

Late Stage College Planning
Successfully Navigating College Search



Cozy Wittman
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Helping families successfully navigate college search for 15 years
Help students identify right fit schools – Academic, Social, Financial
Reduce the stress between parents and kids during this journey

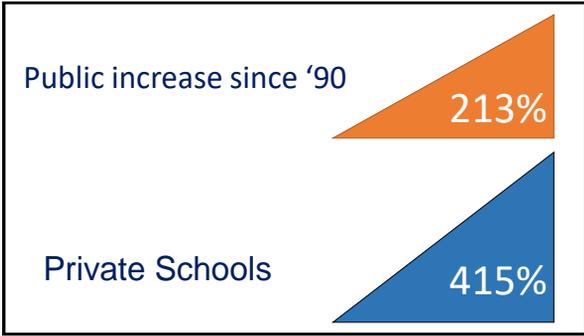
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More than 529's!

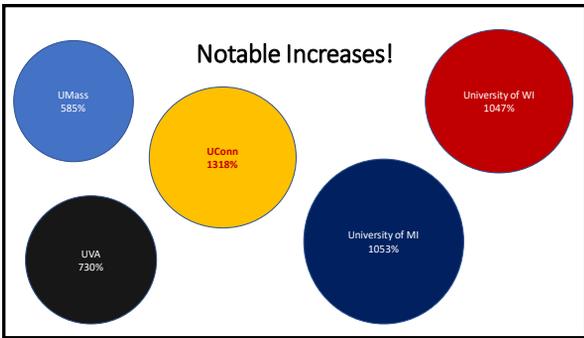


Late-stage college planning is a significant opportunity to provide value to your clients and build your business!

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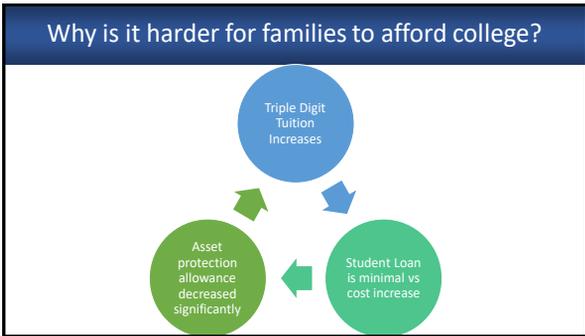


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School	Total Cost
Northwestern	\$83,848
University of Chicago	\$82,848
NYU	\$80,878
Washington University	\$76,766
Denver University	\$73,590
Lawrence University	\$63,585
University of CA-Berkley	\$36,470*
Penn State	\$36,278*
University of Minnesota	\$29,504*

*In-state tuition

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The national transfer rate: 38%

Average Cost of 1 Transfer	\$14,000
Cost for 2 transfers	\$24,000*

*State school to state school – private to any other style of college is much larger

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2 Types of Aid

- Need Based Aid
- Merit Based Aid

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2 Need-based Aid Forms

FAFSA CSS Profile

Expected Family Contribution (EFC)

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Biggest Influencers of Financial Aid

- Income from tax return
Parent non-retirement assets
- Number of children in college
- Children's assets and income
(UGMA/UTMA, Grandparent donations)



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FAFSA Review

- Filled out fall of senior year and each subsequent fall
- Determines need at both Federal and Collegiate levels
- May be a factor in the addition of merit grants & scholarships
- Application for the Federal Student Loan Program
- Creates a great deal of confusion and stress

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Asset/Income Assessment on FAFSA

- Parents**
 - 5.64% assets – income up to 47%
- Students**
 - 20% assets – income 50%
- Grandparents**
 - Not assessed at all

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FAFSA Changes

Expected Family Contribution becomes Student Aid Index

- No discount for the # of students in college
- Divorce Formula changing from primary residence to financial support
- Grandparent contributions no longer negative impact
- Small business definition changing

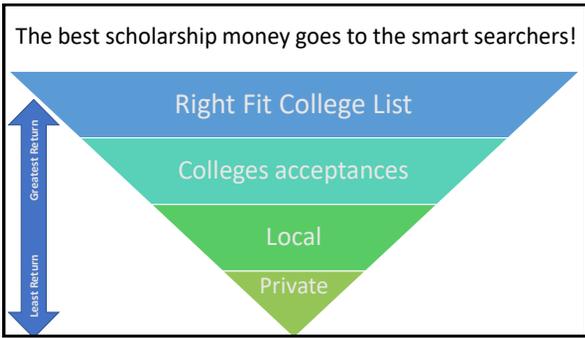
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Merit Aid

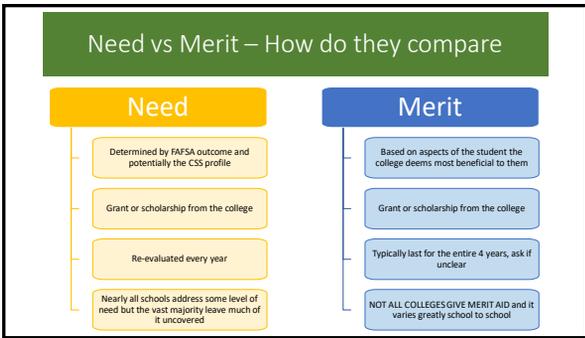


AP, PSEO, standardized test scores, GPA, sports, etc.

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Anatomy of 1 College's Merit Aid

<ul style="list-style-type: none"> • Demonstrated Interest • Lives out of state • Every "A" on the transcript • Rigorous class • Excellent letter of recommendation • Increase ACT score • FAFSA • CSS/Profile • Essay 	<p>\$3,000</p> <p>\$2,000-\$15,000</p> <p>\$62 per "A"</p> <p>\$400 for every AP, IB, etc.</p> <p>\$1,800</p> <p>\$425 per point above avg.</p> <p>\$1,800</p> <p>\$2,500</p> <p>\$1,100-8,500 for excellent</p>
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Assure clients have a *strategy* to pay for college

- 4-year plan & a budget
- Discuss early in the search process
- Define expectations

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Understand how COVID is impacting search

- Lots of test optional schools THIS YEAR
- Touring Decisions
- Secondary factors hold a strong role in acceptance
- Pricing & Merit Aid

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What we do!

Just like realtors understand the housing industry, College Inside Track helps families navigate the college search landscape and understand the “behind the scenes” things.

You can do it on your own, but you will often cost yourself money.

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We help navigate the complicated process and find the right fit



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We ensure you get best pricing for your list schools



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We are a neutral third-party that students listen to

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How to leverage us to add value

- Start your clients in the right time - sophomore/junior years!
- Recommend our family consultation
- Client Events
- Monthly content you can use
- Grandparents want to help!

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Free Family Consultation

- Value add for you to brand
- An hour of free advice for your clients
- Answer their questions around college search
- Share timing and pacing for great search
- Leave them with great ways to continue

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Services

Comprehensive Package

- List Creation and Evolution
- Support on interaction with school
- Application and Essay work
- Financial Aid consulting
- Decision Support

Pricing - starting \$4995

Cost of 1 Transfer - \$14,000
 Cost of 2 Transfers - \$24,000

Fewer than 4% of CIT kids transfer
 97% get into one of their top 3 schools

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Questions?

Follow us on Facebook for the latest!

Share us with people you know – free consultations for anyone with questions around search.

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