



## Today, a family could easily exceed **\$225,000** in college costs – for one child!\*

There are two different prices for a college education – one for the *informed buyer* and one for the *uninformed*.

### WHICH PRICE WILL YOU PAY?

Making well-informed college savings, planning, admissions and funding decisions can help you send your child to the right college, potentially save you considerably on out-of-pocket college costs and can help you avoid suffocating student loan debt.

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**Uninformed decisions, avoidable mistakes and preventable missteps may drive up your college costs. With our help, we'll look to answer these vitally important questions:**

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

**You should expect more than a simplistic, one-size-fits-all college strategy of saving for college and a finer focus towards saving on college costs.**

\* Source: College Board, "Trends in College Pricing and Student Aid 2022". Includes tuition, fees, room and board, books, etc. for private non-profit higher education institutions.