



Paying for College is NOT Just Financial Aid

Proper planning is required

- 4+ year financial commitment
- Career education requirements
- Colleges will only provide financial information one year at a time
- Financial aid office is limited in their advice for legal reasons

Three important parts of the decision

- Financial
- Academics
- Environment

Understanding the financial aid process

- $COA - EFC = \text{Financial Need}$
- Two Methods
 - Federal (FASFA)
 - Independent (CSS Profile)
- Colleges meet a percentage of financial need with both gift and self help money

Reduce your cost of education

- Financial Aid Positioning
- Community Colleges & Summer Courses
- Tax Strategies
- College Investment Options
- Loan Structure, Repayment & Forgiveness

Create Your Own Strategy

- Understand the details of your EFC
- Focus on the Outcome not Admissions

Important Websites

- EFCplus.com
 - (25+ Financial Aid Videos / Free EFC Calculator)
 - Signup for newsletter
- Onetcenter.org (Career Info)
- Fastweb.org (Private Scholarship)