



## Today, a family can easily exceed **\$250,000** in college costs – for one child!\*

There are two different prices for a college education –one for the **informed buyer** and one for the **uninformed**. **WHICH PRICE WILL YOU PAY?** Well-informed short- and long-term college planning, admissions and funding decisions at each of the many **decision points** along the way is how you plan for the ideal outcome and potentially save ON, not just for the cost of college!

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**Uninformed decisions, mistakes and missteps may drive up your college costs. With our help, these vitally important questions will be answered:**

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- Will we have to pay the school's sticker price?
- Which schools are the best fit for my child – academically, socially, learning style, etc.?
- Which schools want my child to attend and would attract them with financial inducements?
- Are we candidates for financial aid?
- How much financial aid could we expect?
- How much in scholarships/grants?
- Can we increase our financial aid eligibility?
- What merit scholarships does our child qualify for and what are the requirements?
- How can we increase the likelihood for tuition discounts?
- How do we negotiate a better financial aid award?
- What are the mistakes to avoid that may significantly drive up college costs?
- What is the proper funding role for the grandparents?
- Are 529 College Savings Plans the right choice?
- Which other savings options may be better, in light of our circumstances?
- Will we qualify for tax credits? Which ones?
- How can we leverage our business to reduce college costs?
- Would test prep benefit our child?
- Which schools should we apply to maximize financial aid or tuition discounts?
- Can we maintain or possibly increase retirement contributions during the college years?
- How can we maintain or increase cash flow during the college years?
- What are the appropriate funding strategies for covering any shortfalls?
- Which savings options are best in light of our circumstances?
- Should we set up a UGMA?
- Should we pay college with after-tax income in light of other options?

**AND MANY MORE!**

**You should expect more than simplistic, one-size-fits-all investment strategies from a financial advisor. WITH OUR FIRM, YOU CAN EXPECT MORE AND WE'LL DELIVER MORE!**

\* Source: College Board 2021 data analyzed by Collegiate Funding Solutions, Inc. Includes tuition, fees, room and board

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**To learn more and get started:**