

# Paying for college is confusing and expensive



In my opinion, figuring out how to pay for college without robbing your retirement, or your child's retirement (or other life goals), requires information and guidance. I specialize in helping you fit the college piece of the puzzle in with all of the other key financial puzzle pieces, holistically, to create the best possible outcome for your family.

Contact me for a no cost, no obligation, no pressure consultation.

**Jerry Moore, CIMA®, CERTIFIED FINANCIAL PLANNER®**



## Let's get your questions answered and start a plan:

- 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?
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