College planning is NOT just saving for college.

You should be able to expect more than just simplistic, one-size-fits-all savings strategies from your financial advisor.

I can help you save ON, not just FOR the cost of college. **How?** By helping you make well-informed college planning and funding decisions at every step along the way.

If your student is in high school and you are likely a candidate for need-based financial aid at the school you are evaluating, the contents and corresponding benefits of your custom plan are:

1 Estimate of your Expected Family Contribution (EFC).

BENEFIT: This is what you will be expected to pay toward the cost of college at the school selected before qualifying for any financial aid assistance at that school. This is the all-important starting point for becoming an informed buyer of a college education. By starting with your EFC, you'll have a much better idea which schools are REALLY affordable for you!

2 The EFC formula used by the school

BENEFIT: There are two different formulas for determining your EFC. The method used by the school you are evaluating can make a big difference in how much you will be expected to pay at the school as well as strategies for increasing your financial aid eligibility at that school.

3 Strategies for maximizing education tax credits

BENEFIT: Tax credits can help you significantly reduce the cost of college. Every tax dollar saved is like a "scholarship dollar" so you need to know the strategies for maximizing them.

4 Savings strategies

BENEFIT: From the myriad of options, I'll help you decide which savings option is best suited for you. I'll evaluate savings options on critically important categories such as whether the option is good or disastrous for a financial aid candidate, whether it's a good option if you don't use it for college but for retirement instead, etc.

5 School-specific merit scholarships

BENEFIT: School-specific scholarships that your student qualifies for based on academic performance and how to obtain them are included in your plan. This actionable information, which cannot be easily obtained otherwise, may result in scholarships that will help you reduce your out-of-pocket costs. It's one more way that I can help families save on and not just save for the cost of college.

6 Strategies for increasing financial aid at the school selected

BENEFIT: This is a one of the most valuable aspects of your customized college funding plan. I'll identify strategies that you can implement - based on your particular circumstances - to help maximize your financial aid and minimize your out-of-pocket college costs. These strategies are based on an in-depth understanding of how financial aid works and may save you thousands of dollars on your college costs.

7 Comprehensive financial aid analysis at the school selected

BENEFIT: This is a realistic projection of the amount and type of financial aid you can expect at the school in question as well as how much you'll likely have to pay out-of-pocket, after accounting for financial aid. You'll be amazed to learn that at many of the higher-priced schools - particularly private colleges - your actual out-of-pocket costs will be less than many public schools with a lower sticker price. Many schools that you think are not affordable may be very affordable to you when you factor in financial aid! This information can be very helpful in determining what school to apply to in the first place! Don't give up on the school of your student's dreams just because you don't think you can afford it. You may be very pleasantly surprised to learn that you can!

8 Loan strategies for meeting shortfalls

BENEFIT: Most families will need loans to help cover the total cost of college. Knowing which options to choose can be very confusing. Choosing the wrong option can significantly increase your out-of-pocket college costs. I can help you choose loan strategies - based on your particular circumstances - for covering any shortfalls not covered by your resources or financial aid.

For more information and to get started contact: