if you think you are interested in services, we will happily schedule a free consultation with you. Once in the private consultation, we can go over your individual case and create a plan that works for you.

We have a partnership with many parents and students, and we communicate with PTAs, schools, and even church youth groups to schedule seminars

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FAQs:

#### **What is college planning? Is it different than college prep?**

Many people separate college planning and college prep. They have a connotation that college planning handles money and college prep handles student GPA and scores, **BUT** true college planning combines both.

We combine student prep, research on colleges, history of award offers, and student positioning to help students and parents make the best college choice.

#### **How do we lower the college cost?**

One way to lower the college cost is through student positioning. Colleges use GPA and ACT and SAT scores to award merit-based aid. Student positioning pinpoints the estimated monetary value of a student's scores and GPA, and with this, we can help you find colleges that will provide higher grants for a student's scores. If students are aware of how much their test scores

and GPA can contribute to their financial aid, we can map out how much their current scores and GPA are worth in merit-based aid and what we can do to increase them.

We can not only help you understand how scholarships are awarded, but also discuss loans, cash-flow strategies, EFC, and renegotiation so that you can make a comfortable college decision for your family.