

Event Booker Guidelines and Presentation

The goal of the event booker presentation is to secure a commitment from a school to host a college planning presentation for you and your team. When selecting schools you wish to call on to book an event, the following should help guide your activity.

1. Do some web research. Learn the names of the principal, the assistant principal, the superintendent, and the counseling staff.
 - a. Pay attention to the number of students each counselor is responsible for. If the ratio is high – you can be sure that counselor isn't able to be the college resource they would like to be for their students.
 - b. Try to find – perhaps on their website or a state department of education site – the school's:
 - i. Graduation rate - higher graduation rates may indicate a higher interest in college
 - ii. College-Bound Rate – the higher the college-bound rate, the more interest there will be in college planning
 - iii. Percentage of kids on public school lunch programs – indicates a lower economic demographic and may mean fewer prospects.

Getting into the 'wrong' school can be a frustrating experience – so think about what you want to accomplish. Certainly everyone should hear our message, but some schools will result in a high number of prospects, others will result in more uncompensated consultation. This is not a value judgment, just something for you to consider.

2. Try and talk to the principal only. There will be a tendency to push you off to the college counselor, but the counselor may – at least at first – view you as a threat. Since the principal will make the final decision – we highly recommend you start at the top whenever possible.
3. Understand that if you encounter resistance, it will be in one or more of the four areas discussed below.

Possible Objection 1 – “That’s what we pay our counselors to do”

You may run into a situation where your 'knowledge' is perceived as 'competing' with the knowledge of the counselors. You need to assure the principal that you are there to make them better – to provide them another/additional resource that will help them serve more kids – and serve them better. This is why it is helpful to know what the student-to-counselor ratio is.

If a counselor is responsible for 400 kids, and the school sends 50% of their kids to college – then that counselor is tasked with providing intimate, customized college advice to 200 students a year. It is impossible to properly serve that many families, and you represent a no-cost resource to the community, the school, and the counselors.

You should also know that the counseling staff's knowledge is limited – and what knowledge they do have is likely further limited to 'admissions' matters (what schools are best for what kinds of kids). Most have almost no knowledge of the financial side of the planning process.

They may have some knowledge of public scholarships, the prices of various schools, and in-state vs. out-of-state financial considerations, but that will be about as far as it goes. In making your case for becoming a resource to the counseling staff – be sure to let them know that while they probably know far more about colleges and admissions processes than you do – you likely know far more about finances than they do. Together, you can create better outcomes for the students and their families they serve.

Possible Objection 2 – “We already have a FAFSA night (or some similar presentation) each year”

Many schools bring in various subject-matter experts to address parents – a FAFSA expert being the most common example. Your job - in this case – is to distinguish what you do, from what they do - so you can move the principal from an 'either-or' dilemma, to a 'both' decision.

To do that, focus on the totality of what you do – emphasizing the financial planning aspects. There are VERY few competitors who do what we do on the financial side. By emphasizing that, you will quickly distinguish your service from others.

Similarly, the totality of our service – from admissions to finances – may persuade the principal to replace the 'subject-limited' resource(s) they currently bring in – and enlist your more comprehensive approach instead.

Possible Objection 3 – “We don't/can't/won't promote any profit-oriented organization to our parents” – or – “How do you get paid?”

This is probably the biggest – and most likely of the possible objections you'll run into. Fortunately, there are effective ways of handling this.

Here is the standard way we suggest you answer the 'how do you get paid' question.

“Principal _____, when a school hosts us – meaning they provide a place for us to present (usually an auditorium or gym), and they promote the event through their existing parent communication channels – we don't charge a dime for what we do.

We don't charge them now – we don't charge them later. What we do is educate. In the process of that education, some families will find that by rearranging their finances – they can either lower the cost of college – or discover a pathway to pay for college they didn't know about before. They are able to make those changes through their existing advisors – or they can ask us to help do it for them. If they enlist our help, we're paid by a third-party and still never cost any of our clients a nickel.

Does that seem reasonable/fair?”

If asked what percentage have a financial need like this: *“It varies from school to school and depends largely on the economic makeup of the community – but the direct answer I can give you is that it can range from zero – up to about 70% of the families who choose to meet with us.”*

Another approach might be something like this: *“Principal _____, think of us as a free clinic. Anyone can come in at no charge – and we’ll provide them a complete checkup, fix them up – whatever they need. No charge at all. Some of those who come to our free clinic need a prescription – in our case – a financial prescription. We’re going to give them that prescription – which they can have filled at any pharmacy (financial advisor) they choose. But it happens that we run a pharmacy – and our hope is that some of those patients will want us to fill their prescription. That’s how we work. But even when they do enlist our help – we’re paid by third-party financial services companies, and never charge your family any of our work.”*

If they say they don’t promote businesses or other profit-motivated organizations, look in the gym and the football field. Chances are – there are sponsor banners, named facilities, and the like. These absolutely promote profit-oriented businesses and organizations. Consider ‘challenging’ the principal in a non-offensive way.

“Principal _____, I couldn’t help but notice that you do appear to solicit sponsorships from time-to-time based on the banners I see in the gym. I would consider being a sponsor if that would help you stay true to your conviction and still let us get this valuable information to the families you serve.”

Another strategy is to appeal to their sense of pride and competitive spirit. Most schools – particularly those with high college-bound rates – brag about the amount of scholarship dollars they hand out to students annually. You may even find this on their website. It’s part of a value proposition they use to promote themselves within the community and elicit community support (financial and otherwise).

But like many ‘statistics’ – they tend to be a bit...aggressive in their calculations. Often, they include “offers” made to students from all schools to which their students were accepted. In other words, if a student is accepted to 5 schools that offer them an average of \$20,000 in financial aid, they’ll add to their scholarship total, \$100,000.

Whether that’s true for an individual school or not isn’t really the point. The point is that they all want a high number. You can feed into that. First, you can tell the principal that you’ll be happy to report back to them the total EFC reductions you’re able to produce for their families. Since EFC reductions = Aid eligibility, this may be a new addend for their scholarship number.

Secondly, you can use the Sage Scholars Tuition Rewards program to bolster their number, by committing 1,000 Sage points to every attendee; another 500 for meeting with you – and more based on other activities they may undertake down the road. You can report this number back to the principal – which direct scholarship awards whether used or not. If 100 show up for your event, that can mean a minimum of \$100,000 in scholarship awards just from the event itself.

If those scholarship dollars help a few more kids get to college that might not have otherwise, an uptick in the college-bound rate is another source of school pride you can leverage.

The Presentation

Your meeting with the high school principal should last no more than 20-30 minutes, and can often be an impromptu ‘drop-in.’ You may not have a high rate of success getting a meeting on the spot, but

since high school secretaries can be even more protective of their principal's time with phone in appointment requests, it's often easier to drop by and ask for an appointment.

The goal of the presentation is to reveal 'pain' – then briefly demonstrate how you can help alleviate that pain by describing what you do – how you do it – and what results you deliver.

Talking Points for Slide 1 – What we know

Here's what we know statistically that drives what we do:

- Counselors are overwhelmed. They must collect – and dispense meaningful information, custom tailored to each student and their family – and it's nearly impossible for them to do the job they want to do
- The success of a kid's college experience is based on getting into the right school to begin with. Why? Because 4-year graduation rates have fallen to an all-time low of below 50%.
 - Fewer 4-year Graduates
 - More money (to add an extra semester/year)
- Selecting a college on traditional criteria – from the trivial (sports teams, climate), to the emotional (campus aesthetics, great extra-curricular options) to the academic (they have the major our child wants) – is out of date and leads, in part, to the abysmal graduation statistics above.
- Our approach to helping families find the right college is as follows:
 - Identify schools for whom the student would be in the top 25% of the admitted class
 - Within that universe of schools – find those with the right sports teams, the right campus life – and the right majors
 - Taking this approach means the highest likelihood of
 - Graduation in 4-years, and
 - The best financial package from the school
- There is very little 'true' financial planning information out there
 - Most families don't understand that there will be three payors – the Family, the College, and the Government.
 - Even fewer understand that they want to be last in line to pay – and that the FAFSA process is designed to make them first in line.
 - They don't know what the implications of their answers are – and what options they may have to arrange their affairs to result in a substantially lower EFC
 - They do things like put money into 529 plans, keep money in their kids' names, pay down their mortgage, keep a large reserve of cash on hand – all of which seems to make sense from the perspective of traditional financial advice – but every one of which has a

negative impact on their qualification for financial aid through the lens of college planning

- Most people don't understand that schools will compete with one another on price, provided:
 - The schools we ask to compete – actually compete with one another (Stanford competes with Notre Dame, but not Alabama A&M)
 - The student we ask them to compete for – is a top quartile candidate for that school.
- Most people don't know that college endowments are huge sources of discretionary, merit-based money that they can compete for and win
- Many families we see are resigned to compromising their retirement in some way to pay for their kids' college. Maybe they're going to suspend their retirement savings – dip into their retirement funds – refinance a home – or some other tactic that will have a negative impact on college.
- The process is so complicated – the cost is so high - the financial impact of both admissions and financial decisions so great – and the availability of competent, current, and reliable information is so scarce – that we find students, counselors, administrators, families – are all in a bit of a fog about where to turn – where to go – what to do next.
- You and your school may be the exception, but is any of that consistent with your experience?
 - What are you doing to tackle the challenge?
 - What's working for you?
 - Do you think families notice?
 - Is this a priority subject for you?
 - Would it make any sense for me to show you what we do?

Talking Points for Slide 2 – What we do

- We take a very exacting and disciplined approach to college planning – and we consider the totality of the process
- On the admission side, we will help the family discover their student's CAP score (College Admissions Profile).
 1. We have a proprietary database that will tell us – based on their CAP score – those colleges for whom they would be in the top quartile of the admitted class.
 - This ensures the best chance of a 4-year graduation, and
 - The best possible financial award package
 2. Within that universe of colleges – the student and family can then apply their own selection criteria – whatever that may be.

- On the financial side, we have a 5-phase process.
 1. We will help the family optimize their EFC – meaning we will help them maximize their eligibility for need-based financial aid through the FAFSA application process.
 2. Then we find schools that have the highest gifting percentages – in other words, the schools that are most likely to step up to the plate and give them the best need-based offer.
 3. Next, we will help them apply to competing schools so we can share award letters and get schools to up the ante with a better offer if possible.
 4. In Phase 4 – we show them how to appeal their award, maximize their scholarship opportunities, and get additional need-based money.
 5. Lastly – we help the family plan a path to pay their share with as little interruption of their lifestyle and retirement as possible.
- We do all this at no charge to the family. There may be some outside resources we refer them to that may have a fee – but that’s rare and very situation specific
- In some cases – we may have a chance to get paid by a third-party financial service provider if, by re-arranging some of their financial affairs in a way that makes sense to the family – it has a positive impact on either their cost of college – their way of paying for college – or their retirement.

Talking Points for Slide 3 – What We Are Looking For

- We’re able to do this at no charge through schools who:
 1. Provide a venue for us to make a 1-hour presentation to parents and students, and
 2. Promote that presentation event using their internal communication channels
- Our presentations sell nothing
 1. We will invite families to meet with us – again at no charge – to determine whether we think we can help them – and whether they think they need help
- Every family who attends our presentation will leave with three valuable takeaways
 1. They will get extremely valuable information from our presentation that will help them immensely even if they decide to go it alone
 2. They will get a 6-month membership to our ‘admissions’ partner – Strategies for College.
 - This will help them get their student’s CAP score – match that against colleges, educate them on other aspects of the process – and is all ‘on-demand’ content driven.
 - The membership is normally \$49/month – but our partnership with Strategies permits us to them give a 6-month free subscription.

3. The third thing they'll get is a scholarship through our partnership with the Sage Scholars Tuition Rewards program.
 - This is like a frequent flyer account into which a family can accumulate points that are redeemable at about 400 colleges nationwide – for up to one full year of tuition.
 - We'll set up their account – and we'll deposit 1,000 points. Since the points are worth \$1 each – that means every attendee will walk away with a minimum \$1,000 scholarship good at the 400-or-so participating Sage Colleges.
 - We'll also show them how to add more points to their account – as I said – up to one full year's tuition
- If you find value in what we do - our request of you is threefold:
 1. We would like for you to provide us a place to make our presentation – perhaps a gymnasium or auditorium. We need basic A/V access/assistance – a presentation projector for our PowerPoint, and sound amplification.
 2. We would like for you to promote the event. We'll provide you with some specific suggestions – but we'd really like to see a minimum of 50 families at the presentation if possible. Since we never ask for a list of families or contact information – we have to rely on you to promote the event.
 3. We want to partner with you ongoing. We really want to become an extension of what you offer your families as relates to college. We want to be a resource. We will work at your direction – and will be as seamless as possible. Since we don't charge for what we do – this usually isn't too hard – but we don't want to just be a one-and-done or once-a-year deal – we want to build a relationship with you – your staff – and the families you serve.
- Would it make sense to start that partnership by getting a date on your calendar and start spreading the word?