

# Today, a family can easily exceed **\$250,000** 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?

Well-informed short, and long-term college planning, admissions and funding decisions at each of the many **decision points** along the way is how you plan for the overall best outcome and potentially save ON, not just FOR, the cost of college!



Uninformed decisions, mistakes and missteps will drive up your college costs. With our help, these vitally important questions will be answered:

- 1--Will we have to pay the school's full sticker price?
  - 2--What is EFC? What is our family's estimated EFC?
  - 3--Which schools should we consider applying to maximize financial aid or tuition discounts?
  - 4--How can we increase the likelihood for tuition discounts?
  - 5--What is the FAFSA? CSS Profile?
  - 6--How much financial aid could we expect?
  - 7--Can we increase our financial aid eligibility?
  - 8--How much in potential Tennessee scholarships/grants?
  - 9--What merit scholarships would our child potentially qualify for and what are the requirements?
  - 10--How do we negotiate a better financial aid award?
  - 11--What are the mistakes to avoid that may significantly drive up college costs?
  - 12--Are 529 College Savings Plans the right choice?
  - 13--What happens with unused money in a 529 account?
  - 14--How does an UGMA/UTMA factor into financial aid?
  - 15--Should we pay for college with after-tax income in light of other options?
  - 16--Which other savings options may be better given our situation?
  - 17--Will we qualify for tax credits? Which ones?
  - 18--How can we leverage our business to reduce college costs?
  - 19--Would test prep benefit our child?
  - 20--How can we maintain or potentially increase cash flow during the college years?
  - 21--What are the appropriate funding strategies for covering any shortfalls?
  - 22--What is the proper funding role for grandparents?
  - 23--How can I shop for schools within my budget based on net cost after aid?
  - 24--If using student loans, what type should we consider? What is the max we should consider borrowing and what will our future monthly payments look like?
  - 25--What could my family's ideal four-year college spending budget look like? All four years, down to the dollar, for all children?
- Free video tutorials, resource guides, and cost of services:  
[www.towerbrentwood.com/lateststagecollegeplanning](http://www.towerbrentwood.com/lateststagecollegeplanning)

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\* Source: College Board 2014 data analyzed by Collegiate Funding Solutions, Inc. Includes tuition, fees, room and board