High School College Planning Presentation

Intro and Housekeeping

Ideally, you will want to be introduced by a member of your team, or your client/host. Here is the recommended script outline for the introduction: With us today is _______ ____________ from Strategies for College. SFC's only practice is college planning, and they work with families nationwide who are going through the same thing you are. _________ is a going to share some important and valuable information with you – and he and his team will be available for a short time after the presentation for any questions you may have. Please help me welcome our speaker this evening - _______ ____________.

<Slide 1>Thank you very much for that kind introduction. The first thing I want to do is introduce my team of college planning experts. <Slide 2>With us this evening are: ______________, ________________, and ___________. I encourage you to get with these people after we're done if you have specific questions related to your situation. They are knowledgeable – and they're here for you. <Slide 3>Let me share with you what I want to try to accomplish this evening so you can know what to expect.

- <Slide 3 Build 1>We're going to talk a bit about the admissions side of college planning,
- <Slide 3 Build 2>We're going to talk about the financial side,
- <Slide 3 Build 3>We're going to describe our approach to college planning, and if that makes sense to you – we're going to invite you to meet with one of our college planning specialists over the next week or two.
- I'll go about 40-50 minutes here – which will leave us time for a few questions and still get you out of here in under an hour.

<Slide 3 Build 4>Let me put your mind at ease. **<u>We are not selling anything</u>**. If you choose to meet with us – and that's thanks to your school's administration who has asked us to work with you without charge.

<Slide 4 has been deleted from the deck>

<Slide 5>Now there are always a few people at these events who are here a bit reluctantly.

- Maybe you bargained with a neighbor that you'd come just in case there was anything worthwhile.
- Maybe you think you make too much – or have too much - to get any kind of financial aid.
- Maybe you're at the other end of the spectrum and think you don't make enough to help your kids with the cost of college.

Most of you will be pleasantly surprised to learn that you have options you may not have felt were available to you when you walked in here tonight.

<Slide 6>Now some of you have already made what you may consider to be good – responsible financial decisions. You're here to have those good decisions validated. <Slide 6, Build 1>Perhaps you've worked with advisors who have you doing things like you see on the screen.

But often we find that good financial advisors dispense bad college planning advice – not maliciously - but because they don't know any better. Sometimes it turns out, what may seem like good advice for overall financial planning - is bad advice for college financial planning.

<Slide 7>So what I'd like for you to do – for the next 30 minutes or so – is to clear your heads of the information, advice, or beliefs you walked in with – and open yourselves up to new information and new possibilities.

Fair enough?

<Slide 8>Introduction of Workbook, Feeback Form, and Sage

Now - does everyone have one of the workbooks we passed out on the way in?

(have your staff scan the audience to be sure everyone has one)

The workbook is yours to take with you – so make notes as we go – jot down your questions, etc. It's interactive – in that it's a fill-in-the-blank style workbook – so I invite you to follow along as we move through the material tonight and jot down the information you'll need as it appears on the screen.

<Slide 8, Build 1>You should also have A blue Feedback Form. Is there anyone who didn't get a blue Feedback Form? (hold one up for people to see – be sure your team passes one out to anyone who didn't get one on the way in). Your feedback helps us improve our presentation – so please be sure to turn it in at the end of the evening. The Feedback Form also is how you indicate to us what we should do next, if anything.

<Slide 9>Now this probably isn't true with this crowd, but sometimes we have people who are determined to sneak out without giving us a Feedback form. So let me provide you a little extra encouragement. All of you are going to benefit from being here in at least two important ways:

- <Slide 9, Build 1>First, you will receive a 6-month subscription to our Strategies for College membership website. You will find a treasure trove of information that will help you hone in on exactly the right school for your student. We normally charge $49/month for what we're giving you free - so that's a $300 gift for you being here.
- <Slide 9, Build 2>In addition, through our partnership with the Sage Scholars Tuition Rewards program - we will set up a Tuition Rewards account – and deposit 500 points just for you being here tonight. This is a big deal, because those points are worth $1 each off the tuition of nearly 400 private colleges nationwide – meaning you'll leave with a $500 scholarship to any of those 400 or so schools.

  Tuition Rewards is like a frequent flyer account, so additional points and can be accumulated and redeemed for up to one year's full tuition. We'll give you more information on the Sage program once you've signed up.

<Slide 9, Build 3>By the way – if you decide to meet with us after tonight, we'll credit your account with another 500 Tuition Rewards points per college-bound student in your family – which means everyone in the room can walk out of here a minimum of $1,000 in scholarship money - another head start for investing your time in being here this evening.

<Slide 10>We want you to benefit from both programs. So since it's the blue Feedback Form that puts them in motion - turn it in! Okay – enough with the fanfare.

<u><Slide 11>Admissions and Financial – Intro to Strategies for College</u>

There are two major components in the college planning process we call Admissions Planning and Financial Planning.

- <Slide 11, Build 1>Admissions Planning is the process of selecting the right school for your student.
- <Slide 11, Build 10>Financial Planning is the process of figuring out where the money is going to come from to weather this adventure.

We'll talk about both this evening, but will probably talk more about the financial side because while some of you already know where your student is going – most of you are less certain about how you're going to pay for it.

<Slide 12>Think of these as puzzle pieces that have a lot of overlap - and can either fit together very nicely – <Slide 13> or can leave you with an incomplete picture. We call that a Strategic Gap – and you don't want a strategic gap when it comes to planning for college.

<Slide 14>Choosing the right school these days is totally different than it was for you or I. It's about much more than warm climates, good sports teams, and high 'party' rankings. It's even about more than culture, lifestyle, fit, academic rigor, and other more serious factors.

<Slide 14, Build 1>Here's what I mean. Like any business – and make no mistake – colleges are businesses – they 'target' their ideal client. You want your student to be in the top 25% of potential students they recruit. Why?

<Slide 14, Build 2>First, colleges want students who are going to succeed – meaning students will who graduate in 4 years, and have a positive enough experience that they may become future donors.

The good news is that that's what you want for your student, too. But here's the sobering reality. <Slide 14, Build 3>Get this - less than ½ of college today's students graduate in 4 years.

Not only is that a recruiting blackmark for the college – it costs the family 25% more when they add a fifth year – and most of the time – the graduation rate is a function of having chosen a college that is not appropriate for the student.

<Slide 14, Build 4>The second reason college selection is so important is that schools to whom your student is a top quartile candidate – in other words – in the top 25% of recruits they target - will be considerably more generous with scholarships and financial aid packages than they will be with other applicants.

<Slide 14, Build5>So being objective, open-minded, and scientific about your choice of college offers you a double payoff:

- The best chance of a 4-year graduation, and
- The best chance of a more attractive financial aid package

So how do we do that?

<Slide 15>We have developed what we call <Slide 15, Build1>a student's CAP score – their College Admissions Profile. Think of it like a credit score – except that we use it to compare an individual student's CAP score to the <Slide 15, Build2>top quartile of the admitted freshman class of about 400 schools nationwide.

That way, we can identify schools where the student is targeted by the college – giving them the best chance of a 4-year graduation and a healthy financial aid offer.

<Slide 15, Build3>We then take into consideration which of those colleges are 'affordable' for the family. Within that narrowed down universe of schools, <Slide 15, Build4>we then encourage the student to find the ones that are most desirable to them.

The whole idea of Admissions planning <Slide 15, Build5>is to find the intersection between affordability and desirability – so parents and students have the best odds of realizing a successful outcome for both.

<Slide 16>Intro to College Financial Planning

Let's look at that financial side a bit more in depth.

<Slide 16, Build 1>As you can tell – getting the admissions process right is the first – and most important step to minimizing the financial impact of college on the family. But that's just the beginning. <Slide 16, Build 2>Comprehensive financial planning means <Slide 16, Build 3>minimizing the cost of college where possible through the FAFSA process. It means reducing the role of student and parent loans – and <Slide 16, Build 4>getting through the college years without ravaging Mom and Dad's retirement plans.

<Slide 17>To do that, we take a very intentional approach and break the financial planning process into five phases. Every one of the five phases are important – and the order in which we tackle them is also important.

<Slide 18>Phase 1 – Optimizing EFC

The first task is to see if we can reduce your out-of-pocket cost of college. And reducing your cost starts with optimizing your EFC. So let me introduce you to a couple of terms that if you're not already familiar with – you will be – in fact – painfully so.

<Slide 19>There are going to be three payors in the in the mix who – in some proportion – will come up with the full sticker price for the school you choose. Those include...

1. **<Slide 19, Build 1>Your Family -** which means Mom, Dad, and student.
2. **<Slide 19, Build 2>The government** – may chip in - in the form of grants, student and parent loans, tax credits, and a few others.
3. <Slide 19, Build 3>And the **college itself** which may offer grants, scholarships, loans, work-study programs, and a few other categories of financial aid.

The other two players want ***you*** to be the primary payor. <Slide 20>And what drives the whole "who pays what portion question" – is FAFSA. Some of you will be very familiar with FAFSA, while for others - this may be the first time you've heard the term.

<Slide 21>FAFSA is the Free Application for Federal Student Aid. It is 144 questions long – and has 98 pages of instructions. And from the image you see on the screen – what does it look a lot like to you?

That's right – a tax form.

And that's because it *is* a government form. It asks a series of questions about your financial life that results in your EFC <Slide 22> – or Expected Family Contribution. This is the government's determination of how much you can afford to pay for college.

Notice it's not how much **you** think you can afford – it's how much the **government** thinks you can afford. And just like taxes, unfortunately, only their opinion counts.

Every college you apply to will have your EFC – and they will use that to determine whether, and to what extent, they'll help you out financially.

<Slide 23>Here's how that works.

<Slide 23, Build 1>Every college has a COA – or Cost of Attendance – a government-mandated figure every college publishes, which includes <Slide 23, Build 2>tuition, room, board, books, fees, and travel. <Slide 24>The COA creates a relatively easy way for consumers to compare the true cost of various colleges on an apples-to-apples basis.

<Slide 25>The school will subtract your EFC from their COA (getting dizzy yet?). The difference is called your Remaining Need.

<Slide 25, Build 1>While your EFC is a static number – at least for the current school year, <Slide 25, Build 2> the COA is different for each school. Therefore, your Remaining Need will be different for each school. The <Slide 25, Build 3>Remaining Need is the maximum amount of need-based financial aid your family qualifies to receive. <Slide 25, Build 4>

It doesn't mean you'll *get* all that since each school has its own individual gifting formula, but becoming eligible is step one – we maximize eligibility by Optimizing EFC.

<Slide 26>Phase 2 – Leveraging School Gifting Programs

School gifting polices are stated as a percentage of the Remaining Need that school will meet either in the form of grants that don't have to be repaid – or loans that do.

What I want to do is give you a high-level look at how the game works with a short video. <Slide 27>So pay close attention – this is important stuff for you to know. <Slide 27, Press Play>

Embedded Video

Play Embedded Video

What a racket, right?

<Slide 28>Now I don't expect you to digest all of this from a brief presentation and a short video – but I do want to offer a few observations about what we've just learned:

- <Slide 28, Build 1> First, I hope you can begin to see that taking a do-it-yourself approach to college could turn out to be the most expensive DIY project one could ever take on.

  What's worse – DIY-ers don't even know it happened to them because there is so little information and professional advice out there. In fact, even with the brief introduction you've just seen, you know more about how the college game works than almost any financial advisor.

- <Slide 28, Build 2> Second – the individual school gifting information shown in the video is not public information. You can't google it – you can't find it on the college's website. Think about it – who would ever publish their discounting policy in public view. Thankfully, we maintain a proprietary database of the gifting policies at almost every school in the country.

- <Slide 28, Build 3> Third, did you notice what happened when we added a second student? The net out-of-pocket cost for the family actually went down at the more expensive school. Why? First, EFC is for the family, not the student. Second, the more generous gifting policy gets multiplied when there is more than one student. This is all stuff you wouldn't know in 100 years if you didn't have someone knowledgeable to work with.
- <Slide 28, Build 4> Finally – before we move on – I hope one of your takeaways from this is that this whole convoluted college pricing game, is that a school's sticker price – or COA of a college – is almost meaningless. We encourage families – depending on their EFC – to look at all schools - and almost ignore their sticker price on their first pass for this very reason.

Now you a better appreciation for just how important Optimizing EFC is. Show of hands – how many of you save money in a 401k or similar kind of pre-tax plan?

That's – at least in part - a planning step you've taken to lower your income tax bill. Just know that there are similar steps you can take to lower your EFC. Again – no one talks about this because few know about it - but it's absolutely critical information for you to get the best result – for you.

<Slide 29>We know how the FAFSA application works. We know how the algorithms that determine EFC are constructed. And as a result, we know exactly what steps a family can take to optimize their EFC.

Let's look at an example. Here is a family who has made a lot of - what most of us would agree - are pretty smart financial decisions in their lives.

- <Slide 29, Build 1>They've paid down their mortgage aggressively and built a ton of home equity,
- <Slide 29, Build 2>They've built a substantial war chest of emergency funds,
- <Slide 29, Build 3>They've set up – and funded – 529 College Savings Plans for their kids,
- <Slide 29, Build 4>They're committed savers in their respective 401k plans,
- <Slide 29, Build 5>And they've even convinced their kids to earn and save some money on their own.

<Slide 30>Now look at this family's income - $80,000 – and look at their EFC – <Slide 30, Build 1>almost $34,000. Does the FAFSA process seem fair to you? Does it seem reasonable that a family making $80,000 – according to the government – can afford to pay $33,500 a year for their kid's college education?

I agree. And if this family choose a $30,000 in-state public school – how much need-based financial aid would they qualify for?

That's right – ZERO! They have no Remaining Need because their EFC is higher than the school's cost.

<Slide 30, Build 2> But look what can happen when we take planning steps to lower their EFC. This family could reduce their EFC from $33,500, all the <Slide 30, Build 3> way down to just over $12,000.

Just by knowing how to arrange their financial affairs in the most FAFSA-efficient way – this family increased their need-based financial aid eligibility by more than<Slide 30, Build 4> $20,000 a year.

<Slide 30, Build 4>That's $80,000 of aid eligibility they would have unknowingly forfeited if they didn't know about this step. <Slide 31>If they had three kids – that $80,000 would be $240,000 in potentially forfeited aid. I don't know about you – but I can't make too many <Slide 31, Build 1>quarter million-dollar mistakes in my life and expect the financial outcome I want for myself and my family.

Just a wild guess – but you may feel the same way.

<Slide 32>You may be wondering – is there really that much need-based money out there? Yes! As you can see – <Slide 32, Build 1>there's over 185 billion available each year. And now you know that getting your share isn't a matter of luck – it's a matter of planning, preparation, and know how.

<Slide 33>Now there are some of you out there who are asking yourselves whether you should even bother filing FAFSA? Maybe you think you make too much – or have too much to get any need-based benefit at all. Maybe you're turned off by the financial invasiveness of the FAFSA application. Maybe you have some other reason to be hesitant. The reality is that you cannot make an informed "file/don't file" decision without two critical pieces of information.

- <Slide 33, Build 1>You need to know what your EFC will look like if you filed now – based on your current financial arrangements
- <Slide 33, Build 2>Then you need to know what your EFC would look like if you took planning steps to – what we call – Optimize your EFC.

Without these two pieces of information, you can only act on assumptions – <Slide 33, Build 3>and those could prove very costly.

Phase 3 – Creating (price) Competition Among Colleges

<Slide 34>In phase 3 of our process – we create competition for your student among multiple colleges. Yes – they will compete – and they will compete on price. Not always – but enough of the time that we don't want to skip this step.

There are a few important keys to succeed in this phase. <Slide 34, Build 1>Just as Mercedes doesn't compete directly with Ford – not every college competes directly with every other college. <Slide 35>Notre Dame probably doesn't care if they lose a kid to Vincennes University – no offense to Vincennes, they just have a different admissions target.

<Slide 36>So one key is to make <Slide 36, Build 1>multiple applications among schools that actually compete with one another for students – whether you want to go to that school or not.

<Slide 36, Build 2>When we get 'award' letters from competing schools, we share those letters with the competing schools and ask them to reconsider their award. This will, more often than not, result in a better financial package.

<Slide 36, Build 3>The second key is to make sure that the student is a top 25% candidate for the competing schools. In other words, while Notre Dame *does* compete with Stanford for example, they're only going to compete for kids they both want. If a student is in the bottom 25% of the admitted class for either school, they're not going to go out of their way to compete for that student.

Using our Strategies for College tools and resources, families can know what colleges will compete for their student – and which ones will not.

<u><Slide 37>Stage 4 – Leveraging Merit-Based Scholarships</u>

In stage four – we look at a different pool of available money – merit-based scholarships. This is money a student may qualify for based on their academic record, athletic ability, artistic ability, and others.

<Slide 38>There is a great deal of public scholarship money out there your student should compete for. But in addition, many schools offer private scholarships from their endowments. How much do they have? Well – I know this is hard to see on the slide <Slide 38, Build 1>but the answer is more than $424 billion. That's the amount of endowment capital at U.S. institutions of higher learning.

<Slide 39>Endowments are generally required to <Slide 39, Build 1>give away 5% of their assets each year. That means American colleges and Universities have <Slide 39, Build 2>over $21 billion to give away each year. And even though only a relatively small portion of that goes to undergraduates, most people have no idea there is so much merit-based money available.

The point should be obvious - <Slide 39, Build 3> there is a ton of help out there <Slide 39, Build 4> if we know how position ourselves to ask for it – and get it.

<Slide 40>By accepting our gift of 1,000 points in your Sage Scholars Tuition Rewards program – you've already started down the path of accumulating merit-based scholarship money. We'll show you how to build your Tuition Rewards account to cover up to a full year's tuition at any of the participating colleges; and we also know where there are other stashes of hidden merit-based money.

<u><Slide 41>Stage 5 – Paying the Balance</u>

And that brings us to phase 5 of our financial planning process. Here, we address how families pay the balance - because almost everyone will have a balance they will be responsible for.

Notice something here. Paying the balance is stage 5 in our process. What we usually discover when we meet with a family for the first time – is that <Slide 42>our stage 5 was their<Slide 42, Build 1> Plan A before meeting us. In other words, many families are just resigned to find a way to 'struggle through it.' One of the most important things we want families to know is that we're going to look at their money last – and everyone else's money' first.

<Slide 43>When it comes to paying the balance – our experience has been that many financial advisors advise clients to tighten their belts and reduce their lifestyle to come up with extra money it'll take to get through the college years.

In fact, when *we* ask families how they plan to pay for college – this is going to be a little like Family Feud – the top four answers are… anybody want to guess?

- <Slide 43, Build 1>Student (or Parent Plus) loans
- <Slide 43, Build 2>Suspending Retirement Savings
- <Slide 43, Build 3>Tapping into Retirement Assets
- <Slide 43, Build 4>Home Equity Loan

Now it may turn out that they have to employ some of those options. It may turn out that they have to consider having their student live at home for a year or two or go to a community college before finishing their degree at a four-year school.

<Slide 44>College is Really About Retirement

But none of these need be default options or first choices. What we've learned through the work we do with families is that college financial planning is really about retirement planning. <Slide 44, Build 1>One thing is for sure - the college years are not only the years of highest financial outflow for a family, <Slide 44, Build 2> but they're also the most important years for setting up what retirement will look like.

<Slide 45>Let's go back to the last slide a moment. With the exception of Student loans, every other option on the screen has a direct impact on Mom & Dad's retirement. <Slide 45, Build 1>And let me tell you this: parents who sacrifice their retirement for the sake of their kids' college, then run out of money later in life and find themselves in need assisted living – are a much greater financial burden to their kids then had they let their children graduate with some student loan debt and a long working career ahead of them.

Sadly – we've see it happen to very responsible families who just didn't get the information they needed to save them from that fate.

<Slide 46>Here's a statistic that will stun you. How many Americans would you guess are still paying on student or Parent Plus loans at the same time they're collecting Social Security benefits?

<Slide 46, Build 1>Would you believe 2.8 million? <Slide 46, Build 2>That number has quadrupled in the last 10 years. But unfortunately, it's worse.

Last year, according to CNN Money, <Slide 46, Build 3>more than 156,000 of those same people were having their Social Security benefits garnished to pay on those loans –<Slide 46, Build 4>triple the same figure just 7 years earlier.

I don't use the word "tragic" lightly – but that – in my opinion – that's tragic. And I can tell you that just like every one of you in this room, not a single one of those people thought it could happen to them when they signed for those loans 20 or 30 years ago.

<Slide 47>So when we get to this stage of the process – we take a very holistic approach to do our best to ensure that rather than ravaging retirements – we actually enhance retirements.

Yes – you heard that right.

Our goal is to not only <Slide 47, Build 1>lower the cost of college when possible; not only to show our clients a <Slide 47, Build 2>clear and better pathway to paying for college; but to do both in a way that actually <Slide 47, Build 3>enhances their prospects for retirement – often substantially.

There is no victory in solving a college problem if it creates or worsens a retirement problem. That's why our financial focus is more holistic.

So we look at family situations not through just a college-only lens – but also through a retirement lens. And that may be as<Slide 47, Build 4> important a part of the planning process as there is.

A bad college plan – or no college plan - will – without question - have negative retirement consequences. But even a good college plan that doesn't consider retirement can be just as devastating. It is critical that both college and retirement command the same attention in the planning process.

So let's begin to wrap things up here so we have time for a few questions and can still get you out of here in the promised time.

<Slide 48>Our mission – as I shared with you at the outset - is to get every student into the best college they qualify for at the lowest possible financial impact on the family. We accomplish that by focusing on four goals.

1. <Slide 48, Build 1>From an admissions point of view, we provide all the information necessary to ensure that every student we work with gets into the best college for them. To us – that means first focusing on schools that compete – and schools that will compete for that particular student. Within that subset of schools, we can then look at more traditional criteria. We take that approach to be sure we maximize our odds of a 4-year graduation, and attract the best financial aid offer available.
2. <Slide 48, Build 2>We want to see if we can lower the cost of college for that family. We do that by Optimizing their EFC through our knowledge of the FAFSA algorithms; laying that optimized EFC over our database of school gifting programs; creating price competition among schools; and accessing as much merit-based scholarship money as we can find.
3. <Slide 48, Build 3>Third – we design a very detailed roadmap of how to pay for college. We want families to know exactly where every penny is going to come from – and that those pennies will be there when the time comes.
4. <Slide 48, Build 4>Fourth – we want to accomplish all these things in a way that enhances Mom and Dad's retirement prospects. We never want college to be a retirement setback.

Now let me be clear. We're not miracle workers. Sometimes we can't lower the cost of college. But we can almost always map out a better plan to pay for it while protecting and enhancing Mom and Dad's retirement. So while each family's outcome may be different, the value of the process is unmistakable.

Close

<Slide 49>I know we covered a ton of information – and we did so very quickly. I'm certain you didn't absorb everything. There's an overwhelming volume of information and the rules of the game are many and complex.

If I'm leaving you with more questions than answers, that's okay. It means you're thinking about this and processing the task in front of you. Part of my goal is to stir you to the point of taking action. If I failed in that – then I really haven't served you effectively this evening.

Let me answer the number one question on your mind – and tell you what your next steps might look like – then we'll open up for a few questions.

<Slide 49, Build 1>I told you at the outset that we provide our college planning service free thanks to Principal ___________ and the ____________ High School.

Some of you might be just a tad skeptical about that. Nothing is free, right? So let me explain.

Our college planning service is free. While we do offer some very situation-specific, fee-based services, you will never write us a check for anything I described here this evening. You won't writ us a check tomorrow, next month, not ever.

Around half of the families we work with will have an opportunity to lower their EFC (meaning potentially lowering their cost of college) by adjusting where and how they save and store their money. <Slide 49, Build 2>

We show families what those adjustment opportunities are – and make some specific recommendations. <Slide 49, Build 3>They then have three choices:

1. <Slide 50>They can do nothing. That's perfectly okay. At least they know exactly what the financial implications of their decisions are.
2. <Slide 50, Build 1>They can opt to carry our advice out on their own. That decision too is entirely theirs.

3. <Slide 50, Build 2>Or – they can choose to have us help them implement those recommendations that make sense. When they do so, we earn a commission from a third party - meaning our services still never cost any of our clients a nickel.

<Slide 51>Now that's not to say there isn't a cost to what we do – because there is. That cost is a firm commitment to the process. <Slide 51, Build 1>The process will involve several meetings compressed into a 30-45-day period.

College planning is a team sport – it requires our client's involvement. <Slide 51, Build 2>We cannot do everything in a vacuum. Our clients must be active participants along the way. What we ask – really - what we demand – is that <Slide 51, Build 3> they commit 100% to the process. <Slide 51, Build 4>That doesn't mean clients have to implement every recommendation – it means they have to participate so they can make informed decisions that are best for them.

That's the price for our help – <Slide 51, Build 5>and families who have been through this usually find it be not only a bargain but a huge relief. <Slide 52>

So, here's what a next step would look like:

- <Slide 52, Build 1>We need your blue Feedback Form – because we want your honest feedback on our presentation.
- On that sheet, there are four check-boxes you can choose from:
    1. <Slide 52, Build 2>You can ask us to set up a Sage Tuition Rewards account for you and deposit the 1,000 points in that account we promised for being here tonight.
    2. <Slide 52, Build 3>You can check the Strategies for College box and ask us to set up your free, 6-month membership - a $300 value.

3. <Slide 52, Build 4>You can ask us to arrange a meeting with you. If you do, our job will be to listen to your concerns, answer your questions, so you can determine whether and how we can help you. If you decide we can, we'll begin building your personalized plan immediately.

   Let me stress this: If you check that box – we'll reach out to you by phone and email 3 times. If we haven't connected by then, you won't hear from us again. We do not chase you – or put you in some endless follow-up chain. This either makes sense and is important – or it does not.

4. <Slide 52, Build 5>The fourth box you can check is to tell us that you're going to go-it-alone. We include this option so that our advisors know not to bother you with any further follow up. You can always reach out to us in the future, but we'll refrain from any further contact if you select this option.

Ours is an educational crusade. We love helping families – and frankly, we're really good at it. It would be our privilege to work with you and your family. That decision is entirely yours, and we all we ask is that you make that choice on the blue Feedback Form.

<Slide 53>With that, let me take a few questions.

Q&A

Okay – I've used all the time we asked of you so I'm going to cut things off at this point – I thank you for your time and attention – I hope you've learned some things that will be helpful to you and your family, and if we can be of service to you, I trust you'll take advantage of that.

Thank you to Principal _________ for arranging the event tonight and providing this facility for us – travel safely – good night.