



Today, a family can easily exceed **\$250,000** in college costs – for one child!*

There are two different prices for a college education –one for the **informed buyer** and one for the **uninformed**. **WHICH PRICE WILL YOU PAY?** Making well-informed college savings, planning, admissions and funding decisions can help you send your child to the right college, potentially save you considerably on out-of-pocket college costs and can help you avoid suffocating student loan debt.

Uninformed decisions, mistakes and missteps may drive up your college costs. With our help, you'll have answers to these vitally important questions:

- Will we have to pay the school's sticker price?
- How much will we be expected to pay out-of-pocket at selected schools?
- Which schools would be a good fit for my child – academically, socially, learning style, etc.?
- Which schools should our child consider in order to get the best financial deal in the form of financial aid and scholarships?
- Will we qualify for financial aid?
- How much financial aid could we expect?
- How much in free money (scholarships/grants)?
- Can we increase our financial aid award? How?
- If our income is too high to qualify for financial aid, what can we do to reduce out-of-pocket college costs?
- What merit scholarships, at selected schools, is our child eligible? How much could they expect and what are the requirements to obtain them?
- How can we increase the likelihood of getting scholarships?
- What are the mistakes to avoid that may significantly drive up college costs?
- How can we get more free money for college?
- What is the best way for the grandparents to help fund college costs?
- Are 529 Plans an appropriate choice?
- Which other savings options may be better, in light of our circumstances?
- Will we qualify for tax credits? How much?
- Can we leverage our business to reduce college costs? How?
- Would test prep benefit our child? In what ways could it reduce college costs?
- How can we maintain or increase cash flow during the college years?
- What are the appropriate funding strategies for covering any shortfalls?
- Which savings options are best in light of our circumstances?
- Should we set up a trust account for our student? Would it drive up or down our college costs?
- Should we pay college with after-tax income in light of other options?

AND MANY MORE!

You should expect more than simplistic, one-size-fits-all college-savings strategies from a financial advisor. WITH OUR FIRM, YOU CAN EXPECT MORE AND WE'LL DELIVER MORE!

* Source: College Board 2021 data analyzed by Collegiate Funding Solutions, Inc. Includes tuition, fees, room and board

To learn more and get started: Visit <https://www.mycollegefundingadvisor.com/>