

UNIVERSITY PARENT
GUIDE



2010 | **Education Funding**
2011 | **Consultants Association**

RESOURCES – INSIGHT – HELPFUL INFORMATION

Welcome!

University Parent Media works closely with institutions around the country to bring together the most relevant, timely information into one all-inclusive resource.

We hope these resources help nurture your connection and involvement in your student's college years!

University Parent Media Staff

Publisher: Sarah Schupp

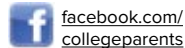
Production: Grace Cassara, Eric Hosmer, Brian James, Lee Riley, Jon Saints, Meg Steinborn

Sales: Rebecca Boozan, David Famula, Mike Gooley, Scott Griesser, Sharon Haddad, Jon Hydeman, Kristen Seldon, Amy Travis

University & College Relations: Sarah Koontz

Office Manager: Linsey Straugh

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- Pass it along to parents of prospective college students to promote the school.
- Please recycle when finished!
- Discover more content, tips, and local business information by visiting us online! (URL below)



Education Funding Consultants Association
P.O. Box 140
Green Village, NJ
(866) 597-EFCA (3322)
www.efcagroup.org

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Education Funding Consultants Association
A National 501(c)3 Non-Profit Organization

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About the EFCA...



The EFCA, Education Funding Consultants Association, is a federal tax-exempt 501© 3 national non profit organization. Our educational & financial professionals specialize in college planning & funding.

Decisions that can and will influence a student's future. We provide information on how and why to select colleges as it relates to costs and share insight on how to make paying for college a financial non-event...

Attendees at EFCA presentations find the information to be beneficial because these workshops help clarify and simplify the financial aid process. Our presentations are designed to engage the audience while providing opportunities to ask questions.

Our events are extremely successful and well attended. Feedback received from our parents is they wish that they could have received this information sooner! ■

“ Our mission is to help parents and students sort through the myriad of decisions that lay ahead. We provide information on how and why to select colleges as it relates to costs and share insight on how to make financing a college education a non-event. ”

Why Paying for College Could be the Best Thing to Happen to You

To view full power point presentation go to:

<http://www.universityparent.com/efca>

To view full power point presentation go to:

www.efcagroup.org

What is financial aid?

merit
financial need
scholarships
grants

the goal of financial aid

Need Based Formula

Federal Formula (FM)
Institutional Formula (IM)

Need Based Formula

Total College Costs (COA)

Federal Formula (FM)
Institutional Formula (IM)

Need Based Formula

Total College Costs (COA)

Expected Family Contribution (EFC)

Federal Formula (FM)
Institutional Formula (IM)

Need Based Formula

Total College Costs (COA)

Expected Family Contribution (EFC)

→ Financial Need

Federal Formula (FM)
Institutional Formula (IM)



2010 – 2011 EFC Calculations

Income	Family of 3	Family of 4	Family of 5	Family of 6
\$80K	\$13,656	\$12,146	\$10,763	\$9,141
\$90K	\$17,921	\$15,782	\$14,398	\$12,776
\$100K	\$20,468	\$19,130	\$17,919	\$16,411
\$110K	\$23,171	\$21,834	\$20,622	\$19,171
\$120K	\$26,629	\$25,056	\$23,844	\$22,393
\$130K	\$30,086	\$28,277	\$27,066	\$25,615
\$140K	\$33,542	\$31,734	\$30,288	\$28,837
\$150K	\$36,999	\$35,191	\$33,510	\$32,059
\$160K	\$40,448	\$38,648	\$36,966	\$35,280
\$170K	\$43,764	\$42,007	\$40,377	\$38,266
\$180K	\$47,079	\$45,323	\$43,693	\$41,370

Common FAFSA Errors

Divorced/Remarried parent info

Not obtaining two pins

Untaxed income

Household size

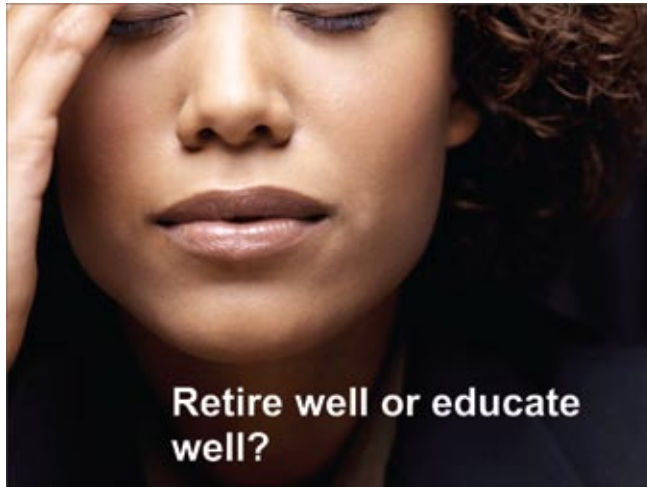
Number in post-secondary education

Real Estate and investment net worth



\$50,000 +

George Washington	Drexel University
University of Richmond	Bucknell University
Sarah Lawrence U.	Bennington College
Kenyon College	Columbia University
Vassar College	Wesleyan
UPENN	Trinity College



George Washington	Drexel University
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Sarah Lawrence U.	Bennington College
Kenyon College	Columbia University
Vassar College	Wesleyan
UPENN	Trinity College

- New York University
- Duke University
- Any of the Ivies (when no financial need)
- American University
- Tufts University
- University of VA (traditionally lousy aid)
- Drexel University
- Boston College
- 90% of Art and Music Colleges/Schools/Conservatories
- Villanova University
- Washington University in St. Louis
- Emerson College (traditionally lousy aid!)

How to make paying for college a non-event

- Scholarships and Grant opportunities
- Maximizing Current Cash Flow
- Utilizing Tax Strategies
- Tax-Scholarship Strategies
- Achieving Retirement Goals
- Long Term Wealth Planning

Solving the Puzzle of College Admission

Three most Important **years.**

- 9th Grade
- 10th Grade
- 11th Grade

Early

- Early Action vs. Early Decision
- November 1st – 15th submission
- December 15th – Jan.19th acceptance notification

Regular

- January 1st – February 1st Submission
- March 1st – April 15th Acceptance
- On or around May 1st decision by student

NOTES



enrollment advisor

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Types of Colleges

4200

Register & Attend	1900
Routine enrollment process	
Specialty Schools	300
Admit on interest and talent	
Meet basic standards	1500
Admit more than 75% of applicants	
Competitive	400
Admit from 40% to 75% of applicants	
Selective	100
Admit fewer than 40% of applicants	

Useful Statistics

- Number of HS Grads expected to increase until 2014.
- 50% of apps filled on-line
- 70% of students fill 3 or more apps.
- 400 apps per admissions officer

\$200K+

- George Washington U.
- Bucknell University
- University of Richmond
- Bennington College
- Sarah Lawrence U.
- Columbia U.
- Kenyon College
- Wesleyan
- Vassar College
- Trinity Coll.
- Drexel University
- UPENN
- Many many others!

4 Rules

For paying for college in a recession.

- Grades matter.
- Early birds get the scholarship worms.
- Apply to several affordable schools.
- Apply to several generous schools.

Know the system.


Marketing Opportunities for Colleges

Financial Aid Leveraging

The Secret Weapon

Admit Deny Tactics:

Intentional gapping of poor students.



New SAT & ACT Comparison Chart

ACT <i>If you scored...</i>	NEW SAT <i>It's about the same as a...</i>	ACT <i>If you scored...</i>	NEW SAT <i>It's about the same as a...</i>
36	2400	23	1590
35	2340	22	1530
34	2260	21	1500
33	2190	20	1410
32	2130	19	1350
31	2040	18	1290
30	1980	17	1210
29	1920	16	1140
28	1860	15	1060
27	1820	14	1000
26	1760	13	900
25	1700	12	780
24	1650	11	750

"Yes I can!"

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Raising grades, confidence and motivation

Internet Resources

Financial Aid:

www.fafsa.ed.gov

www.pin.ed.gov

www.StudentLoanNetwork.com/Resources

College Resources:

www.collegeboard.com

www.petersons.com

www.college-retirement.com

[www.myroad.com\(collegeboard\)](http://www.myroad.com(collegeboard))

www.onlinecollegetools.com

www.universityparent.com

Scholarship Searches:

www.findtuition.com

www.fastweb.com

www.finaid.com





College Admission and Funding Assistance

YOU KNOW THE POWER OF EDUCATION

It's a common hope for parents to see their children complete some degree of higher education. A university or college education has been shown to have a significant impact on employment and earnings throughout a graduate's life.

DO YOU KNOW THE REAL COSTS?

The cost of education is increasing rapidly – in fact the cost has gone up more than 330% over the last 20 years. It is safe to assume that parents will need to carry a significant portion of that expense. It is estimated that the average family will dedicate at least 30% of their income to paying their share of the college costs.

HOW WILL YOU CLOSE THE GAP?

Coming up with a minimum of \$90,000 for a four year degree is a challenge for most households, and with more than one child enrolled you can expect an even greater burden.

There are several possible ways to close the gap: Scholarships and grants offered to students who are desired by a college for academic standing, athletic prowess, a special talent and even fulfilling a schools geographic or demographic need. Use of existing savings and cash-flow at the time of college or borrow the funds when your child is ready to go to school is an alternative, however there may be other solutions to address these shortfalls before you spend down assets or borrow. Financial help is available to students and will vary from institution to institution. While these sources can make a difference they will not cover it all. It is important to know well ahead of time what these costs will look like for your family and student.

College & Retirement Solutions offers cutting edge tools that will help you close the gap on admission and cost, making it easier to say "yes" to the student's desired school. You have the option of using our tools and going it alone or hire us to assist your family throughout the process.

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