

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 your clients pay?

Well-informed short- and long-term college planning, admissions and funding decisions at each of the many **decision points** along the way is how your clients will plan for the overall best outcome and potentially save ON, not just for the cost of college!



Uninformed decisions, mistakes and missteps will drive up your clients' college costs. With CFS' Standard license, you can answer these vitally important questions:

- Will we have to pay the school's sticker price?
- Which schools are the best fit for my child – academically, socially, learning style, etc.?
- Which schools want my child to attend and would attract them with financial inducements?
- Are we candidates for financial aid?
- How much financial aid could we expect?
- How much in scholarships/grants?
- Can we increase our financial aid eligibility?
- What merit scholarships does our child qualify for and what are the requirements?
- How can we increase the likelihood for tuition discounts?
- How do we negotiate a better financial aid award?
- What are the mistakes to avoid that may significantly drive up college costs?
- What is the proper funding role for the grandparents?
- Are 529 College Savings Plans the right choice?
- Which other savings options may be better, in light of our circumstances?
- Will we qualify for tax credits? Which ones?
- How can we leverage our business to reduce college costs?
- Would test prep benefit our child?
- Which schools should we apply to maximize financial aid or tuition discounts?
- Can we maintain or possibly increase retirement contributions during the college years?
- 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 UGMA?
- Should we pay college with after-tax income in light of other options?
- **And many more!**

Your clients with college-bound children should expect more than simplistic, one-size-fits-all savings strategies from you.

With Collegiate Funding Solutions, you can deliver more!