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IMPORTANT!

READ THIS FIRST!

Dear Parent,

Your decision to get this book is probably going to turn out to be the smartest financial move you've ever made!

As you're about to discover, this book totally delivers on every single promise I've made in my workshops. Not only that, every money-saving idea and strategy you are about to read has already been tested and proven to work. These ideas have already saved parents just like you, \$1,000's, and in some cases, \$10,000's of dollars on their children's college educations.

Consider This: The secrets revealed in Chapter #1 will show you how to avoid making the 10 deadliest mistakes most parents make when applying for college funding.

And This: The secret in Chapter #6 will reveal the 8 vital questions you must ask colleges before applying for financial aid. (Failure to ask any one of these questions could cost you a fortune!)

And This: The secret revealed in Chapter #9 that will show you how to negotiate the best possible financial aid package for your child. (Yes, you really

can negotiate with colleges and get \$2,000 - \$5,000 more per year just by knowing how to do this!)

And This: The secrets in the other remaining chapters should remove almost every other mental or financial roadblock that has prevented you from thinking you can afford to send your child to the college of their choice.

Now Listen: Somewhere along the line, you're going to realize the information in this book is literally worth thousands of dollars, and you're going to wonder why I'm revealing all of these inside secrets for FREE.

The reason is rather interesting. You see, we offer a fee-based college financial aid planning service that helps parents send their child to the college of their choice without spending their life's savings.

And guess what? In spite of our fee, almost every parent who becomes a client decides to have us help them for all 4 years their child is in college, and many of them end up using our services for all of their children, and referring us to all of their friends and relatives.

Why, you ask? Simply because our college funding service saves parents anywhere from \$10,000 - \$40,000 per child on their college costs!

However, sometimes a parent has to "sample the merchandise" before they can tell how valuable my services are, and not everyone is willing to use our service unless they have already seen some of our information. Therefore, I've decided to include some of our best college funding ideas and strategies in this

book so you can discover for yourself just how valuable our information really is. And then, after you've read the rest of this book, you'll discover in Chapter #14, how you can become a client and also...

**How To Send Your Child To The College Of Their
Choice Without Spending Your Life's
Savings...GUARANTEED!**

Anyway, it's up to you. Even if you decide not to use our college funding service, you will still have received the bargain of a lifetime just by reading this book! And, on the other hand, if you're truly serious about sending your child to the college of their choice without spending your life's savings, you may very well decide to use our college funding service so you can also save \$1,000's of dollars per year on your child's college education -- GUARANTEED!

Yours In College Funding Success,
John Ensley

P.S. You'll benefit more if you read this book straight through from beginning to end instead of "hopping around" from one section to another.

Enjoy!

Chapter #1

“The 10 Deadliest Mistakes Most Parents Make When Applying For College Funding-- And How To Avoid Them...”

We're going to start by talking about the 10 deadliest mistakes almost every parent makes when trying to get money for their child's college education.

If you make any one of these mistakes, it could end up costing you thousands or even tens of thousands of dollars in lost funding that you might have been eligible for.

I don't want to see you making these mistakes if you don't have to. That's why I've decided to devote this chapter to teaching you how to avoid these common mistakes and make sure you get the maximum amount of money from every school your child applies to.

So, without further ado, let's discuss...

“The 10 Deadliest Mistakes Most Parents Make When Applying For College Funding...”

Here they are:

Mistake #1: Most middle and upper-middle class parents assume they won't be eligible for financial aid because they own a home and make over \$60,000 per year.

Reality: Most families with incomes ranging from \$100,000 - \$150,000 per year who own homes are eligible for some form of financial aid. There is over \$245 billion dollars available each year from the Federal Government, the states, colleges and universities, and private foundations and organizations. You just have to know how to get your “fair share”. Unfortunately, most parents give up before they even start and assume they won't be eligible. This is exactly what the government hopes you will do so they can keep more of these funds. Don't make this mistake! If you fall into this category, make sure you apply; you'll probably be eligible for SOME money.

Mistake #2: Focusing your time and energy on a private scholarship search instead of spending your time trying to qualify for “need-based” financial aid.

Reality: Private scholarships make up only 3.1% of the money available to you to help pay for your child's college education. The other 96.9%

comes from the Federal Government, the state you live in, and the colleges and universities your child is applying to. Therefore, you are much better off spending your time and energy going after the 96.9%, rather than spending your time on the 3.1%.

Mistake #3: Assuming only minority students, athletes, and academically gifted students get financial aid.

Reality: Nothing could be further from the truth! “Need-based” financial aid is solely awarded based on “financial need” which is calculated by taking the cost of attendance at a school and subtracting the family contribution (which is the minimum amount the government feels you can afford to pay based on your income and assets and your child’s income and assets). Whatever is left over after you subtract these two numbers is your “financial need” or eligibility for financial aid at a particular school. If you haven’t noticed, this has nothing to do with a student’s ethnic background, athletic ability, or grades. It’s purely based on this simple formula:

$$\begin{array}{r} \text{COA (Cost Of Attendance)} \\ - \text{FC (Family Contribution)} \\ = \text{FN (Financial Need)} \end{array}$$

Mistake #4: Picking colleges and universities without paying attention to where your student lies in comparison to the rest of the student body.

Reality: To increase your chances of getting the best possible financial aid packages, it is

imperative that you pick schools where your child lies in the top 20% of the incoming freshman class with respect to their GPA and SAT/ACT scores. Although schools give financial aid based on your calculation of “need” at their school, they will definitely give preferential packaging (i.e., more FREE money, less loans) to students who lie in the top 10% of the incoming class. The reason they do this is to attract the better students to their school. Use this to your advantage and apply only to those schools where your child would fit into the top 10% category.

Mistake #5: Assuming all schools are created equal and will be able to give you the same amounts of money.

Reality: All schools are not created equal and will not be able to give you the same financial aid packages. Some schools are well endowed and get a lot of money from alumni and corporations. These schools have more money to give out and are generally able to meet most or all of a student’s financial need at their school. Other schools, like state universities, get no private funds and rely solely on state and Federal funds to help fill a student’s need at their school. In many cases, these schools leave students short and give them less money than they are eligible to receive. It can actually end up costing you more to send your child to a “cheaper” school if they don’t have the money to meet your need. It is very important that you know each school’s history of giving money before you ever apply, so you’re not blown away when you

get a bad financial aid package from your child's top school choice.

Mistake #6: Not understanding the difference between “included assets” and “un-included assets” for purposes of filling out financial aid forms.

Reality: Certain assets are counted much more heavily in the financial aid formulas than others. For example, savings accounts, CD's, stocks and bonds are all included and asked about on the Federal Financial Aid form. However, it does not ask about the value of annuities or cash-value life insurance anywhere on that same form.

Mistake #7: It doesn't matter where I keep my money; it's all counted in the same way.

Reality: Nothing could be further from the truth. Where you keep your money could mean the difference between you getting \$10,000 in financial aid or getting nothing! For example, money in the child's name is weighted much more heavily than money in the parent's name. If you don't know how to legally and ethically position your money properly for purposes of financial aid, you could end up losing thousands in financial aid!

Mistake #8: “My CPA or tax preparer is qualified to fill out my financial aid forms - I'll let him/her do it.”

Reality: Unfortunately, CPA's and tax preparers are experts at tax planning and

preparation – not necessarily financial aid planning. For example, a CPA or tax preparer might suggest that you put some or all of your assets in your child's name to save money on taxes. While this advice is well meaning, it will usually kill most or all of your chances of getting financial aid. Also, most CPA's and tax preparers are not trained in filling out financial aid forms. In many cases, they will unknowingly fill out these forms improperly (i.e., using pen instead of pencil, using white-out to cover mistakes, omitting social security numbers, etc.), and these "minor" mistakes will bump your financial aid forms. If this happens, you will have to re-submit these forms all over again, and you will probably end up losing thousands in financial aid since it is awarded on a first come, first served basis.

Mistake #9: Waiting until January or even worse after January of your child's senior year of high school to start working on your college financial aid planning.

Reality: Since financial aid is based on your previous year's income and assets, it is imperative to start your planning as soon as possible before January of your child's senior year. If you want to legally set up your income and assets so you can maximize your eligibility for financial aid, you must start working on this, at least, one year in advance - preferably in the beginning of your child's JUNIOR year of high school. The longer you wait and the closer it gets to your child's senior year, the tougher it gets to set up your financial picture without creating a "red flag" for the colleges and

universities. It is also important for you to know what your “Expected Family Contribution” is so you can start saving for it. And, you should also know which schools can give you the best packages before you start visiting and applying to them. My advice is if you haven’t started planning, DO IT NOW!

Mistake #10: Going Through The Financial Aid Process By Yourself Because It’s “Cheaper”.

Reality: If this describes you, the colleges and Federal Government are going to love you! This allows them to keep control over the process instead of you, the parent, understanding how the process works and taking back control from them. It always amazes me that people will readily use a doctor when they get sick, a lawyer when they get sued, but suddenly when they are going to send their child to college and spend between \$20,000 - \$60,000 per year or more, parents want to save themselves a couple of dollars and do it themselves. Unless you spent the last 5 - 10 years of your life studying and understanding the financial aid process, there is no way you are going to know how to get the maximum amount of money from each school. And, if you do try it yourself, you’ll probably spend countless hours trying to figure it out. The moral to this story is “Don’t Be Penny Wise And Dollar Foolish!” Use an expert who can help you through this process and make sure you get everything you’re entitled to.

Chapter #2

“4 Little-Known Reasons Why You Should Start Planning For Your Child’s College Education NOW - Even If You Have No Idea What Schools They Want To Apply To...”

Most families (and people in general) wait until the absolute last minute to do everything.

That’s why very few people end up financially prepared to pay for weddings, homes, retirement, and college educations for their children.

Well, since we only have a limited amount of space and considering the focus of this book is college funding - we’re going to discuss 4 little-known reasons why you should start planning for

your child's college education in their JUNIOR year of high school (if not earlier).

Reason #1: Money Saved In The Wrong Places Could Cost You A Fortune In Lost Financial Aid.

Did you know that money saved in the wrong places could count as much as 7 times more heavily than money saved in the right places?

It is important that you determine which assets you have accumulated in the “wrong” places so you can either gift, transfer or reposition them before you have to apply for financial aid.

If you wait until the last minute to do this (your child's senior year), it will be too late to change your financial picture, and you will end up losing thousands of dollars in financial aid that you would have been eligible for.

Reason #2: You Must Know How Much Your Family Will Be Expected To Contribute Towards College Costs.

No matter which schools your child ends up applying to, the government will expect you to pay your fair share towards the cost of college. They call this your “Expected Family Contribution” and this is the minimum amount of money any school will expect you to pay towards your child's education.

The sooner you know what this number is, the sooner you can start saving to accumulate at least enough to cover this minimum amount.

If you wait until your child's senior year of high school to find out what your family contribution is, you will have no time to do any saving - and this means borrowing more money to cover the costs of your child's college education!

Reason #3: You Want Your Child To Pick Schools Based On The Schools Ability To Give You Money.

Most students and parents pick schools whimsically without giving any consideration to which schools have the best ability to meet their financial needs.

What happens is that most students start picking schools towards the end of their junior year, visit them during the summer, and then start applying to them in their senior year of high school.

The entire process is very costly between travel and application expenses, and most students and parents are stunned at the end of their senior year when they find out there is no way they can afford most of the schools they applied to!

This scenario can easily be avoided by finding out which schools have the best histories of giving good financial aid packages - more FREE money, less loans!

By finding out this information in your child's JUNIOR year of high school, you can avoid spending time and money traveling and applying to schools that will never be able to give you the money you need.

Reason #4: You Must Start, At Least, One Year In Advance If You Want To Apply For Private Scholarships.

Although private scholarships only make up 3.1% of all the money that exists for college funding, it still can be worth looking for some of these funding sources.

Private Scholarships are sources of FREE money that never have to be re-paid.

Private foundations and organizations offer them to students based on their ethnic background, religious affiliation, talents, hobbies, skills, interests, athletic abilities, etc.

You can only get these sources of funding if you apply for them, and you can only locate and apply for them if you start looking in your child's JUNIOR year of high school.

* * *

These 4 little-known reasons could mean the difference between you getting thousands of dollars in college funding or not being able to afford to send your child to the college or university of his/her choice.

Chapter #3

“A Checklist Of Things You Should Be Doing Right Now If You’re The Parent Of A College- Bound High School Junior...”

In this chapter, we’re going to discuss things you should be doing right now if your child is nearing the end of his or her junior year of high school.

But, before I tell you what you should do, I’d like to tell you what you shouldn’t do...

Don’t Get Lulled Into A False Sense Of Security!

Most parents (and people) get a strange disease called “summer fever” right around when the weather starts getting nice again.

Symptoms include leaving work early, taking half-day Fridays, playing golf and tennis, being more active than usual, and...

Blowing Off Every Important Financial Decision Until After The Summer's Over!

This is usually a big mistake. Panic attacks and nervous episodes start occurring sometime in August as a result of this.

Don't Let This Happen To You!

Don't misunderstand me. Go out and enjoy your summer. Live life to the fullest. Take long weekends and vacations.

But, don't forget to start planning for your child's college education!

Here's a checklist of things you should be doing right now if you're the parent of a college-bound high-school junior:

1. Start Visiting Colleges And Universities That Your Child Is Interested In Applying To.

Most high school students base their decisions on where they want to go to college on "word of mouth". They listen to what their friends say is a good school, or they consult college guides, magazines, and guidance counselors.

Whichever way they decide on their college choices, they must visit the campuses of these

schools first to get a good feeling for what each school is like.

Do they want a small town or big city environment? Big or small class sizes? Fraternities or sororities? Good weather or bad weather? What are the people on campus like - cool, nerdy, whatever?

These questions can only be answered by visiting the schools, and now is the time to do it before they apply.

2. Have Your Child Take A Good Test Preparation Course To Get A Better SAT Score.

The good colleges are getting more and more competitive. If they receive applications from two students with the exact same grades and similar extra-curricular activities...

Guess Who They're Gonna Pick?

If you guessed the student with the higher SAT scores, you were right.

Sometimes a higher SAT score can make all the difference between getting into an "O.K." school and a prestigious university.

The small investment you make in a good test preparation service will pay off in high returns for your child.

3. Start Looking For Private Scholarships.

I'm not a big believer in wasting a whole lot of time searching for private scholarships since they only make up about 3.1% of all the funds available for a college education.

But, just like the lottery - "you gotta get in it to win it!"

Have your child ask their high school guidance counselor what local scholarships are available, and have him/her get applications for all the programs that they think they have a shot at.

4. Start Setting Up Your Income, Assets & Personal Finances To Get The Maximum Amount Of Money From Each School.

Do you have money saved in your child's name? Are you planning on putting money into your retirement plan this year? Do you know how much your home is really worth according to the financial aid formulas?

If you're not sure what the answer should be to the above listed questions, you've got to find out!

A simple mistake in how you handle any of the above situations could easily cost you \$1,000's, if not tens of thousands in lost financial aid.

You must take control of the process, and understand how the formula works.

Then, and only then, can you use legal and ethical strategies to reduce the amount of money the schools will expect you to pay.

5. Don't Procrastinate.

This is the most important point on the entire checklist.

If you let “summer fever” take over, and decide to put off doing anything until “after the summer’s over”...

You're Gonna Lose A Lot Of Money!

Since the financial aid your child will be awarded is based on the current tax year, it is imperative that you start your planning NOW!

Failure to do so WILL cost you a lot of money and lost opportunities to your child.

Don't make the same mistake that most parents make, and put this planning off until another time.

The Time To Do Something Is Right Now!

Chapter #4

"7 Things You Should Be Doing RIGHT NOW To Get The Maximum Amount Of Money For Your Child's College Education..."

1. Have Your Child Apply To At Least 6 - 8 Colleges And Universities.

Pick an assortment of “safety schools”, “competitive schools”, and “reach schools”.

Try to pick, at least, several schools where your child lies in the top 25% of the incoming freshman class.

Otherwise, there is a good likelihood that the schools won't give you a good financial aid package since your child won't be a desirable candidate.

Also, make sure they apply to more than just 1 or 2 schools even if they're dead set on going to a particular school.

By applying to about 6 - 8 schools, you will greatly increase your ability to negotiate financial aid packages at the end of the year by pitting one school against the other.

2. Figure Out How To Value Your Home Properly.

Most families end up over-valuing their homes for purposes of financial aid. Don't make this mistake - it could cost you thousands of dollars in lost college funding.

Instead, the schools use a special formula called "The Housing Index Multiplier" which is based on your home's original purchase price and the year you purchased it.

Find out what your "multiplier" is and use this value for your home.

3. Do Last Minute Income And Asset Planning To Lower Your Out-Of-Pocket Costs.

You MUST set up your finances in a way that will maximize your eligibility for college financial aid.

Assets held in the wrong place will kill your chances of getting money.

Should a parent or sibling attend college part-time to increase your eligibility?

Are you properly valuing your real estate?

If you're not sure, you'd better find out the answers to these questions quickly before it's too late!

4. Don't Apply For Early Decision If You Want To Get The Maximum Amount Of Money From Each School.

If your child applies for early decision, they are locked into going to that school.

This is a huge mistake if you're trying to get the maximum amount of money for college.

The reality is that if a school knows you have to go to their school if they accept you, they have no competition and can offer you whatever they want.

Therefore, it's a very bad idea to apply for early decision since you have no leverage to negotiate for a better financial aid package.

5. Find Out Each School's Deadline For The Financial Aid Applications - And Don't Miss A Deadline!

The earliest date you can file the Federal financial aid application (which is called the FAFSA) is January 1.

However, some public and private colleges and universities will also ask you to fill out the CSS Financial Aid Profile. Most colleges and universities will start accepting the CSS Financial Aid Profile in October of your student's senior year. You should be aware that different schools have different deadlines for this form.

Don't miss a deadline - it will cost you a lot of money in lost financial aid!

6. Look For Private Sources Of College Funding.

Don't waste too much time looking for private scholarships since they only make up 3.1% of all the aid out there, but it's worth spending a little time looking for these sources.

Focus on local awards from foundations, organizations, and corporations. You can usually get more information on these awards from your child's high school guidance counselor.

7. Don't Let High School Guidance Counselors Or College Financial Aid Officers Give You A False Sense Of Security.

Most high school guidance counselors tell parents, "Don't worry about it - it's an easy process, just fill out the forms and sit back and wait for your award letter."

Unfortunately, it's not that simple!

If you want to get the maximum amount of money from each school, you've got to set up your finances properly, fill out the forms accurately and on-time, and negotiate with colleges and universities to get the best possible financial aid package.

Unfortunately, guidance counselors don't have the time or the training to do these things - so you can't rely on them to help you maximize your eligibility for college funding.

College aid officers may offer to help you apply for financial aid.

But going to a financial aid officer and asking them to help you get more money from their school is like going to the IRS and asking them to help you save money on your taxes!

It's not in a school's best interest to teach you how to get more money from their school. They have a limited number of funds to give out to a large number of people.

Think twice before you let a guidance counselor or college aid officer "help" you apply for college funding - it may turn out to be a very expensive mistake!

Chapter #5

“How To Pick A College Or University That Will Give You The Best Financial Aid Package-- More FREE Money, Less Loans!”

In this chapter, I’m going to tell you about something that may save you thousands or even tens of thousands of dollars on your child’s college education.

Most families take a completely “backwards” approach when searching for money for college.

Normally, the process goes something like this....

In the child’s junior (or even worse), senior year of high school, they start picking schools they may be interested in going to, and that they believe they can get into based on their grades, SAT scores, extracurricular activities, etc.

Many students pick a grouping of “safety” schools which they know they can get into, “middle of the range” schools which they have a good shot of getting into, and “reach” schools which they would love to attend, but have a slim chance of getting into.

The next step in the process is that the student starts requesting literature from all of these schools (usually towards the end of their junior year of high school or in the summer preceding their senior year).

Once they receive the literature, most families start planning weekend trips to visit one or more of the schools the student is interested in applying to.

This is how most students and families get a “feel” for each college campus, and determine if they would feel comfortable being a student there.

Just in case you haven’t noticed...

All This Traveling From Campus To Campus Costs You A Lot Of Time And Money.

It also happens to be the “wrong” way to do things if you want to be in control of the college selection process and get the maximum amount of financial aid from each school.

What most parents and students don’t understand is that...

**Your Child Will Probably Be Accepted To
Approximately 70% Of The Schools They Apply To!**

Unless, of course, your child is a borderline student, and they're applying to the Ivy League or the most competitive schools.

If your child is not applying only to reach schools or the Ivy League...

**They Have A Good Shot At Getting Into
Most Of The Schools They're Applying To!**

You see, it's not like 10 or 15 years ago, when there were more students applying to college than there were available seats.

Today, most colleges are struggling to keep their doors open, and they need students (like your child) to help pay their bills.

It's the old law of supply and demand, and today, the supply of available seats at colleges and universities is greater than the demand to get into these schools.

This is great news for parents. This puts you in the driver's seat if, and only if, you know how to take advantage of this trend.

Do you want to know the "right" way to look for colleges and universities for your child?

You do? Good, then let's continue on.

Instead of blindly picking schools purely based on academic criteria, or sports criteria, or because your friend or relative's son loves a particular college, you must look at one other very important criteria...

**Can This School Meet My Family's Financial Need
And Give Us More FREE Money And Fewer
Loans?**

Remember, your child will get into most of the schools he/she is applying to (unless they are reaching for the Ivy's or the most competitive schools).

So the question is not, "Will my child get into this school?" Instead, the right question to ask is, "Will this school be able to give me the money I will need to send my child there for the next 4 years?"

If you haven't realized it yet - college is very expensive these days!

Even a state school can cost you \$21,000 or more per year when you include tuition, fees, books, room and board, living expenses, etc.

A private university can easily run you \$50,000 per year and more!

And that's just 1 year! Remember, you have 3 more years to go after that. And what about if your child wants to go to graduate school?

It's definitely expensive no matter which way you slice it, but there are ways to minimize these costs.

One of the best ways to do this is by picking schools that historically have the best policies of giving financial aid.

A brief explanation of the financial aid process is necessary for me to explain this to you.

So, here we go.

Financial aid is awarded at each school based on a calculation of a family's "financial need".

Financial need is calculated by subtracting the Family Contribution (this is the minimum amount you will be expected to pay at ANY school) from the "Cost of Attendance" which includes tuition, fees, books, room and board, etc.

So, if a school costs \$20,000 and the FEDERAL GOVERNMENT calculates your family contribution to be \$10,000, your "need" at that school is \$10,000.

It works like this:

$$\begin{array}{r} \$20,000 \text{ (Cost of Attendance)} \\ - \$10,000 \text{ (Family Contribution)} \\ = \$10,000 \text{ (Financial Need)} \end{array}$$

Financial need determines how much financial aid your family is eligible to receive. However, just because your need is \$10,000, does not mean you will be offered \$10,000 at that school.

This is where picking schools that historically give the best financial aid packages come in.

You see some schools can meet 100% of your family's financial need while others will only meet 20% or 30%.

The other thing you must know when picking schools is how much of the "need" they meet in "FREE" money, which you never have to pay back, and how much need they meet in "Self-Help" money, which includes loans that you do have to pay back.

By knowing each school's ability to give financial aid, in advance, you can pick schools that you have the best chance of getting money from.

This puts you, instead of the schools, in control of the process.

By knowing, in advance, which of the schools can meet most of your need, and give you more FREE money and less loans, you will also save yourself the time, energy and hassle of applying to schools that will never be able to give you the money you need to send your child there.

This type of planning should be done as soon as possible before your child's senior year of high school, so you don't end up visiting and applying to colleges you will never be able to afford.

If you're wondering how you can find out about this type of information, you can start by asking the financial aid officer at each school. Some of them will be completely honest about their ability to give money, and others will keep very silent about these numbers.

The other option is to use the services of a college-funding consultant who maintains an updated version of these statistics on a computer database.

Whichever way you decide to do it, make sure you know each college's statistics on meeting your financial need, and typically how much they give in FREE money versus Self-Help (i.e., loans and work study) before applying to them.

Once you know these numbers, you are in the driver's seat, not the schools.

You can also save yourself a lot of time, energy, and money by not applying to or visiting schools that will never give you the money you need to send your child to their institution.

Chapter #6

“8 Vital Questions Every Parent Must Ask Colleges Before Applying For Financial Aid...”

If your child is in his/her senior year of high school and hasn't started filling out their college applications -

Make Sure They Do It Right Now!

You Must Find Out The Financial Aid Deadlines At Each College And Make Sure You Get The Financial Aid Forms In Before The Earliest Deadline!

In addition to getting all your applications in accurately and on-time, you also want to stack the cards in your favor by asking these 8 Vital Questions to the financial aid officer at each school:

Question #1 - Does your school guarantee to meet 100% of my child's financial need at your

school, and if not, what percentage of need does your school meet for the average student?

Most schools do not meet 100% of a student's financial need. It is important for you to know this information, in advance, before your child spends time and money applying to a particular school that will NEVER be able to give you the money you need to send your child to that college.

Question #2 - Does your school have a standard “unmet need” formula for students who apply for financial aid?

If a school says “Yes”, you want to know by how much they leave the average student short. For example, if your child has a need of \$10,000 at a school and they have an average “unmet need” of 50%, they will probably only award you \$5,000, and ask you to come up with the other \$5,000 on your own.

Make sure you find this out before you apply, it could end up saving you a lot of time and money!

Question #3 - Does your school have a ceiling on the maximum amount of financial aid a student can qualify for?

Some schools have maximum ceilings of \$5,000 per student. If this turns out to be the case, and you are eligible to receive \$10,000 -

You're Out Of Luck!

Question #4 - If my financial need remains the same for the next 4 years, will my child receive the same financial aid package in years 2, 3, and 4 at your school?

Many schools will award students a great package the first year to attract them to go to their school.

Then, in years 2, 3, and 4, they offer them a much lower package even though their financial need is the same, since the school knows there is a very slim likelihood that the student will transfer after they've already attended that college for 1 year.

Question #5 - If my family's financial need increases in year 2 at your college, will your financial aid package be adjusted accordingly, or will it remain the same?

Some schools will not adjust a student's financial aid package after the first year.

This becomes a serious problem especially if the family's income drops in the later years of college.

You must know this up front, so you won't have to make a tough decision later.

Question #6 - If my child doesn't apply for financial aid in his/her freshman year of college, can he/she apply for aid in future years?

In some cases, it may make sense for you not to apply for aid for the freshman year, especially if you have not done planning and you have all of your assets in the wrong places.

However, some schools have policies of giving priority consideration to students at the school who are already receiving financial aid.

If this is the school's policy, you may be shut out from getting financial aid for all 4 years.

Find this out before you apply!

Question #7 - Does your school have a "cut-off" date for guaranteeing that a student will receive financial aid?

If they do, make sure you get your financial aid forms in before their cut-off date, or there's a good chance you won't get any financial aid!

Question #8 - What is your school's policy on packaging outside scholarships into a financial aid award package?

Some schools will replace the FREE money you found with FREE money they were going to award you. So, in effect, you gain nothing by finding an outside scholarship.

Other schools will allow the outside scholarship to replace the loan money they were going to give you.

Obviously, it's better if they replace loan money rather than FREE money.

Make sure you find out each school's policy before you apply.

Failure to ask colleges any of these 8 Vital Questions could end up costing you a lot of time, money, and frustration.

Make sure you take the time to ask each school these 8 questions.

I promise you, it will pay off!

Chapter #7

“What You Must Do After You Fill Out Your College Financial Aid Forms...

And Why It’s Still Not Too Late To Increase Your Eligibility For College Funding!”

If it’s after January of your child’s senior year, you may be finished filling out your FAFSA and CSS Financial Aid Profile forms.

There’s only one slight catch...

You’re Not Done Yet!

You see, even after you file your financial aid forms, there are still several more “steps” you need to complete.

To begin with, a few days after filing the FAFSA you’ll receive via email, a document from

the Federal processing center called the “Student Aid Report,” or “SAR”.

The SAR is basically a summary of all the personal and financial questions you answered on the FAFSA.

Typically, there are two sections to the SAR.

Section One gives you instructions for making changes, and lets you know if you’ve made any mistakes that need to be corrected when filing out the FAFSA.

Part One of your SAR will also tell you if you qualify for a Pell Grant or any Direct Student Loans.

Don’t worry if you don’t and your SAR says you’re ineligible. Most middle class and upper-middle class families DON’T qualify for a Pell Grant since this is a Federal grant that is only meant for low-income families.

If you do happen to qualify for the Pell Grant program, you will have three sections to your SAR, with section three serving as your “voucher” for the Pell Grant program.

Regardless of whether or not you’re eligible for the Pell Grant program, your SAR will also tell you your “Expected Family Contribution” which is how much the government expects you to pay towards your child’s college education.

Look on the first page of your SAR below the date in small type there are three letters followed by some numbers.

Here's a sample of what it looks like:

Feb. 18, 2015

EFC: 15,480

What this means is that according to the Federal formulas, the government expects you to contribute \$15,480 towards the first year of college for your child.

Unfortunately, the Federal EFC is not the number most private and a few public colleges and universities use. Most of the schools that asked you to fill out a CSS Financial Aid Profile form will be using a different formula to calculate how much you should be paying towards college costs called the "Institutional Methodology." This figure is normally higher than the Federal EFC.

Here's What You Need To Do If You Have To Revise Or Update Your Information...

If you estimated your income and tax information when you originally filled out your financial aid forms, you must revise or update your information as soon as possible.

Since most people don't file their tax returns until April 15th, it would be a good idea to meet with your accountant or tax preparer and explain that you need to update your income tax

information on your child's financial aid forms immediately.

Tell your accountant you can't wait until April 15th, or it will hurt your chances of receiving financial aid. This should do the trick.

Anyway, after you've received your final updated income and tax information, it's time to correct it on your SAR.

Go to Part Two of your SAR where it says:

You Told Us:/The Correct Answer Is:

Once you've complete this process, the financial aid offices at the colleges you have applied to may select your student for a process called verification.

During the verification process (which is the equivalent of being selected for an audit by the IRS) you will need to correct your SAR report with the final income numbers that are on your tax return if you had originally completed the FAFSA with estimated information.

In light of this, I highly recommend you get your taxes done as soon as humanly possible.

If you are selected for verification, several of the schools will also require you to complete a verification worksheet and submit a signed copy of the federal tax return before they will give you a financial aid award package.

But, don't worry if you are selected for verification. It is very commonplace, and a lot less intrusive than an IRS Audit.

If you follow the step-by-step plan I've outlined above, everything should proceed smoothly and award letters will start arriving around April or May.

Chapter #8

“How To Take Control Of The College Funding Process And Get The Maximum Amount Of Money For Your Child’s College Education...”

In this chapter, we’re going to talk about two families - The Greens and The Smiths.

Both families started out with roughly the same financial situation, and their children applied to the same colleges since they both had B averages and 1,850 on their SAT’s.

However, that is where the similarities end.

The Greens started to think about the college funding process around December of their son, Timothy’s, senior year of high school.

John and Mary Green had a combined income of \$100,000, \$40,000 in savings, a home

worth approximately \$250,000, and a rental property worth \$60,000.

They had also put \$20,000 in savings into Timothy's name because their accountant told them they would save money on taxes.

They waited until January and filled out the financial aid forms themselves.

They got their Student Aid Report (this is what the government sends you after you file a financial aid form) back around the middle of February.

Much to their surprise, this complicated report told them the following things: (1) They had made several mistakes in filling out the financial aid forms and now needed to re-file a new set of forms with the corrected information; (2) It also said their family contribution (the minimum amount they would have to pay at any school) was \$29,360.

John and Mary stared at the report in amazement.

John exclaimed, "You mean to tell me that two average folks making a modest income with very little savings have to pay this much? Where in the world do they expect us to get all this money from? We're already up to our eyeballs in bills, and our savings was supposed to be for retirement - How in the world are we going to send Timothy to college?"

What the Greens weren't aware of was that financial aid is awarded on a first come, first served basis. Since they had to re-submit the financial aid forms, they lost valuable time and ended up losing a lot of college funding.

Around April, Timothy started getting award letters back from the colleges he had applied to.

He got his first award letter back from one of the colleges he applied to and said to his parents, "This can't be! The government report said we would have to pay \$29,360, but this award letter says we have to come up with \$35,000. But that's not the worst of it! The money they did offer us is almost all loans with the exception of a \$500 grant - How in the world are you guys ever going to be able to afford to send me to college?"

Timothy got the rest of his award letters from the other schools. Unfortunately, most of them were just as bad as the first college.

The Greens had a tough decision to make - should they tell Timothy they couldn't afford to pay for his college education, or should they sacrifice.

They decided to use their life's savings to pay for the first year, and then they would take out a home equity loan to help pay for years 2, 3, and 4.

* * *

The story of the Smith's turned out a lot differently.

They also had a combined income of \$100,000, savings of \$40,000, a home worth \$250,000, and a rental property worth \$60,000.

However, they decided to take control of the process.

Mr. Smith decided to use a local college-planning expert who explained the process to him and his wife and told him how to increase his eligibility for financial aid.

The first thing he told the Smith's to do was set up their savings and investments in the most favorable terms legally allowable before filling out the financial aid forms.

The next thing the college funding expert showed them was how to properly value their home for the financial aid forms. He explained that the government uses a special formula called the "Housing Index Multiplier" which is based on the year you purchased your home, and the purchase price. Most people have no earthly idea what this formula is, and end up over-valuing their home, which hurts their eligibility for funding.

The next thing the expert showed the Smiths was which schools their son, Peter, had the best shot of getting money from.

He explained how some schools have a lot of money to give out while others have virtually nothing.

The expert said “You must know which schools can give you the most money before you apply - not after. This way you won’t be surprised at the end of the year.”

The third thing the expert helped them with was filling out the forms. The Smiths were amazed when he told them that a surprisingly high percentage of forms go in with errors or inconsistencies. He went on to say, “If your form goes in wrong, you have to re-submit it again and you will lose thousands in funding.”

Joe and Cindy Smith wondered whether all of this planning would pay off.

The first good sign was when they received their Student Aid Report. It said their family contribution was only \$22,000. This was \$7,360 less than what the Greens had to pay - all because the Smiths took control of the process before they filed their forms.

They also discovered that their forms went in “error-free” so they wouldn’t have to re-submit any forms.

But the best was yet to come.

Their son, Peter, started to get his award letters back from the colleges he applied to.

He had also applied to the same college. Except, unlike Timothy, the college said he would

only have to pay the amount of his family contribution, and they would cover all expenses above and beyond that. He also received mostly grant money and only one loan.

Peter also started receiving award letters from the rest of the schools, and the monies offered were almost exactly what the expert told him to expect.

Joe and Cindy had an easy decision to make. All they had to do was come up with their family contribution, and most of the schools covered the rest of the expenses.

Peter ended up going to his school of choice, and his parents didn't have to spend their life's savings or mortgage their house to the hilt to do it.

The Smiths lived happily ever after.

* * *

What was the difference between these two families?

On the surface, they both looked the same. They had similar incomes, assets, and both students had similar grades and SAT scores.

The only difference was that The Smith's took control of the process instead of sitting back and hoping for the best.

Don't put yourself or your family in the same position as The Greens!

Chapter #9

“How To Appeal For The Best Deal On A College Education For Your Child...”

In this chapter, we're going to discuss an extremely important topic - one that will significantly impact both your child and your bank account.

I'm talking about...

How To Appeal For The Best Deal On A College Education!

Most parents take this subject lightly, and figure whatever the schools end up offering them is the best that they will get.

Let me tell you something...

Nothing Could Be Further From The Truth!

Let me ask you a question...when you went to purchase or lease your car - did you accept the first offer they made you, or did you look at their price as a “starting point” for negotiation?

What about when you bought your home? Did you purchase it at list price, or did you muster up all of your negotiating skills to try to get the seller to come down in price?

So why is college any different?

Even the cheapest state schools today will cost you about \$21,000 between tuition, fees, books, room and board, and miscellaneous expenses.

A private university can easily cost you \$50,000 a year and up.

Now multiply those amounts by 4 and then multiply by how many children you have. Wow!!! And that doesn't even include graduate school (God forbid!).

Are you starting to get my point yet?

A college education for your child (or children) is one of the single biggest investments you will ever make in your entire lifetime!

Doesn't it make sense to treat it like any other major purchase, and do your best to negotiate the best possible financial aid package for your child?

So Where Do You Begin?

Well, for starters, your children should be doing their best to get good grades in school. In

addition, they should be taking some type of review course to get a good score on their SAT's/ACT's (it's a little late for seniors, but not for juniors).

Second, you must start narrowing down your school choices to colleges and universities where your child lies in the top 25% of the applicant pool - this will significantly increase your chances of getting a good financial aid package.

Next, you must start researching schools that have the best policies on giving good financial aid packages. You want your child to apply to schools that will meet most or all of your family's financial need. It is also important to pick schools that have a history of giving more FREE money, less loans.

Hint - Pick schools that are well endowed and have a lot of money to give out to students. Private schools tend to have far more money available than state schools do. I recommend picking a couple of state schools as "safety" schools and the rest should be well-endowed private schools.

Fourth, you must apply to, at least, 6 - 8 schools to insure that your child gets a good offer from 1 or 2 of them. If all the schools are the same academic caliber, and some give you a good financial aid package while others give you poor packages - it will allow you to pit one college against the other when negotiating for a better financial aid package. Schools of equal caliber will often times compete for the same student by

offering aggressive financial aid packages. Be sure to take advantage of this.

Lastly, you must know your numbers in advance.

For example, do you know what your “Expected Family Contribution” is?

It is the minimum amount that the government expects you to pay towards ANY school. By the way, every December the Federal Government updates the financial aid formula. This update may cause a difference in your “EFC” each year.

Schools determine what they are going to offer you by subtracting your Family Contribution from their “Cost of Attendance”.

This provides them with your family’s “Financial Need”.

Frequently, schools will offer parents far less than what they were eligible to receive. Most families don’t dispute this since they have no idea of what they should have been offered in the first place.

Don’t Let This Happen To You!

Know your numbers in advance.

Find out what your Expected Family Contribution is. Then, find out what the cost of attendance is at each school.

Make sure the schools include all costs such as tuition, fees, books, room and board, living expenses, transportation, and miscellaneous expenses.

Once you get these two numbers, calculate your financial need at each school, and make sure their financial aid packages meets most or all of your need.

If they don't, call or write the school to discuss why they "left you short", and try to create a subtle competition with other schools your child applied to.

If you follow these steps, you should have no problem getting a great package from, at least, 2 or 3 of the schools your child applied to.

**If Your CPA Or Tax Preparer Doesn't
Understand How The Financial
Aid System Works...**

His use of these tax rules to save you \$1,500 in taxes (*The maximum allowed by law*) could cost you many more thousands of dollars in lost financial aid!

Where does that leave you as a parent of a college-bound student?

Up the creek if you don't understand how each of these provisions applies to you, and which credit is best to take and when.

One of the results of the new tax law is that individual advice has become more important than ever.

One solution will *not* fit all!

The way parents of college children arrange their finances to pay tuition fees will now vary more widely than ever from one family to another.

The only way to make sure you're not paying more than you need for your child's education is to sit down with a qualified college funding expert and find the best financial arrangement for you!

Chapter #10

“How To Get Maximum Money For College If You’re Divorced, A Minority, Own A Business, Recently Unemployed, Or The Parent Of An Athlete...”

In this chapter, we’re going to talk about special topics or circumstances if your family situation doesn’t fit into the “norm”.

What I mean by the “norm” is...married, average student, average grades, employed by a company (not your own), non-minority, etc. You get the point.

Anyway, most families, in one way or another, don’t fit into the statistical norm, and must be aware of how this will affect their chances of qualifying for financial aid.

So without further ado, let’s talk about...

Vital Things You Must Know If You Fit Into One Or More Of The Following Categories:

Category #1 - Divorced Or Separated Parents.

If you are currently divorced or separated (or will be soon), and your child will be applying to colleges next year, there are a few key things you should be aware of:

1. The financial aid forms should be completed by the parent with whom the student lives for the greater part of the year. For example, if a child lives with his mother for 8 months out of the year and with his father only 4 months, the income and asset information should be based on the mother only.
2. If the parent with whom the child resides is remarried, you must include the income and the assets of the stepparent as if he or she was the biological parent. This may not sound fair, but this is the way the financial aid formulas work.
3. Private colleges and universities can ask to see the income and asset information of the “other” divorced parent when awarding their own funds. However, this information will not affect federally based funds.

Category #2 - Academically Or Athletically Gifted Students, And Minorities.

Although most financial aid is based on “need”, it is also important to remember that financial aid packages are based to some extent on how badly colleges need your child.

There are three major areas that you should pay close attention to when applying for financial aid:

1. **Academically Gifted Students** – One of the primary scholarships awarded based on academic merit is the National Merit Scholarship Program. It is given to students who do extremely well on their PSAT/NMSQT scores. Also, many schools (outside of the Ivy League) try to attract top students away from the more highly rated schools by offering academic scholarships. If your child is academically gifted, use this as a bargaining chip.
2. **Athletes** - Even if your child is not Division #1 sports material, don't assume that Division #2 or #3 schools won't offer you preferential packaging (more grants, less loans) to attract your child to their school. Make sure you get in touch with the athletic department and make it a point to meet the coach at each school you visit. Also, get the high

school coach to write letters of recommendation to each school.

- 3. Minorities** - If your child is Black, Hispanic, or Native American, contact the colleges and find out about the availability of scholarship programs for minorities. .

Category #3 - Owning Your Own Business.

If you currently own your own business, or you are thinking of starting one, there are significant benefits when it comes to getting money for college.

To begin with, business assets are counted much less heavily than personal assets.

Also, you have the ability to control (or lower) your income during the years that your child is in college, thereby making you eligible for more financial aid.

Category #4 - Recently Unemployed (Dislocated).

If you were recently terminated, or have received notice that you will be terminated, or if you own your own business and cannot make a living due to current economic conditions, you must make the college financial aid officer aware of this.

There is something called “special circumstances” and a financial aid officer can use “professional judgment” to help you out in this situation.

Most frequently, what they can do for you is use “expected income” rather than the previous year’s income which is more reflective of your current financial state.

Every school has their own time frame or process once an unemployment situation has occurred. Check with your student’s financial aid office to find out how long before you can request a special circumstance.

Category #5 - Independent Students.

For those of you who plan to try to make your child appear to be “independent” so you can get more financial aid, you’re in for a shock!

There are 7 criteria that will be used to determine whether or not your child will be considered independent:

1. They will be 24 years of age or older before December 31st of their 1st year of college.

2. They are a veteran of the armed forces or are serving on active duty for purposes other than training.
3. They are an orphan or ward of the court.
4. They have legal dependents.
5. They are a graduate or professional student.
6. They are married.
7. If the financial aid administrator declares you independent based on documented special circumstances.

If your child doesn't fit into one of the above criteria, forget about trying to prove that they are independent - it won't work!

Category #6 - Applying For Early Decision.

If you plan to apply for financial aid, I have only one recommendation concerning applying for early decision...

Don't Do It!

If your child gets accepted to a school for early decision, they must go to that school even if they offer you a horrible package. The school is also aware of this which gives them an incentive to “under-award” you.

If you still decide to apply for early decision, just be forewarned.

* * *

Chapter #11

"A Treasure Chest Of Tips To Beat The High Cost Of College..."

I think you're really going to love this section!

Rather than covering just one strategy or technique to beat the high cost of college, I'm going to share with you...

"A Bushel Of Unusual Tips And Strategies to Beat The High Cost Of College!"

We have a lot to cover in this section, so without further ado - let's get started:

1. Choose Colleges That Have Innovative Payment Plans. Don't only pay attention to the normal college search criteria like courses offered, academic and athletic reputation, geographic location, etc. Instead, make sure you inquire about special scholarships, installment plans, guaranteed cost plans, and tuition remission for good grades. Remember, if you don't ask - they won't tell!

2. Always Apply To, At Least, Two Or Three Schools That Are Rated Equally. This way, if your child gets accepted to all of them, you may be able to play one against the other when negotiating to get a better financial aid package.

3. Try To Understand The Financial Aid Formulas. By understanding the formula, you will start to see how different factors will affect your eligibility for financial aid. For example, “Should you move the assets out of your child’s name?” or “Should Mom or Dad take two courses at a local community college to qualify as a part-time student?” By knowing the formula in advance of applying, you can legally set up your personal and financial situation to maximize your eligibility for financial aid.

4. Send Your Child To A Community College For His/Her First Year or Two Of School. If your child works hard and gets good grades, they can usually transfer to a top private university. This way, they can get a diploma from a prestigious school for half the cost!

5. Check Out Your State’s Financial Aid Programs. By contacting your state’s higher education agency, you can find out what financial aid programs they can offer “in-state” students. Many states have grant and low-interest loan programs specifically to help students who plan to pursue careers in medicine or teaching. Check with your state agency to see what they have for your child!

6. Don't Say "No" To Subsidized Student Loans.

If you end up qualifying for either a Perkins loan or a subsidized Stafford loan, think very strongly about taking it! These loans are interest-free for the four years your child is in school and up to six months after they graduate. In effect, the government is picking up the tab on these loans for four entire years. You may even be able to borrow the money, gain interest on it for four years, and then pre-pay the loan after four years without paying any interest whatsoever. Check with your lender to find out.

7. Have Your Child Complete Five Years Of College In Four Years Or Possibly Even Three.

Your child will have to increase their credit hours per semester and probably attend summer school, but you will save significantly on the total cost of college.

8. File Your Financial Aid Forms Accurately And On Time.

Remember, financial aid is awarded on a first come, first served basis. If you submit your forms with errors or omissions, it will probably "bump" the financial aid forms, and you will have to resubmit them at a later time. If this happens, you will probably lose aid since they award money on a first come, first served basis. Also, make sure to get your forms in on time. Most schools have different deadlines, and if you miss their deadline, you will almost definitely get less funding. The moral of the story is - File your forms correctly the first time!

9. Pick Colleges That Have The Best Histories Of Giving Good Financial Aid Packages. Many schools publish statistics on how much “need” they meet and how much FREE money and loans they give out. Know these numbers before you apply, so you don’t waste time and money applying to schools you’ll never be able to afford.

10. Don’t Be Afraid To Appeal For A Better Financial Aid Package. A school’s financial aid package is NOT fixed in stone. Just because they offer you a certain package, doesn’t mean you have to accept it. If you know how to calculate your “expected family contribution” and you find out what the school’s history of giving out financial aid is, you can usually get a pretty accurate idea of what you should have received. If the school’s offer is way off - write a letter to negotiate. I have seen many cases where schools gave \$2,000... \$3,000... even \$6,000 more than they originally offered just because the family asked. The moral is - Don’t Be Afraid To Negotiate!

11. If You Can’t Afford To Pay Your “Expected Family Contribution”, Think About Taking Out A Home Equity Loan Or Line Of Credit. By taking out a home equity loan instead of a commercial loan, your interest payments will be tax-deductible, and you will be reducing the value of your home for financial aid purposes. Although the federal formulas no longer ask about home equity, many private colleges still include it when determining how much money they will give you.

12. Have Your Child Enroll In Advanced Placement Classes Or Enroll In College Level Courses While They're Still In High School.

Every college level course they place out of is money you won't have to pay when they go to college. Considering college credits can cost as much as \$1,000 each, having your child place out of these courses can save you a lot of money.

13. Have Your Child Pick A College That Offers Cooperative Education.

There are over 900 colleges and universities that offer these kinds of programs. Your child will alternate taking classes with working in a job that is related to the career they want to pursue. It may take an extra year for them to finish college, but they will have a much better chance of landing a good job when they graduate.

14. Be Sure To Apply For Financial Aid Even If You Don't Think You'll Be Eligible.

Most families that make between \$100,000 - \$150,000 per year and own a home do qualify for some forms of financial aid. Sadly, many parents are under the misconception that they won't qualify so they don't even try. This is a huge mistake since you definitely won't be offered any money if you don't apply. Even if you don't qualify based on financial "need", many schools won't even consider you for "non-need" based aid if you don't try applying for need-based aid. So, regardless of what you've been told - give it a shot and apply!

15. Don't Spend A Lot Of Your Time Looking For Private Scholarships. Private

scholarships from foundations and organizations only make up approximately 3.1% of all the funding out there. The other 96.9% comes from the Federal Government, the state you live in, and the colleges or universities your child applies to. Spend most of your time applying for the 96.9%, instead of wasting a lot of time going after the 3.1%!

Chapter 12

Special Bonus Section

“9 New Secrets To Beating The High Cost Of College”

I know you're the parent of a college-bound student, and you're probably wondering how in the world you are going to pay for it! You have every right to be concerned since the average cost of a 4-year college education today is between \$84,000-\$144,000.

If you're like most folks, you'll probably end up mortgaging your house to the hilt, or spending your entire life's savings to muster up enough money to send your child to college. Or, even worse, if you don't have a lot of home equity or money in the bank, you'll end up sending your child to the least expensive school rather than the best college they can get into.

Either way, you'll probably end up feeling guilty, frustrated, and angry when you have to tell your child the truth - "I just can't afford to send you to the college of your choice, you'll have to settle for a state university or local community college."

What if I told you that, in most cases, you don't have to make these painful decisions. . .

Here's The Good News. . .

My name is John Ensley. I am President of JEnsley Financial, LLC, one of the leading college financial counseling services in the Pacific Northwest.

I guarantee you will discover how to beat the high cost of college!

I know this sounds too good to be true, but it really is possible! In fact, many families discover they can send their child to an expensive private university for less than the cost of a state college!

I guess you're wondering why I'm telling you all of this? The answer is quite simple. We have personally helped parents like you to send their children to expensive private and state universities that they never thought they could afford...

And There's A Good Chance I Can Do The Same For YOU!

So, I am offering you 60 – 90 minutes of my time for FREE (a value of \$150).

During Your FREE \$150 Consultation, I Will Reveal These "9 New Secrets To Beating The High Cost Of College":

Secret #1. Why Some Middle-Class and Upper-Middle Class Parents Pay Close To Nothing For Their Children's College Educations !

Most middle and upper-middle class parents automatically assume they won't be eligible for financial aid if they make over \$100,000 per year, and they own a home.

In most cases, these parents are eligible for some forms of financial aid since the formulas also take into consideration the total number of family members, how many of these family members will be attending college at the same time, the cost of the colleges and universities being applied to, etc. Don't assume you won't be eligible. We've even discovered a way for higher income, higher tax bracket families earning well over \$200,000 a year to pay for college ...*on a tax favored basis.*

Secret #2. Why High School "Financial Aid Nights" And High School Guidance Counselors Can Be Hazardous To Your Wealth!

Many parents unknowingly assume that all of their concerns will be answered at the high school "Financial Aid Night" or by their child's guidance counselor. Unfortunately, this rarely turns out to be the case.

Guidance counselors are too bogged down dealing with issues such as teenage pregnancy, drugs, helping students pick colleges, etc. to devote the adequate amount of time necessary to help each individual parent apply for financial aid.

Financial Aid Nights primarily focus on how to fill out the basic forms in general, like only the FAFSA. They do not explain how to legally and ethically increase your eligibility for financial aid by doing "income and asset" planning. They also do not help you pick schools based on each school's ability to give you a good financial aid package. And lastly, they will not show you how to negotiate to get the best possible financial aid package from each school.

All in all, go to your Financial Aid Night, but **DON'T** expect it to solve all your problems.

Secret #3. How To Send Your Child To An Expensive Private University For Less Than A State School! (This one really amazes my clients!)

Believe it or not, some private schools end up being cheaper than a state school or a local community college.

How can this be you ask?

Let me explain. . .

No matter what school your child applies to, you will have to pay your "Family Contribution", which is the minimum amount of money the government will expect your family to pay at any school.

So let's say your child applies to two schools - one private university and one state college. The private school costs \$30,000 per year and the state school costs \$20,000 per year.

Let's assume your family contribution is calculated to be \$15,000 - which is the minimum the government expects you to pay towards either school.

But here's what happens. Because the private university is well-endowed and has a lot of money to give out, they end up offering you financial aid that will cover all expenses above \$15,000 - so all you pay out of pocket to send your child to a \$30,000 a year school is \$15,000.

Unfortunately, the state school does **NOT** have a lot of money to give out, and all they offer you is \$2,000 in aid - so you end up paying \$15,000 plus the \$3,000 they left you short by for a total of \$18,000.

It actually ends up cheaper to send your child to a private school.

Secret #4. How To Lower Your "Out-of-Pocket" Costs, And Get The Maximum Amount

Of Money From Each School ! (Just like a good C.P.A. can minimize your tax liability, I can show you how to set up your financial situation in the most favorable terms legally allowable!)

Certain assets are counted much more heavily in the financial aid formulas than others. Where you keep your money could mean the difference between getting \$10,000 in financial aid or getting nothing. If you don't know how to legally and ethically position your money properly for purposes of financial aid, you could end up losing thousands in financial aid.

Secret #5. How To Pick Colleges That Will Give You The Best Financial Aid Packages - More FREE Money, Less Loans! (Why waste your time applying to schools that will never give you the money you need?)

Some schools are well-endowed and have the ability to award a lot of money to students. Other schools have very little money to give away.

It's important for you to know this information before you ever apply to a school.

By knowing, in advance, which schools give the best financial aid packages, you can have your child pick schools that they have the best shot of getting money from.

This way, you don't waste time and money applying to and visiting schools you will never be able to afford.

Secret #6. How To Fill Out The Complicated Financial Aid Forms Accurately and On-Time! (Failure to do so could cost you thousand of dollars in financial aid!)

Since financial aid is awarded on a first come, first served basis, it is imperative that you get your forms in accurately and on time, or you will miss out on thousands of dollars in financial aid that you would have been eligible for.

Simple mistakes like omitting a social security number, using white-out to make corrections, and not registering a male student for the selective service can actually "bump" a form.

If this happens, you will have to reprocess your financial aid forms which can take another 2-3 weeks.

Secret #7. How To Locate and Apply For Every "Need-Based" Scholarship, Grant, and Low-Interest Loan That Your Child May Be Eligible For!

Leave no stone unturned when searching for money for college. Be sure to apply for all "need-based" sources of funding through the Federal government, the state you live in, and the colleges

and universities your child is applying to. Most of these financial aid programs can be applied for by simply filling out the Federal form (the FAFSA) and, in some cases, the Institutional Form (the CSS Financial Aid Profile).

Secret #8. How To Pay For Your Child's Education On A Tax Favored Basis! (I've used this technique to help my higher tax bracket clients who don't qualify for need based financial aid!)

Do you make in excess of \$200,000 a year?

If you answered "Yes", there's a good chance you won't qualify for need based aid.

But what if I told you there is a way for you to make college tuition tax deductible? Do you think that might save you some money?

On average, we can show higher income clients how to save over \$4,000 a year in taxes!

Secret #9. How To Send Your Child To The College Of Their Choice Without Spending Your Life's Savings Or Paying Out Of Your Current Income!

Just like a good CPA can help you lower your tax liability, a good college funding consultant can help you get more money for your child's college education. But before you pick a consultant, make sure they offer the following services: (1) Help you

arrange your income and assets to lower your "out-of-pocket" costs and increase your eligibility for college aid; (2) Help you pick schools that you have the best shot of getting money from; (3) Help you fill out the two major financial aid forms so they go in accurately and on time; and (4) Help you negotiate with schools to get the best possible aid package.

Not taking advantage of any of these "9 Secrets" could literally cost you thousands of dollars in lost financial aid that you may be eligible to receive. Don't let this happen to you!

* * *

I may or may not have the answer to your college financing problems, but don't you think it's worth a phone call and a couple of minutes of your time to find out! There is no obligation, and if nothing else, you'll learn a great deal about the college financial aid process. Visit JEnsley.com/collegeplanning now to schedule a free, no obligation, consultation.

Why Am I Making You This Generous Offer?

Because I have a feeling that once you see how much money and time I can save you, there's a very good chance that you will end up becoming one of my next happy customers.

Remember, financial aid is awarded on a first come-first served basis. So, it is imperative that you start your planning immediately since waiting can severely limit your chances of receiving the maximum amount of financial aid!

So, visit JEnsley.com/collegeplanning right now and schedule a free, no obligation consultation. I'll be waiting to hear from you.

Sincerely,

John Ensley
President
JEnsley Financial, LLC