

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 you are NOT a candidate for financial aid OR your student is not yet in high school, your custom plan will include the following:

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. By starting with your EFC, you'll have a much better idea which schools are REALLY affordable for you! For a parent with younger students, knowing your EFC is important in developing an effective long-term game plan.

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. This is particularly helpful for families with younger children that may end up being candidates for financial aid because it can help them to plan for maximizing financial aid opportunities.

3 | Analysis
BENEFIT: Based on your EFC, the cost of the college selected and the amount of lead time until your student begins college, I'll provide practical recommendations for an overall strategy for planning for and paying college costs.

4 | Planning and Funding Strategies
BENEFIT: Many of these college planning strategies can help increase cash flow which can help pay education expenses (or be reallocated) or reduce taxes. Every dollar saved on taxes through a college planning strategy is like a "scholarship" that you give to yourself! Areas covered include:

- Strategies for high income earners
- Strategies for business owners
- Strategies for grandparents
- Trust planning strategies
- Estate planning strategies
- Education tax credit strategies
- Gifting strategies - for parents and grandparents
- And much more!

5 | Savings strategies
BENEFIT: What is the best savings option for you, based on your circumstances? I'll help you evaluate the options and assess critically important categories such as whether the option is tax favored for college use, rate of return versus college inflation, and use of the option for college and/or retirement. Choosing the wrong option can cost you dearly! I'll help you decide wisely.

6 | Strategic use of 529 savings plan for college savings and funding.
BENEFIT: I'll help you assess the merits of using a 529 savings plan as the cornerstone of your college savings and funding plan. I'll look at:

- Practical strategies for maximizing 529 resources for college AND tax savings for the family.
- Complementary strategies that will multiply the benefits of using the 529 plan and maximize tax savings for the family.
- Projected college funding surpluses or shortages using this approach.
- The amount of tax benefit to you - if any - of using your state's 529 plan. This can help you decide if your state's 529 plan is the best option for you.
- Coordinating 529 withdrawals with education tax credits (this can be tricky).
- Estimated tax savings by using the 529 plan as well as the other suggested strategies.
- And much more!

7 | 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.

8 | Loan strategies for meeting shortfalls
BENEFIT: Most families will need loans to help cover the total cost of college. I can help you choose loan strategies - based on your particular circumstances - for covering any shortfalls not covered by your resources.

For more information and to get started contact: