



STRATEGIES FOR COLLEGE

Admissions

Financial

Strategies for College helps families with college-bound students find the schools that best match their needs and desires. The result is a more valuable college experience, lower costs to attend even elite schools, and reduced stress during the decision making process

Our College Planning Partners



The Sage Scholars Tuition Rewards program is offered and administered by Sage Scholars. EPR is able to offer Tuition Rewards points under a distribution agreement with Sage Scholars.



STRATEGIES FOR COLLEGE

College Planning is Life Planning

Selecting the best college for your child and figuring out how to pay requires a strategic plan. It is not a D-I-Y project unless you have the experience or are willing to gamble thousands of dollars and your children's future education.

You are not alone

Even the most diligent savers, the shrewdest investors – those who began saving for college at the earliest moment - are in the same boat. The cost of a college education has risen to almost unimaginable levels over the last generation. In too many cases, the costs have outpaced even the most diligent saver's ability to keep up.



That is not your fault, or your student's fault, but it is a situation you must address or the results can impact the rest of your life.

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Admissions Planning

College planning means building a custom strategy for each family we assist. Our goal is to “get your student into the best college they qualify for, at the lowest possible financial impact on the family.”

There’s a lot that goes into producing that outcome. That’s why we break it down into strategic components and attack each phase with precision and passion.

There are two lenses through which families must approach the college planning process:

_____ planning is the process of researching and selecting the right school for your student.

The best pool of schools to focus on are those to whom your student would be in the top _____% of the admitted class. Being among the top 25% of admitted students is financially consequential because it results in the highest odds of:

Your student graduating in _____ years, and
Your student being awarded the best _____
_____ package possible.

In today’s world, only half of college students graduate in 4-years, adding to the financial strain on families.



To assist your family in finding the right college, we are offering a free, 6-month subscription to our Admissions portal.

Our Mission.

1. Ensure that every student gets into the best _____ they qualify for (by focusing on the ‘right’ criteria first), so students not only have a great college experience, but graduate in 4-years, and attract the best financial aid offer available.

2. Lowering the _____ of college through:

- a. EFC Optimization
- b. School Gifting Programs
- c. Creating price competition among colleges
- d. Leveraging Merit-based scholarships

With solid, knowledgeable, expert planning, it really is possible to enhance retirement and pay for college, too

3. Create a custom roadmap detailing of how the family will pay their share of the cost – where the money will come from, when, and how.

4. Accomplish all this in a way that preserves and enhances Mom and Dad’s _____ plans or lifestyle.

Additional Notes: _____

SAGE Scholars tuitionrewards

We will deposit 1,000 points into your Sage Scholars Tuition Rewards account for attending this event. Additional points are available through your College Planning Specialist

Phase 5 – Paying the Balance

Your goal should be to use your money _____, and other people's money first.

College planning is just as much about _____ planning.

The four most common ways families without a plan pay for college are:

1. Student or _____ loans,
2. Suspending Retirement _____,
3. Tap into Retirement _____, and
4. Taking out a _____-equity loan.

Shockingly, 2.8 million Americans are repaying Student or Parent Plus loans while receiving Social Security benefits. 156,000 of them also have their Social Security check garnished to service those loans.

Financial Planning

Phase 1 – Optimizing EFC (through the FAFSA Application)

On the financial side of the college planning equation, there are three 'payors' who, in total, will provide 100% of the 'sticker price' for any college you choose.

Those payors include:

1. _____
2. _____
3. _____

FAFSA is much like a tax form. It is invasive, lengthy, and confusing. And, it determines the minimum a family will pay for college - whether they can afford that amount or not

The financial planning process seeks to use your money last, and the college's or government's money first. The first step in reversing the pay order in your favor is Optimizing your EFC – or Expected Family _____.

EFC is the result of the _____ application.

EFC becomes the _____ amount your family will pay for college (unless the cost of attendance is less).

All colleges publish their COA – or Cost of _____, which is a universal way of comparing prices.

COA – EFC = RN (Remaining Need)

The Remaining Need determines the highest amount of _____-based financial aid a family qualifies for.

Financial planning that may make sense for life, may be harmful when planning for _____.

The key to EFC Optimization is arranging your financial affairs in a way that is FAFSA-_____.

Phase 2 – Leveraging School Gifting Programs

Most schools will 'meet' at least a percentage of your _____. That percentage varies from College to College.

Strategies for College maintains a database of college 'gifting' policies and we leverage that knowledge for our clients' benefit.

Information on school gifting percentages is not _____ information.

Because of secret school gifting programs, a college's _____ is almost meaningless.

A sub-optimized EFC almost always means less need-based financial aid. Over a lifetime, that can turn out to be a huge financial mistake.



Phase 3 – Creating (Price) Competition Among Colleges

To get colleges to compete for your student, you must:

1. Submit multiple _____, even to schools your student may have no interest in,
2. Apply to schools who actually _____ directly with one-another, and
3. Apply to schools to whom your student would be in the top _____ % of the admitted class.

Sharing financial aid award letters among competing schools and requesting 'reconsideration' can be an effective strategy for lowering college costs.

Phase 4 – Leveraging Merit-Based Scholarships

Merit-based scholarship money represents another pool of money available to students.

Beyond publicly available scholarship money, Colleges themselves give away nearly \$21 _____ a year in discretionary scholarship awards.

One way to earn merit-based scholarship money is to leverage the Sage Scholars Tuition Rewards program, and accumulate points that can be redeemed for up to _____ full Year's tuition at approximately 400 college nationwide.