

# Many Families Pay More for College Than They Need To

Today, a family can easily exceed **\$250,000** in college costs for just 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?

Making well-informed college savings, planning, admissions, and funding decisions can help your clients send their children to the right college, potentially **save significantly on out-of-pocket college costs**, and help them avoid **suffocating student loan debt**.

Effective college planning requires answering questions that most advisors - and most college-bound families - don't even know to ask.

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

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- Will we have to pay the school's sticker price?
- How much will we realistically be expected to pay out-of-pocket at selected schools?
- 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 **free money** (scholarships and grants) could our child receive?
- Can we increase our financial aid award? How?
- If our income is too high to qualify for financial aid, what strategies can reduce our out-of-pocket college costs?
- What **merit scholarships** at selected schools is our child eligible for? How much could they expect and what are the requirements?
- How can we **increase the likelihood of earning scholarships**?
- What **mistakes should we avoid** that could significantly increase college costs?
- What strategies can help us **maximize free money for college**?
- What is the **best way for grandparents** to help fund college costs?
- Are **529 Plans** an appropriate choice for our situation?
- Which **other savings strategies** may be better given our circumstances?
- Will we qualify for **education tax credits**? How much could we receive?
- Can we **leverage our business** to reduce college costs? How?
- Would **test preparation** 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 **most appropriate funding strategies** for covering any shortfalls?

**AND MANY MORE!**

**MANY ADVISORS AND THEIR CLIENTS ARE SURPRISED HOW DRAMATICALLY COLLEGE COSTS CAN VARY DEPENDING ON PLANNING DECISIONS**

\* Source: College Board 2025 data analyzed by Collegiate Funding Solutions, Inc. Includes tuition, fees, room and board



To learn more and get started visit us at  
**collegiatefundingsolutions.com**

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