

# 10 Scam Warning Signs

These quick tips can help you spot a scam.

Knowing these warning signs can keep you from being a scholarship scam victim.

- 1. Fees:** You shouldn't have to pay to search for or apply for scholarships. Check out the free scholarship search at [FastWeb.com](http://FastWeb.com).
- 2. Credit card or bank account information needed:** You should never have to give credit card or bank account information to award providers.
- 3. Scholarship guarantee:** No one can guarantee that you'll win a scholarship because no one can control scholarship judges' decisions. Also, be wary of "high success rates"—they usually do not refer to actual award winners.
- 4. No work involved:** You can't avoid putting in time to fill out a scholarship application.
- 5. No contact information:** Legitimate sponsors should provide contact information upon request. If the sponsor does not supply a valid e-mail address, phone number and mailing address (not a PO box) after you've asked for one, that could be the sign of a scam.
- 6. Unsolicited scholarships:** If you are called to receive an award for which you never applied, be alert—it's most likely a scam.
- 7. Pressure tactics:** Don't allow yourself to be pressured into applying for a scholarship, especially if the sponsor is asking for money up front.

## Scholarship Tips & Advice

- [Five Scholarship Myths](#)
- [Scholarships for Unusual Talent](#)
- Winning Essay Tips: [Part I](#) & [Part II](#)
- [Scholarship Spotlights](#)
- [Chat About Scholarships](#)
- [Track Your Scholarship Deadlines](#)

- 8. Claims of "exclusive" scholarships:** Sponsors don't make their scholarships available through only one service.
- 9. Sponsor goes out of their way to sound "official":** Scammers sometimes use official-sounding words like "national," "education" or "federal" or they display an official-looking seal to fool you into thinking they are legit. Check with your school if you question a scholarship provider's legitimacy.
- 10. Your questions aren't answered directly:** If you can't get a straight answer from a sponsor regarding their application, what will be done with your information or other questions, proceed with caution.



YOUR CPN ADVISOR:

# WHAT ARE PEOPLE SAYING?

**CPN** | COLLEGE  
PLANNING  
NETWORK  
Your Family's Single Source For College Admissions & Financial Aid Planning™

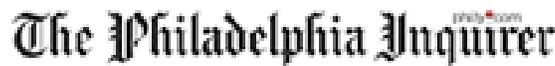


College Planning Network is a proud member of the Better Business Bureau (BBB), The National Association of College Funding Advisors (NACFA), The National Association for College Admissions Counseling (NACAC), The National Association of Student Financial Aid Administrators (NASFAA), The Student Affairs Administrators in Higher Education (NASPA) and The National Ethics Bureau.



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## AS SEEN ON



## Did You Know?

- We rate! The College Planning Network is the nation's largest and most reputable college admissions and financial aid servicing center. We are proud members of the Better Business Bureau with an "A" rating.
- The College Planning Network & our parent company have been providing college funding services since 1994.
- We have worked with 822 colleges from all across the country – including every single one of the Ivies.
- The College Planning Network's "Above and Beyond" staff have all been thoroughly trained on culture & customer service by former employees of The Ritz Carlton hotel chain.
- CPN co-founder (Scott Weingold) was ranked the #1 "College Financial Aid Expert Worth Knowing About" in the entire country by CollegeStats.org.
- Our average family receives \$19,075/year in college aid.
- Our expert Appeals Team increases the average 'under awarded' family's financial aid package by \$4,809/year.
- The College Planning Network has trained over 487 financial planners, CPAs and other professionals on the complex college funding process in all 50 states.
- Our 2010 graduating class received \$24,988,415 of financial aid in their Freshman Year of college.

(CPN co-founder) **S**cott Weingold is ranked the #1 “College Financial Aid Expert Worth Knowing About” in the entire country.

~ CollegeStats.Org – a completely independent college statistical data resource site for families

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**T**he College Planning Network is truly a one-stop shop for information and guidance on all of the components that comprise the college search and application process. Students and their families have access to an incredible range of resources that address everything from standardized test preparation and the financial aid process to major and career exploration. CPN only hires experts in the field to counsel families, so you are guaranteed to work with knowledgeable, helpful, and above all caring professionals. I have worked in admissions at both the undergraduate and graduate levels for over 10 years and would recommend this company to any family who is looking for additional help to navigate this often overwhelming process.

~ Ginny Valentin, M.Ed.

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**A**fter working with high school students and their families for a decade, it is refreshing to know that College Planning Network exists. The information, resources, and tools they offer are top notch. Families trying to navigate the college admissions process are in excellent hands because of the wealth of knowledge and support that comes with being a client of CPN. This is a company that truly puts its clients first, which is wonderful to see.

~ Rachel Wilson, Counselor

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**H**aving been on both sides of the desk as an assistant director of admissions at a selective university and as a college counselor at two different private schools; I can confidently say that CPN provides exceptional college counseling for both students and parents alike to navigate through the college process. The individualized attention is catered to each student and CPN provides a myriad of resources to families from the initial college search phase throughout the application process and beyond. With high school counselors, student case-loads continuing to grow, CPN helps ensure students are prepared and given insight to find success with what sometimes can be an overwhelming process.

~ Danny Barr, M.Ed, College Guidance Counselor

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**W**e all know that providing a high level of customer service should be a top priority within any successful organization. The professional team at the College Planning Network works tirelessly to accommodate the myriad of needs of their valued customers which includes the counselor interviewers that work for CPN. As a CPN counselor, I have greatly appreciated the time and support given by the CPN team of professionals in helping to assist me in providing quality services to students and their parents. The College search process can often cause undue anxiety to parents going through it for the first time. The College Planning Network has a highly effective system for both relieving that anxiety and producing the necessary results. It is very rewarding to be associated with such a dedicated organization that provides outstanding services to their clientele.

~ Dan Donegan, Career Services Coordinator

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**F**or the past 35 years, I have had the privilege of working with students and families in Central Virginia as a public school teacher, school principal, assistant superintendent of schools, and now as an independent college counselor. Both as an educator and as the father of two college graduates, I am well aware of how daunting and sometimes stressful the college application and financial aid processes can be. It is exactly because I have that knowledge that I am so proud to be working as a college counselor with the College Planning Network.

Better than any of the many organizations that I have knowledge of, or experience with CPN takes a student-centered approach to college admission and financial planning. Our goal is not help families gain admission to the “best “ school. Rather, by gaining deep knowledge of students’ strengths , interests, and needs, CPN is always striving to identify the schools that will provide the best fit for our students.

CPN recognizes that there is no one size that will fit all in the college search process. From essay editing to resume and application review, and financial aid assistance, CPN’s services are comprehensive and targeted to meet the needs of each individual. Those services are provided by professionals who not only highly knowledgeable but highly committed to their students.

~ Bill Craig, Craig College Counseling, Richmond, Virginia

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**I**n the fast paced digital information world we live in, every college and university claims to be the “best”. There is no “best” school, but there is a “perfect fit” school for every student. Helping students find the perfect fit school is the goal of every staff member at College Planning Network. With decades and decades of experience, the staff at College Planning Network is the best in the industry in helping students and their families navigate through the college admissions process. In my twenty years as a college admissions officer, I have worked with dozens of private college admissions counselors and companies and no one is more competent and compassionate than the people at College Planning Network.

~ Andrea Terry, Michigan State University

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**T**he desire of my heart is to help families through the college planning process. In order to reach these families I often have to rely on them to find me through the institution I work for. As a counselor for the College Planning Network I know I am reaching so many more students and truly helping them through the process of finding the “right” college fit. The College Planning Network allows students and parents to obtain excellent information that every family should have early in the process so they can navigate the sometimes challenging road of college visits, applications, SAT/ACT testing, and financial aid. If you utilize the experts in the College Planning Network you will find yourself knowledge and wisdom rich for the road ahead.

~ Sarah Zwinger, M.S. Director of Admissions at Waynesburg University

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**I** work as a college counselor at a large public high school and as an interviewer for College Planning Network. I meet with students and parents everyday who feel college admissions, scholarship, and financial aid is a puzzle. Even with attentive guidance counselors, these families often need added support. This is where CPN comes in. Students and parents receive added one-on-one attention in addition to their high school counselor. CPN supports high school programs, working with guidance counselors instead of against them. Often times, families need more reinforcement regarding college admission steps and decisions. The CPN experts give them that confidence and attention. College Planning Network is a valuable service in today’s competitive admission and scholarship world.

~ Ann Herbener, college counselor, Papillion-La Vista High School

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”My daughter, Olivia, is going to Centre College in Danville Kentucky...her DREAM school...and thanks to all of you and your wonderful help and support she received over \$32,000 in Centre and gov. money!!!”

... and a couple of additional small outside scholarships. The school offers the monthly pay out for the rest which is incredibly helpful...Centre is absolutely fabulous, very generous, and is perfect for Olivia..Check them out and see all the great press they are getting...Forbes magazine ranking them #1 etc...Never thought of Olivia being able to afford to go to a private school until we talked with you guys.

~ Shannon A

“... so they compiled a letter on our behalf requesting additional monies – another service they provide. The college came back and gave us another \$1100.”

We heard about CPN through a webinar we attended. With four children set to attend college within the next few years – ages 18, 16, 15 and 12 – the financial burden seemed daunting, but we promised to give them each four years. Our first meeting with Dan was a little shocking. Although we had some money put away we had never really taken a good look at our financial picture and had some changes to make. Dan set out a course of action that we have continued to follow and now things are looking pretty good and we feel we can make good on that promise. I felt a pretty good relationship with the ladies in the office. They kept us very well informed and gently prompted us for information we had forgotten. To be honest, this was one of the primary reasons I wanted to go with this service. I'm terrible with deadlines and I was afraid I would miss something important. I felt this alone was worth the cost of the service.

Well, we made all our deadlines and received offers from several schools. Andrew's first choice was Allegheny. I forwarded their offer to CPN who after reviewing it believed it to be a little less than Andrew was worth, so they compiled a letter on our behalf requesting additional monies – another service they provide. The college came back and gave us another \$1100. Andrew is all set to go to Allegheny this fall, and soon we will be bringing our daughter Julie online with CPN. I appreciate the tips of the week; I have even forwarded these to the kids' email. In all I think it's been money well spent, and I know we didn't even use all the services they provide.

~ The Copenhaver Family

“CPN allowed us the opportunity to have our son attend the college of his choice without the entire anticipated financial burden.”

This past spring we received a financial aid award letter from Rollins College in Winter Park, Florida where my son Timothy wished to enroll as a member of the class of 2013. He was also considering several other schools from whom he had gained both acceptance and offers for financial assistance. Although I thought the Rollins award was generous and possibly as substantial as we could hope for, I decided to vet it with CPN, with whom we have been clients for several years with older children, as a matter of good financial management. Not only did they respond quickly and decisively, but the staff suggested a strategy for increasing the “grant” part of the award and composed a letter to the financial aid office at Rollins to that purpose. I subsequently received a new award letter from Rollins with a significant increase in the “grant” portion of the award. Their analysis of the initial award and management of the request for an increase was timely, professional and ultimately successful. In these challenging economic times, it is essential that every family marshal their resources prudently; CPN allowed us the opportunity to have our son attend the college of his choice without the entire anticipated financial burden.

~ The Simpson Family

“The resources available through CPN are unsurpassed.”

We are very busy small business owners, and after hearing how time consuming the college process is, we were interested in some help.

What began as a time crunch issue evolved into the realization of how little we really knew about finding the right college for our daughters at a price that we could afford.

We had graduated from college 20 years ago and were struck at how much the process had changed, especially in terms of financial aid and the skyrocketing costs.

The resources available through CPN are unsurpassed. From use of the Discover website to research colleges according to various criteria, to the Student Interview, our children were given opportunities to easily gauge their interest in different schools and majors.

The Discover program is so easy to use and the information you can save to reflect each child's personal interests in schools, majors, and careers are phenomenal. Prior to using this resource we were making our own lists that would always get lost or compiled haphazardly. With the Discover program, all of your child's information is at your fingertips. You can log in any time of the day or night to work on it or update.

The counselors are fantastic at getting specific schools' financial aid information to us and answering any additional questions. We saw a big difference between how well versed we became in the process compared to our friends that didn't use CPN.

When it came time for our oldest daughter's award package review we would never have known if it was a “fair” award or not without the guidance of the CPN counselors. They were awesome at working with us, reviewing each award and advising us on appeals.

Because of their advice, our daughter ended up with a phenomenal award package to her top college choice. She told us she would have been “okay” attending one of the other schools on her list but now she is “extremely excited” to start college this fall! We are so happy for her! Thank you CPN – it works!!

~ The Grieshammer Family

“I was very pleased with all of CPN's services and financially they saved us a substantial amount of money...”

I found many of CPN's services to be “most” helpful. Speaking with the college funding advisor and the filing of all documents in a timely manner was only the beginning. Their rapid response to any and all of my emails was simply amazing. No matter how ludicrous my questions seemed to me, CPN always made me feel that I was totally involved and asking the right things. Not only were my questions answered but there was always a detailed explanation that went above and beyond what I believed to be their call of duty. Very often I asked for their advice (opinion) rather than just facts and they always supported their suggestions. The proof reading of letters, documents, and forms was also a very appreciated service. I have a younger daughter and I plan on using CPN in the future for both of my children. I was very pleased with all of CPN's services and financially they saved us a substantial amount of money (much more than their fee) which truly enabled our son to attend his first choice.

~ The Burns Family

“The specialists at CPN are experts in knowing how the financial award systems work.”

We sought the advice of CPN in order to receive the best financial aid package for our children's college education. My husband and I always strive to buy only what we can pay for and minimize our debt. As a result, we live modestly but what we have is paid for. When we began to research financial aid opportunities, we discovered that our financial lifestyle worked totally against us. Our college funding advisor at CPN helped our family to rearrange our assets. In doing so, we were able to create a financial image that colleges would look at when distributing financial aid. As a result, (and in addition to our children's excellent academic achievements), we were able to send them to top-notch schools which otherwise would never have been a possibility.

Another way we benefited from our service specialists at CPN was their review of our financial award letters from the schools. They were reviewed and an appeal letter was written for us to send to the colleges. This helped in securing additional aid which we otherwise would not have received. Our concerns and questions were always addressed quickly and courteously. Every person I've dealt with has been very helpful and professional.

All families have their own unique set of circumstances which affect their FAFSA information and aid entitlements. The specialists at CPN are experts in knowing how the financial award systems work. They can make suggestions specific to each situation which can definitely make dreams come true.

~ The Pavisich Family

“The experience we have had to date makes it a “no brainer” for us to continue to work with them...”

I am delighted to share my experience with CPN and hope that my comments will lead others to seriously consider the many features and benefits associated with the value proposition that defines their mission and strategy. I recall the first introductory session which was both compelling and impactful. Based on what I heard in that first meeting, there was little question in my mind that what was being offered was just what I was looking for in the way of expert help and advice as I contemplated the complicated ordeal of finding the right college match for my son. My goal was to provide the best education possible at a price I could afford. The good news is that the help I received from CPN dramatically changed my impression of what was possible.

The service that stood out for me (among so many that I was able to take advantage of) was the financial planning assistance. The creative approach combined with the manner in which it was explained and ultimately executed was outstanding. It was put in terms that were easy to understand and no question went unanswered. In addition, I was made to feel like my prior planning and approach was a very positive step which went a long way in reducing the anxiety I was feeling due to a belief that I had not done enough. As it turns out, most folks do not have the ability to simply “write a check” to cover the college experience. I was not alone, so to speak, and the folks at CPN could not have been more sensitive or helpful.

Beyond the quality and practicality of the financial plan they recommended, they provided a lot of help with all the associated administrative issues. That included FAFSA forms, helping with supporting documentation, etc. They also provided detailed college profiles that were very informative and effective in terms of screening our long list of options. They helped critique the college essays and most importantly were always available for questions, advice, or just to listen to our concerns. Their frequent college tips and general information about “what to do when” during the process were also a great help.

Of all the many services provided, the most impactful was the financial plan recommendation and execution as mentioned above. I would add that the interactions were all very professional and the folks we worked with were always extremely attentive to our needs. The experience we have had to date makes it a “no brainer” for us to

continue to work with them through my other son's experience which is coming soon. It is without any hesitation whatsoever that I recommend their services to anyone facing similar challenges.

~ The Littell Family

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“The staff has all been courteous, well organized, supportive and accommodating. I highly recommend this service.”

I feel that the service that CPN has provided has been very helpful. Even though given our particular circumstance I have not had any great amount of savings financially, I have saved an enormous amount of anxiety. I was provided information, structure and support to fully understand my options. They have provided timely support and structure to get the information in and submitted for the FASFA form and guidance and support in optimizing my son's financial package. Even though our situation financially and college choice wise has been fairly simple, having the support of CPN has provided me with significant peace of mind that, given our hectic life, nothing would fall through the cracks. The staff has all been courteous, well organized, supportive and accommodating. I highly recommend this service.

~ The Belgrad Family

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“... our family's EFC was dramatically reduced to less than \$10,000 per year, resulting in a \$13,000/year reduction of our daughter's college expenses.”

When we first contacted The College Planning Network (CPN) for assistance, our daughter had already completed two years at a private Ohio college. Up to that time, we had spent approximately \$23,000 each year for a total of \$46,000 (including PLUS Loans). We had completed the FAFSA forms on our own for these first two years and our EFC (the family's expected financial contribution) computed to \$28,000 per year.

Since our daughter is an excellent student and had received numerous scholarships and grants, our financial obligation was considerably reduced, as the cost for the college she attends is approximately \$43,000 per year. Nevertheless we still paid \$23,000/year for her first two years.

After contacting CPN and taking advantage of their professional assistance, our family's EFC was dramatically reduced to less than \$10,000 per year, resulting in a \$13,000/year reduction of our daughter's college expenses.

Our son is now in his first year at a \$46,000/ year Ivy League school. We are now spending less than \$10,000/year total for both our children, who attend schools costing a total of \$89,000 annually.

We have been blessed with two children who are excellent students and apply themselves diligently. They have also received scholarships for their effort and are recognized by their respective schools as excellent students, thereby deserving of their respective institution's unqualified assistance.

However that fact underlines what I believe to be a most important point:

-We advise anyone not to be afraid to allow their children to apply to schools that, at first glance, appear too expensive. The fact is that many of these schools are supported by endowments that allow funding, in many cases, to 100% of the family's EFC, as computed on the FAFSA.

Conversely, many state schools (that on the surface appear to be less costly) typically don't fund 100% of the family's EFC. What does this mean?

Bottom Line – With the professional assistance of CPN, it is likely less expensive for our daughter and son to attend a private Ohio college and an Ivy League university than had they each chosen a state school. This is not a criticism of state schools. There are hundreds of top-notch state schools throughout the nation, many the best in their specialized fields. My wife and I both graduated from a state university. Our point is that we would advise anyone not to limit their children's school choices based on appearance of high costs.

In conclusion:

-Encourage your children to shoot for the stars. When the time comes, encourage them to apply to all the institutions they ever dreamed of attending. Don't worry about the cost at this point. Our children applied to approximately twenty colleges and universities.

-With the assistance of CPN, your EFC will be reduced to the lowest appropriate level. CPN will also advise you how to proceed when the college acceptance letters arrive, assisting you in navigating the whole college selection process.

- By partnering with CPN, we have saved tens of thousands of dollars. We highly recommend their services.

~ The Diemand Family

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“...CPN was the only way we found to help us in positioning ourselves for our children's academic future.”

Twelve years ago my husband, who was 40 years old, called me on his cell phone short of breath saying he was having difficulty breathing. By the time EMS got to the house and took him to the nearest ER he was gone, and I found myself a widow with three children and 3 step-children with no real insurance or savings to count on for the long haul. Naturally, I was devastated.

Since the moment of that call I have worked hard to provide a good home life to my kids. I have become a grandmother, experienced my children graduate from high school, found a man who would accept the responsibilities I took on and be a good role model to my kids and started my own CPA business. We have worked hard to provide the education my kids deserve and that would make their father proud.

The College Planning Network greatly assisted us in that goal. Though the work at home was challenging, CPN identified the process and pathway we needed to take well before my children were applying to colleges. Let's face it, there are many programs out there pushing college advice and my husband and I looked at probably every one of them! Even being a trained CPA and well versed in tax law and regulations, I found CPN was unique in the field. We were attracted to it due to that uniqueness. They provided clear reasoning for the “why” we needed to do certain things and backed it up with specific examples of others in similar situations. Assisting us in identifying the most logical and effective means to position ourselves to best help us in financing our children's college education was worth every dime and every minute we spent with CPN. The conversations with them went a long way in focusing choices on areas of academic interest for our kids while, also, understanding what we as parents were doing to help and support their academic choices.

Let's face it, having my BS and MBA/CPA from prestigious schools helps me in my business, but CPN was the only way we found to help us in positioning ourselves for our children's academic future.

~ The Dawson Family

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**“They reduced our EFC by over \$10,000 by completing the FAFSA correctly!”**

We cannot adequately express our gratitude to the staff at The College Planning Network for their help in securing college funding for our three children. They reduced our EFC by over \$10,000 by completing the FAFSA correctly! In addition, they were able to simplify the complicated financial aid jargon and offer ways to pay for college while still maintaining our lifestyle. They are always available to address any questions or concerns and have assured us we will survive having three kids in college at the same time. Thank you three times over!!

~ The Gulko Family

**“CPN not only helped me restructure my financials, they helped me to understand the whole FAFSA process.”**

CPN has helped me (a single mother of 4 children) restructure my situation to maximize the benefits of the FAFSA process. They encouraged us to look at private universities and not just state schools because there is more money available for financial aid in a private school. Between academic scholarships, university grants, and low-cost student loans, my twin daughters are attending a private university which costs \$35,000/year per student at a cost to me of \$6,000 for each daughter. CPN not only helped me restructure my financials, they helped me to understand the whole FAFSA process. I highly recommend CPN for anyone who has a child entering college to help access their financial situation.

~ The Bowers Family

**“I found myself saying “this sounds too good to be true. What’s the catch?” There was no “catch”, just a detailed total plan of lowering our Expected Family Contribution...”**

As many parents with children getting closer to going to college, we were setting away money for their education, but as we found out, not nearly enough for the astronomical prices that we have now been exposed to. Faced with the fact that our Family Contribution could be as high as \$25k per year for 8 years for our two children, we needed to find effective ways to do this without sending us into debt that we couldn't get out of. We also do not want to strap our children to what could amount to be a lifetime of debt.

We listened to a brief, one hour Tele-Workshop introduction to The College Planning Network. As the Tele-Workshop ended, I found myself saying “this sounds too good to be true. What’s the catch?” There was no “catch”, just a detailed total plan of lowering our Expected Family Contribution, providing us some tax advantages and staying within the agreed upon budget that we had established. The additional ‘perks’ of filling out financial aid forms, working with our children on narrowing down the selection of colleges and essay writing was just icing on the cake!

~ The Anderson Family

**“By lowering our EFC we have saved our family thousands of dollars in college funding.”**

When we listened to The College Planning Network's Tele-Workshop, we knew it was different than other seminars we had attended before that simply told us how to fill out the dreaded FAFSA and when to do it. The presenter was knowledgeable and gave many “free” tips and techniques in the Tele-Workshop. After an hour of an informative session, we chose to hire The College Planning Network to help us through the College Funding process. CPN gave us tips and techniques of lowering our EFC that we would normally not have known about. By lowering our EFC we have saved our family thousands of dollars in college funding.

~ The Gras Family

“Additionally, we were also able to improve my overall family financial situation by paying off debt and readjusting our strategies for retirement. “

I thought I understood the college funding process based upon my experience with my first child in college. When my second child was ready for college I decided there was no harm in seeking some additional professional support and contacted The College Planning Network. I thought maybe they could provide some suggestions for dealing with two college students. In reviewing my situation with the CPN professionals, we were able to make adjustments in my financial situation to improve – which meant reduce – the magical Expected Family Contribution (EFC) number for both children. We got subsidized versus unsubsidized loans which will save a lot of interest over the long-term. Additionally, we were also able to improve my overall family financial situation by paying off debt and readjusting our strategies for retirement. Thank you.

~ The Maskulka Family

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“Simply put, they took the worry out of the process and saved us time and money...”

Good friends recommended The College Planning Network to my wife and me. They conveyed a sense of relief at having experienced professionals handle the college funding process from start to finish. It can be overwhelming. My wife and I, too, have been very happy with the decision to utilize their services. We found ourselves comfortable discussing our financials and very pleased with their counseling and recommendations. We all have our expertise. It was nice to know that when the time came to need someone else's expertise, The College Planning Network was there to assist. Simply put, they took the worry out of the process and saved us time and money we wouldn't have otherwise known to be possible.

~ The Owen Family

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“Three short months and success beyond our wildest expectations!”

My wife and I had serious concerns about the formidable task of getting our daughter through the college application process and financing her education. Several months back now, her high school sent home a notice about how to register for one of Mr. Weingold's webinars. We watched and listened and became more firmly convinced that we were about to enter some very deep water. What we truly appreciated in taking the first step with CPN was its promise to tell us honestly whether the use of its services would be beneficial to us. Are we every glad it decided that it would be.

Our encounter with Rob, who helped us to determine whether CPN was right for us was a very rewarding experience. With the colleges my daughter is considering, Rob showed how, depending on our demonstrable family need, it could cost less to send our daughter to Tufts (MA) than Marquette (WI). Eye opening. Rob helped us realize that our task would be to best position ourselves to have as low a family contribution as possible and that with CPN's help we would likely be able to achieve that objective.

Enter Gordy. He took our information and almost instantaneously developed a plan that could end up saving us as much as \$7,000 per year, if not more. His plan, at least to us, was sheer genius. It reduces our family contribution, provides a vehicle for funding our daughter's education, increases the potential for merit based aid and protects our asset. Holy Cow!

You have very capable individuals in Rob and Gordy and we are blessed to have the privilege of benefiting from their talents. Please know that we are very pleased with our CPN experience (and our daughter isn't even in college yet) and can't imagine how things could be any better. We are so pleased, in fact, that we are recommending

your firm's services to other families that we know – who will have the advantage of getting your help, if they are smart enough to so elect, before their son or daughter is a senior.

Three short months and success beyond our wildest expectations! Thank you very much.

Very truly yours,

~ Mark K.

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“My son just received word that he has been accepted Early Decision at Colorado College, and we received excellent financial aid...”

just want to thank you for all your great work keeping me organized and focused with kind reminders and even some patient reassurance with all my last minute questions. My son just received word that he has been accepted Early Decision at Colorado College, and we received excellent financial aid – couldn't have done it without you. We are all ecstatic!

All the best,

~ Bob H.

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“We would highly recommend the CPN group for anyone who wants to target the best options for their child's college experience.”

We have had a very positive experience with CPN, particularly by comparison with our previous attempt to select/fund college by ourselves. Our son selected his college and obtained his aid through his parents' advice. The school turned out to be an inappropriate choice and a very expensive mistake. Our daughter, two years younger, has benefited from the advice and council of our advisors at CPN and, as a consequence, she has several good choices and a nice package of grants and scholarship money to consider. We would highly recommend the CPN group for anyone who wants to target the best options for their child's college experience.

~ The Simpson Family

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“The College Planning Network took the pain out of the confusing financial aid forms, along with helping take the stress out of the college search.”

I think my wife and I are like most parents who have kids in High School. All you hear is about the high cost of college. As parents, we worried about how we could afford to send our son to college without taking everything we had in savings and if that would even be enough.

We first heard of The College Planning Network through a flyer we got in the mail. After attending their Tele-Workshop, we found out that there are options available for sending your child to college. This was our first time through the college maze. There were financial forms, college applications, what college fits your kids' needs and the list goes on.

We contacted The College Planning Network where we found everybody that we came in contact with very friendly and very knowledgeable. I even asked for personal recommendations and everybody that I contacted could not say enough about The College Planning Network.

Here I am a year later and our son has been accepted to the college that was first on his list of colleges. The Col-

College Planning Network supplied us with a time line for what we needed to have done. Working with my son on college applications was hard enough. I am thankful that I did not have to worry about filling out all the financial forms.

The College Planning Network took the pain out of the confusing financial aid forms, along with helping take the stress out of the college search.

~ The Markham Family

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“They also enabled our daughter to go to Case Western, which was a school we were not even considering due to the high tuition...”

We are a middle class/double income family and we did have some money saved for our three daughters' college. Like many of you, we anticipated there wasn't much we could do but pay the bills and take out loans when our savings ran out. But after listening to the advice from the college specialists at The College Planning Network, we saw that we did have choices and things we could do to get our EFC down and also pick from some better schools. CPN gave us simple reorganizing techniques for our estate that brought our numbers down. They also enabled our daughter to go to Case Western, which was a school we were not even considering due to the high tuition. Our family also had the problem of ex-spouses incomes and their impact on our FASFA. CPN gave us good advice regarding money sources other than our own incomes and savings. They could answer questions that others couldn't. Lastly, having their service fill out our forms and help with reply letters to colleges was a real time saver. We always had someone to ask if we didn't quite understand what to put on the form! All services are done professionally and in a timely manner. We would definitely recommend listening to what they could do for you and your child. After a few conversations with them we were amazed at what we didn't know.

~ The Drake Family

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“They have been very good at listening and understanding our individual family issues.”

I like CPN because I have enough on my plate already. They have been able to give us options that we were unaware existed. I like “think” time and I do not feel pressure to make decisions. They have been very good at listening and understanding our individual family issues. We now have a game plan to send our three girls to college. Thank you!

~ The Stripkey Family

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“...Having professionals work with my son, energize him, and help navigate him towards the college admission process has been very valuable.”

With two students in high school, the thought of having them enter college back to back was keeping me up at night. After attending a free Tele-Workshop and talking with The College Planning Network, I was able to relax, listen to their advice, and face the next several years with the knowledge that I have made some preliminary choices regarding our financial situation to at least maximize our chances at lowering our EFC. Also, having professionals work with my son, energize him, and help navigate him towards the college admission process has been very valuable. Parents get tired of being the heavy and appear to be “lecturing”. Having an outsider take an interest has instilled a sense of excitement, if not urgency.

I would recommend this service to any non-independently wealthy parents of future college students.

~ The Guzman Family

“The approach CPN utilizes is a personal and a very thorough review, taking into consideration all of the aspects of the search process...”

As a family with 2 children, the cost of high school has been a significant burden upon the financial picture and being able to ‘make-ends-meet’. When our older daughter was ready for college, we were advised to consider the services of The College Planning Network, and I am so glad that we took the time to investigate what CPN has to offer.

We started using CPN three years ago and continue to utilize their services as our older daughter now will enter her junior year in college and our younger daughter enters her senior year of high school. From the beginning of the college search, through the college selection, the procedures required to apply for admission, all the required college forms, and the methods of applying for scholarships, grants, and loans, CPN has been a major advisor upon all of our decisions.

The approach CPN utilizes is a personal and a very thorough review, taking into consideration all of the aspects of the search process, including the desires of the pre-college student, the long term cost of the education, the impact of the financial cost upon the family, and most importantly – an emphasis upon how these goals can be accomplished while maintaining the financial viability of the family.

The funding of college education is an overwhelming task. CPN assists by providing a complete review of the process. With the services of CPN, we will meet the goals of having both of our children attend quality schools and the financial burden will be minimized and viable for all concerned.

~ The Andrus Family

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“CPN was a tremendous help and they even appeared to have fun helping us!”

Sitting in on the free Tele-Workshop made me realize that the college search and the financial preparations were much more daunting than I realized. CPN was a tremendous help and they even appeared to have fun helping us! We created timelines for the college search, and The College Planning Network completed and submitted my FAFSA forms early. They really helped to simplify the process and calm our nerves. We were even able to reduce our monthly bills! Initially, the cost of sending three kids to college appeared overwhelming. I am now confident that we can do it!

~ The Leonti Family

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“Because we are new to this “college jungle”, the stress level has been greatly reduced to know we can always call with any questions and they will get back with us in a timely manner.”

We have been very pleased with our initial experiences using CPN. Their staff has always been available to talk with us, remind us of deadlines, and return multiple phone calls when questions came up. Because we are new to this “college jungle”, the stress level has been greatly reduced to know we can always call with any questions and they will get back with us in a timely manner. Thanks again!

~ The Copenhaver Family

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“The biggest benefit is that they counseled us through the FASFA process, helping us receive the lowest EFC for the past three years.”

Our experience with The College Planning Network has helped our family at multiple levels of the college planning process. CPN has helped us make the best college choice for our daughter. Our assets have been retained for our retirement. More grant and scholarship monies were received from her college. The biggest benefit is that they counseled us through the FASFA process, helping us receive the lowest EFC for the past three years. We feel more confident starting the process again with our Junior and know we can get factual answers to new questions.

~ The Teare Family

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# "Before And After" Financial Aid Award Offers

**BEFORE**

VANDERBILT UNIVERSITY

Office of Student Financial Aid and Undergraduate Scholarships

2012-2013 Financial Aid Award Notice  
March 23, 2012  
Undergraduate Freshman

NAME: Jose

We are pleased to notify you of your current Vanderbilt financial aid eligibility and other assistance you have been offered for the academic year. The purpose of this award is to assist you while attending Vanderbilt University, and we wish you success.

- If you wish to **DECLINE** an item in this offer, circle the "D" in the appropriate column(s) next to the aid source. To **DECLINE** for the entire year, please circle the "D" in all columns. If you wish to **REDUCE** any assistance please indicate the revised amount you wish to accept under the appropriate semester(s).
- Return this notice only if you are declining or reducing an offer or if you are receiving additional financial assistance not listed on this form (see reverse side).
- When funds credit to your student account, this certifies that you understand and will comply with the requirements and conditions described in this notice and any enclosures.

	2012 Fall	2013 Spring	2013 Summer	TOTAL	Message
Federal Work Study Program	1,150.00 D	1,150.00 D	0.00 D	2,300.00	FWS
Vanderbilt Need-Based Grant	15,676.00 D	14,176.00 D	0.00 D	29,852.00	NBG
<b>TOTAL</b>				<b>32,152.00</b>	

THIS AWARD IS BASED UPON ESTIMATED COSTS FOR ACADEMIC YEAR 2012-2013

Board
Books and Supplies
Engineering Fee
Fees
Freshman Experience Fee
Housing
Personal
Transcript Fee
Transportation (UG Reg)
Tuition
<b>TOTAL:</b>

Account Number: #1 UEUG

An equal opportunity, affirmative

+ \$22,970 in Need-Based Grant

**AFTER**

VANDERBILT UNIVERSITY

Office of Student Financial Aid and Undergraduate Scholarships

2012-2013 Financial Aid Award Notice  
April 23, 2012  
Undergraduate Freshman

NAME: Jose

We are pleased to notify you of your current Vanderbilt financial aid eligibility and other assistance you have been offered for the academic year. The purpose of this award is to assist you while attending Vanderbilt University, and we wish you success.

- If you wish to **DECLINE** an item in this offer, circle the "D" in the appropriate column(s) next to the aid source. To **DECLINE** for the entire year, please circle the "D" in all columns. If you wish to **REDUCE** any assistance please indicate the revised amount you wish to accept under the appropriate semester(s).
- Return this notice only if you are declining or reducing an offer or if you are receiving additional financial assistance not listed on this form (see reverse side).
- When funds credit to your student account, this certifies that you understand and will comply with the requirements and conditions described in this notice and any enclosures.

	2012 Fall	2013 Spring	2013 Summer	TOTAL	Message
Federal Work Study Program	1,150.00 D	1,150.00 D	0.00 D	2,300.00	FWS
Vanderbilt Need-Based Grant	27,161.00 D	25,661.00 D	0.00 D	52,822.00	NBG
<b>TOTAL</b>				<b>55,122.00</b>	

THIS AWARD IS BASED UPON ESTIMATED COSTS FOR ACADEMIC YEAR 2012-2013

Board
Books and Supplies
Engineering Fee
Fees
Freshman Experience Fee
Housing
Personal
Transcript Fee
Transportation (UG Reg)
Tuition
<b>TOTAL:</b>

If you have been awarded financial assistance based upon demonstrated financial need, we must verify the accuracy of the information you submitted on your FAFSA and/or PROFILE applications. If you have not already done so, please submit to our office signed copies of your (and your spouse's, if applicable) and your parent's 2011 federal income tax returns including all schedules and W-2 items.

Additional documents may be requested by our office to verify certain information or for you to provide details regarding any special circumstances as they relate to your application for need-based financial assistance. It is important that you promptly respond to all e-mail and written correspondence from our office.

Account Number: 2 UEUG

+ \$22,970 in Need-Based Grant

# "Before And After" Financial Aid Award Offers

**BEFORE**

VANDERBILT UNIVERSITY

Office of Student Financial Aid and Undergraduate Scholarships

NAME: Marco

2012-2013 Financial Aid Award Notice  
March 23, 2012  
Undergraduate Freshman

We are pleased to notify you of your current Vanderbilt financial aid eligibility and other assistance you have been offered for the academic year. The purpose of this award is to assist you while attending Vanderbilt University, and we wish you success.

- If you wish to DECLINE an item in this offer, circle the "D" in the appropriate column(s) next to the aid source. To DECLINE for the entire year, please circle the "D" in all columns. If you wish to REDUCE any assistance please indicate the revised amount you wish to accept under the appropriate semester(s).
- Return this notice only if you are declining or reducing an offer or if you are receiving additional financial assistance not listed on this form (see reverse side).
- When funds credit to your student account, this certifies that you understand and will comply with the requirements and conditions described in this notice and any enclosures.

	2012 Fall	2013 Spring	2013 Summer	TOTAL	Message
Federal Work Study Program	1,150.00 D	1,150.00 D	0.00 D	2,300.00	FWS
Vanderbilt Need-Based Grant	13,897.00 D	13,897.00 D	0.00 D	27,794.00	NBG
<b>TOTAL</b>				<b>30,094.00</b>	

THIS AWARD IS BASED UPON ESTIMATED COSTS FOR ACADEMIC YEAR 2012-2013

Board	
Books and Supplies	
Fees	
Freshman Experience Fee	
Housing	
Personal	
Transcript Fee	
Transportation (UG Reg)	
Tuition	
<b>TOTAL:</b>	

Account Number: 13 UA&S

An equal opportunity affirmative

+ \$22,878 in Need-Based Grant

**AFTER**

VANDERBILT UNIVERSITY

Office of Student Financial Aid and Undergraduate Scholarships

NAME: Marco

2012-2013 Financial Aid Award Notice  
April 23, 2012  
Undergraduate Freshman

We are pleased to notify you of your current Vanderbilt financial aid eligibility and other assistance you have been offered for the academic year. The purpose of this award is to assist you while attending Vanderbilt University, and we wish you success.

- If you wish to DECLINE an item in this offer, circle the "D" in the appropriate column(s) next to the aid source. To DECLINE for the entire year, please circle the "D" in all columns. If you wish to REDUCE any assistance please indicate the revised amount you wish to accept under the appropriate semester(s).
- Return this notice only if you are declining or reducing an offer or if you are receiving additional financial assistance not listed on this form (see reverse side).
- When funds credit to your student account, this certifies that you understand and will comply with the requirements and conditions described in this notice and any enclosures.

	2012 Fall	2013 Spring	2013 Summer	TOTAL	Message
Federal Work Study Program	1,150.00 D	1,150.00 D	0.00 D	2,300.00	FWS
Vanderbilt Need-Based Grant	25,336.00 D	25,336.00 D	0.00 D	50,672.00	NBG
<b>TOTAL</b>				<b>52,972.00</b>	

THIS AWARD IS BASED UPON ESTIMATED COSTS FOR ACADEMIC YEAR 2012-2013

Board	
Books and Supplies	4,930.00
Fees	1,370.00
Freshman Experience Fee	1,042.00
Housing	688.00
Personal	9,170.00
Transcript Fee	2,446.00
Transportation (UG Reg)	30.00
Tuition	902.00
<b>TOTAL:</b>	<b>41,732.00</b>

Account Number: 13 UA&S

If you have been awarded financial assistance based upon demonstrated financial need, we must verify the accuracy of the information you submitted on your FAFSA and/or PROFILE applications. If you have not already done so, please submit to our office signed copies of your (and your spouse's, if applicable) and your parent's 2011 federal income tax returns including all schedules and W-2 forms.

Additional documents may be requested by our office to verify certain information or for you to provide details regarding any special circumstances as they relate to your application for need-based financial assistance. It is important that you promptly respond to all e-mail and written correspondence from our office.

+ \$22,878 in Need-Based Grant

“Before And After” Financial Aid Award Offers

**BEFORE**

Northwestern University  
Undergraduate Office of Financial Aid  
P.O. Box 3060  
Evanston, IL 60204-3060  
847/491-7400

2012-2013  
Financial Aid Award Notice  
Initial Notification

Name: Alec

Date: 03/30/2012

Student ID:

1. Read this award notice and all enclosures to help you understand your financial aid award. Keep this award for your records.
2. Take note of the message codes (if any) for each award line below. Each message code is explained on the back.
3. Log on to CAESAR at [www.northwestern.edu/caesar](http://www.northwestern.edu/caesar). Under "Accept/Decline Financial Aid" you will need to accept, reject or reduce any loans or work-study that has been offered to you.
4. Review the Terms and Conditions carefully. You will need to acknowledge them when accepting your award on CAESAR.
5. If you are receiving any other aid (e.g. scholarship, assistantship, state grant) that is not listed on this award, please email our office at [ug-finaid@u.northwestern.edu](mailto:ug-finaid@u.northwestern.edu) with your name, ID number and the award name, type and amount.

	2012 Fall	2013 Winter	2013 Spring	TOTAL	Message
Northwestern Scholarship	\$ 7,149	\$ 7,148	\$ 7,148	\$ 21,445	L01
Fed Direct Sub Stafford Loan	1,168	1,166	1,166	3,500	
Federal Perkins Loan - UG	668	666	666	2,000	
Federal Work Study	834	833	833	2,500	

ESTIMATE OF COSTS:

Tuition	43,380
Room and Board	13,329
Books and Supplies	1,842
Personal Expenses	1,899
Transportation	300
Loan Fees	300
Fees	300
<b>TOTAL BUDGET:</b>	<b>\$ 61,080</b>

+ \$11,250 in Northwestern Scholarship

**AFTER**

Northwestern University  
Undergraduate Office of Financial Aid  
P.O. Box 3060  
Evanston, IL 60204-3060  
847/491-8000

2012-2013  
Financial Aid Award Notice

Name: Alec

Date: 04/27/2012

Student ID:

1. Read this award notice and all enclosures to help you understand your financial aid award. Keep this award letter for your records.
2. Take note of the message codes (if any) for each award line below. Each message code is explained on the back.
3. Log on to CAESAR at [www.northwestern.edu/caesar](http://www.northwestern.edu/caesar). Under "Accept/Decline Financial Aid" you will need to accept, reject or reduce any loans or work-study offered to you.
4. Review the Terms and Conditions carefully. You will need to acknowledge them when accepting your award on CAESAR.

	2012 Fall	2013 Winter	2013 Spring	TOTAL	Message	Reject
Northwestern Scholarship	\$ 10,899	\$ 10,898	\$ 10,898	\$ 32,695		
Fed Direct Sub Stafford Loan	1,168	1,166	1,166	3,500	L01	---
Federal Perkins Loan - UG	668	666	666	2,000		---
Federal Work Study	834	833	833	2,500		---

\* + \$11,250 in Northwestern Scholarship

TOTAL \$ 40,695

ESTIMATE OF COSTS:

# "Before And After" Financial Aid Award Offers

**BEFORE**

**R·I·T**  
2012-2013 Financial Aid Award

Kevin:

Office of Financial Aid and Scholarships  
56 Lomb Memorial Drive  
Rochester, New York 14623  
585-475-2186 Voice  
585-475-6909 TTY  
www.rit.edu/financialaid  
03/20/2012  
01V SWEN NUDR

Dear Kevin:

We are pleased to provide you with the following financial aid award. A complete explanation of the awards listed can be found in our booklet titled **Understanding your Financial Aid Award**. This booklet is available at [www.rit.edu/financialaid/ritrotoaid](http://www.rit.edu/financialaid/ritrotoaid). Please do not hesitate to contact us if we have not answered your questions there.

An estimate of tuition, fees, room, and board (if residing in the residence halls) expenses is provided on the back of this letter. This will assist you in planning for the cost of education here at RIT.

To accept the aid listed below, you should sign the bottom of this letter and return one copy to our office at the address listed above. If you would like to decline any of the awards, draw a line through the dollar amount and write "decline" next to the award. Please contact us if the aid is not scheduled according to your planned enrollment.

Award	(2114) Summer	(2121) Fall	(2122) Winter	(2123) Spring	Total
RIT Achievement Sch		\$3,000	\$3,000	\$3,000	\$9,000
Subsidized Direct Loan		\$342	\$342	\$342	\$1,026
Unsubsidized Direct Loan		\$1,491	\$1,491	\$1,492	\$4,474
RIT Campus Employment*					\$2,400
<b>Total Financial Aid</b>	<b>\$4,833</b>	<b>\$4,833</b>	<b>\$4,834</b>	<b>\$4,834</b>	<b>\$16,900</b>

All aid is subject to change if additional information listed above are based on full-time (minimum of 12 credits) enrollment, unless you have been told otherwise.

Please list any additional financial assistance anticipated but not listed on this award letter (e.g. private scholarships, tuition waivers, employee tuition benefits, vocational rehabilitation, veterans' benefits, etc) in the space below:

\* Please refer to the back for an explanation of RIT Campus Employment.

If I incur charges for educational expenses, I understand the use of Federal funds as payment.

Student Signature \_\_\_\_\_

+ \$9,000 in RIT Grant Increase

**AFTER**

**R·I·T**  
2012-2013 Financial Aid Award

Kevin:

Office of Financial Aid and Scholarships  
56 Lomb Memorial Drive  
Rochester, New York 14623  
585-475-2186 Voice  
585-475-6909 TTY  
www.rit.edu/financialaid  
05/08/2012  
01V SWEN NUDR  
"Amendment"

Dear Kevin:

We are pleased to provide you with the following financial aid award. A complete explanation of the awards listed can be found in our booklet titled **Understanding your Financial Aid Award**. This booklet is available at [www.rit.edu/financialaid/ritrotoaid](http://www.rit.edu/financialaid/ritrotoaid). Please do not hesitate to contact us if we have not answered your questions there.

An estimate of tuition, fees, room, and board (if residing in the residence halls) expenses is provided on the back of this letter. This will assist you in planning for the cost of education here at RIT.

To accept the aid listed below, you should sign the bottom of this letter and return one copy to our office at the address listed above. If you would like to decline any of the awards, draw a line through the dollar amount and write "decline" next to the award. Please contact us if the aid is not scheduled according to your planned enrollment.

Award	(2114) Summer	(2121) Fall	(2122) Winter	(2123) Spring	Total
RIT Grant Increase		\$3,000	\$3,000	\$3,000	\$9,000
RIT Achievement Sch		\$3,000	\$3,000	\$3,000	\$9,000
Subsidized Direct Loan		\$1,167	\$1,167	\$1,166	\$3,500
Unsubsidized Direct Loan		\$667	\$667	\$666	\$2,000
Federal Work Study*					\$2,400
<b>Total Financial Aid</b>	<b>\$7,834</b>	<b>\$7,834</b>	<b>\$7,832</b>	<b>\$7,832</b>	<b>\$25,900</b>

\* Please refer to the back for an explanation of Federal Work Study.

All aid is subject to change if additional information listed above are based on full-time (minimum of 12 credits) enrollment, unless you have been told otherwise.

Please list any additional financial assistance anticipated but not listed on this award letter (e.g. private scholarships, tuition waivers, employee tuition benefits, vocational rehabilitation, veterans' benefits, etc) in the space below:

\* Please refer to the back for an explanation of Federal Work Study.

+ \$9,000 RIT Grant Increase

# BENNINGTON COLLEGE

## Original Award Offer:

One College Drive

Bennington, Vermont 05201-6003

802-442-5401

fax 802-447-4269

[www.bennington.edu](http://www.bennington.edu)

We are pleased to offer the following financial aid at Bennington College:

Source:	Fall 09	Spr 10	Total
Brockway Faculty Scholarship	3,750	3,750	7,500
Fed Unsubsidized Stafford Student Loan	2,750	2,750	5,500
	-----	-----	-----
Total Awards:	6,500	6,500	13,000

Your Brockway Scholarship will be awarded each undergraduate year (for up to 8 terms) without regard to financial need, provided you remain in good academic standing and you do not withdraw or take a leave for more than 1 year.

We have included your maximum federal education loan eligibility in this award, but you may choose to borrow less or not to borrow at all. Please indicate any changes to the loan amounts when you log into "My Financial Aid" on the Bennington website to accept, decline, or reduce then accept the funds offered.

We may need further information to proceed with awarding your aid. If so, your award is TENTATIVE pending receipt of the following items. Some can be printed from the FORMS tab at My Financial Aid, [www.bennington.edu](http://www.bennington.edu).

Benn Financial Aid App-Undergrad 09-10	(Not Received)
Stafford Student Loan Authorization	(Not Received)
Stafford Loan Counselling-Entrance *	(Not Received)

\* The required loan entrance counselling is done online at <http://MappingYourFuture.org/se>.

**Send additional information to Bennington:** If you have already submitted an IDOC packet, please send any additional required forms to the Bennington Financial Aid Office (fax 802-440-4880 or One College Drive, Bennington, VT 05201).

**Accept, reduce, or decline the aid funds** listed here by using your Bennington Web ID and PIN to log in to My Financial Aid at [www.bennington.edu](http://www.bennington.edu)

**Loan Application Links and Information** are on the loan pages at [www.bennington.edu](http://www.bennington.edu). Borrowers should choose a lender, and apply through the lender's website in June. We will certify (approve eligibility for) that loan after you have "accepted" your award online and completed all required forms (shown above).

# BENNINGTON COLLEGE

## Appealed Award Offer:

One College Drive

Bennington, Vermont 05201-6003

802-442-5401

fax 802-447-4269

[www.bennington.edu](http://www.bennington.edu)

We are pleased to offer the following financial aid at Bennington College:

Source:	Fall 09	Spr 10	Total
Brockway Faculty Scholarship	3,750	3,750	7,500
Bennington Grant	11,300	11,300	22,600
Federal Subsidized Stafford Student Loan	1,750	1,750	3,500
Fed Unsubsidized Stafford Student Loan	1,000	1,000	2,000
Federal Work-Study Employment	1,000	1,000	2,000
	-----	-----	-----
Total Awards:	18,800	18,800	37,600

Your Brockway Scholarship will be awarded each undergraduate year (for up to 8 terms) without regard to financial need, provided you remain in good academic standing and you do not withdraw or take a leave for more than 1 year.

We have included your maximum federal education loan eligibility in this award, but you may choose to borrow less or not to borrow at all. Please indicate any changes to the loan amounts when you log into "My Financial Aid" on the Bennington website to accept, decline, or reduce then accept the funds offered.

We may need further information to proceed with awarding your aid. If so, your award is TENTATIVE pending receipt of the following items. Some can be printed from the FORMS tab at My Financial Aid, [www.bennington.edu](http://www.bennington.edu).

Benn Financial Aid App-Undergrad 09-10	(Not Received)
Stafford Student Loan Authorization	(Not Received)
Stafford Loan Counselling-Entrance *	(Not Received)
IDOC Packet	(Not Received)

\* The required loan entrance counselling is done online at <http://MappingYourFuture.org/se>.

**Send additional information to Bennington:** If you have already submitted an IDOC packet, please send any additional required forms to the Bennington Financial Aid Office (fax 802-440-4880 or One College Drive, Bennington, VT 05201).

**Accept, reduce, or decline the aid funds** listed here by using your Bennington Web ID and PIN to log in to My Financial Aid at [www.bennington.edu](http://www.bennington.edu)

**Loan Application Links and Information** are on the loan pages at [www.bennington.edu](http://www.bennington.edu). Borrowers should choose a lender, and apply through the lender's website in June. We will certify (approve



# Service Package Details

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## Education Services:

- ✓ Student Portfolio Development & Assessment
  - Personalized Student Assessment
  - Matchmaker Assessment based on your specific likes/dislikes to find careers, majors & studies that match up with your interests.
  - Innovative College Search Based On Demographics & Personalized Areas of Importance
  - Skills Assessment to help determine if you have the skills necessary for careers that matches your interests and what you need to do to improve your skillset.
  - Learning Styles Inventory to discover how you learn/retain information & find tips on how to improve your study habits to best suit your particular learning style.
- ✓ Personalized Private Student Interview
  - Personal one-on-one mentoring session with a NACAC certified college counselor -- many who were previous admission officers at major universities across the country
  - Written report will be provided to the parent & advisor along with a summary of the Interview & recommendations for the student
- ✓ My SET for College Solution 4+4 Roadmap for Success which maps out what needs to be done each year starting from Freshman Year of High School throughout Senior Year of College
- ✓ Follow-Up Personalized Private Student Interview
  - This 2<sup>nd</sup> private interview mentoring session can be used as a college admission mock interview and/or for more guidance on developing the criteria for building the optimal school list for your unique, specific situation.
- ✓ SET For College: SAT Prep Course
  - This SAT Prep Course has eliminated the 'filler' of most SAT Prep Courses and just focuses on the most essential key strategies of how to ace the SAT! (practice workbooks are provided to follow along with the videos)
  - In addition to the SAT Prep Course, you'll also have access to Method Test Prep which provides evaluation tests that show students how well they may perform on each section of a test based on a smaller sample of questions. In addition, easy-to-follow guidelines are given to help create a study plan along with a Vocabulary Builder to help strengthen a student's vocabulary (thus enabling a better understanding of material presented in the tests)
- ✓ SET For College: ACT Prep Course
  - This ACT Prep Course will give you the treasure chest of tips and strategies on how to master the ACT! (practice workbooks are provided to follow along with the videos)
  - In addition to the ACT Prep Course, you'll also have access to Method Test Prep which provides evaluation tests that show students how well they may perform on each section of a test based on a smaller sample of questions. In addition, easy-to-follow

guidelines are given to help create a study plan along with a Vocabulary Builder to help strengthen a student's vocabulary (thus enabling a better understanding of material presented in the tests)

- ✓ Personalized College Scholarship Eligibility Report
  - Know EXACTLY which merit-based college scholarships your student will be eligible for
  - This report, used in conjunction with our proprietary SAT/ACT courses, can be worth tens of thousands of dollars in additional merit-based aid.
- ✓ Admission Application Review
  - Our very own in-house Admission Consultants will review your Admission Application to make sure everything is the way it should be.
- ✓ Admission Essay Review
  - Our very own Private NACAC Counselor will review, edit & critique up to 3 essays for your student
  - These essays are an essential part of the college admissions process and often times, are the student's only real chance to shine!
- ✓ In-Depth Personalized Chances Of Enrollment Analysis Report
  - Over 7,000 colleges to choose from our database
  - We combine our admissions expertise with advanced statistical analysis to give you your probability of admission at the colleges you are considering. Knowing whether you have an 83% chance of getting into a college or a 35% chance enables you to make the best and most informed application decisions.
- ✓ Student/Parent Q&A Interview With Your Private NACAC Counselor
  - Here is where both the student and the parents can ask any follow-up questions you may have about schools, admissions, applications, things you need to be doing right now, etc...
- ✓ Access To All RightFit Group Coaching Expert Sessions and All Corresponding Coaching Documents/Toolkits
  - These expert sessions & corresponding documents/toolkits are strategically planned throughout the years for your family. They will learn how to ask the 'right' questions when visiting campuses, what to look for at the visit and determining how many colleges is the 'right' number. They'll help identify your student's strengths, manage your college plan, develop every viable option when creating a school list, discover how to really find the 'perfect' school, and much, much more.
  - They'll also continue throughout the college years by assisting your student develop goals throughout college and maintain accountability, discover how to land the 'right' internship and learn how to build a resume and other career placement strategies.

### **College Funding Strategies:**

- ✓ Calculate Expected Family Contribution (EFC)
- ✓ Provide Planning Recommendations To Reduce EFC
- ✓ Provide Financial Aid Award Estimates For An Unlimited Number of Schools, & Recommend Additional Schools To Be Considered
- ✓ Provide Recommendations For The Best Way To Pay Your Share Of College Costs
- ✓ Provide Cost-Efficient Borrowing Strategies To Help Keep Financial Goals In Line, Along With Cash Flow Strategies for College Years & Beyond
- ✓ Provide Complete Financial Overview On College, Cash Flow, Retirement & Develop A Plan To Improve Each Area
- ✓ Provide Strategies That Legally Protect Your Savings & Retirement Accounts From The Financial Aid Formulas
- ✓ Provide Strategies On How To Possibly Use Your Home Equity So That It Helps, Rather Than Hurts, In The Financial Aid Formulas

### **Financial Aid Data Gathering & Processing:**

- ✓ College Planning Checklist/Roadmap With All Timelines & Deadlines That Is Updated Electronically & E-Mailed Every Time Something Is Completed and/or Missing
- ✓ Free Bonus – Complete Free Application For Federal Student Aid (FAFSA)
- ✓ Register Your Student For The CSS PROFILE
- ✓ Complete CSS PROFILE & Walk Families Through All Supporting Documentation
- ✓ Complete Any Additional Forms Required By The Individual Schools
- ✓ Confirm The Accuracy Of The Student Aid Report (SAR)
- ✓ Make Any Necessary Adjustments To The SAR
- ✓ Advise and Counsel on Stafford and PLUS Loan Applications
- ✓ Provide Protection From Being Overlooked For Grants, Scholarships Or Loans Due To Mistakes In Your Financial Aid Forms
- ✓ Access To The Loan Analyzer Expert Session
- ✓ Access To The Financial Aid Boot Camp Expert Session

### **Appeals:**

- ✓ Spreadsheet Up To 3 Award Letters And Professionally Evaluate If Your Offer Was Fair
- ✓ Provide Tested Appeal Letters If You Were Under-Awarded
- ✓ Access To The Award Letter Evaluator Expert Session
- ✓ Access To The Award Package Negotiator Expert Session

**Value Added Services:**

- ✓ Provide Easy-To-Use Parent & Student Manuals
- ✓ Provide a Monthly E-Letter To Parents & Students To Keep Them Updated On Everything They Need To Be Aware Of Along The Way With A Weekly College Funding "Tip of the Week"
- ✓ Automatic E-Mails Submitted Monthly To Both Parents & Students On What They Need To Be Doing That Month To Maximize Their College Admissions And Financial Aid Results
- ✓ Personalized Financial Aid FAQ along with numerous other miscellaneous helpful resources developed by industry experts
- ✓ Interactive Online Page For Each Parent / Student
- ✓ Provide Parent / Student Feedback On Specific Colleges
- ✓ Unlimited Support For Parents & Students
- ✓ Bonus Item: Copy Of Our "Student Handbook For Success"
- ✓ Bonus Item: Copy Of Our "College Admissions Boot Camp Handbook"
- ✓ A One-Stop Shop to Always Have Your Questions Answered With Personalized Contact
- ✓ Provide "Peace of Mind"

***Free Analysis and Consultation Meeting Information:***

***To make this first meeting most beneficial, please have the following items available:***

- Most recently filed W-2, 1099 or other records of earned income for student and parents
- Most recently filed federal income tax records for student and parents
- Records of untaxed income such as welfare, social security, AFDC or ADC, veterans benefits for student and parents
- Current bank statements
- Current mortgage information, including original purchase price of home, current market value, amount owed, amount of monthly payment and yearly total taxes paid
- Business and farm records
- Record of stocks, bonds and other investments, including retirement accounts and life insurance policies
- Copy of FAFSA if previously completed for any children

***Family Information***

Father's Name \_\_\_\_\_

Mother's Name \_\_\_\_\_

Children's Names / Birthdays \_\_\_\_\_ / \_\_\_\_\_  
\_\_\_\_\_ / \_\_\_\_\_  
\_\_\_\_\_ / \_\_\_\_\_

***Student Information***

Student's Name \_\_\_\_\_

High School \_\_\_\_\_

Grade / Graduation Yr \_\_\_\_\_ / \_\_\_\_\_

GPA / ACT Score / SAT Score \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Expected College Major \_\_\_\_\_

Colleges or universities student is interested in attending

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

## ***Paying for College Pain Chart***

*Please rank each option from 1 – 9. 1 is your most desirable way to pay and 9 is the most painful way to pay.*

Savings / CDs / Bonds	_____
Parents' Cash Flow (income)	_____
Borrow / Loans (parents' names)	_____
Home Equity	_____
Merit Based Scholarships	_____
Need Based Aid	_____
Borrow / Loans (student's name)	_____
Student Employment	_____
Grandparents / Trusts	_____

To schedule your free college planning analysis and consultation:

- Access our online calendar at: <https://my.timetrade.com/book/6MNTG>
- Contact us by email: [John@JEnsley.com](mailto:John@JEnsley.com)
- Call us at 360-281-6495