

Late-Stage College Planning Successfully Navigating College Search

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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

More than 529's!



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



Quiz

As a percentage, how much has tuition increased nationally at public institutions since 1990?

- 73%
- 106%
- 180%
- 213%
- I need my T1 calculator to figure that out

Public increase since '90

213%

An orange right-angled triangle with the hypotenuse on the left side, pointing towards the text 'Public increase since '90'. The percentage '213%' is written in white inside the triangle.

Private Schools

415%

A blue right-angled triangle with the hypotenuse on the left side, pointing towards the text 'Private Schools'. The percentage '415%' is written in white inside the triangle.

Notable Increases!

UMass
585%

UConn
1318%

University of WI
1047%

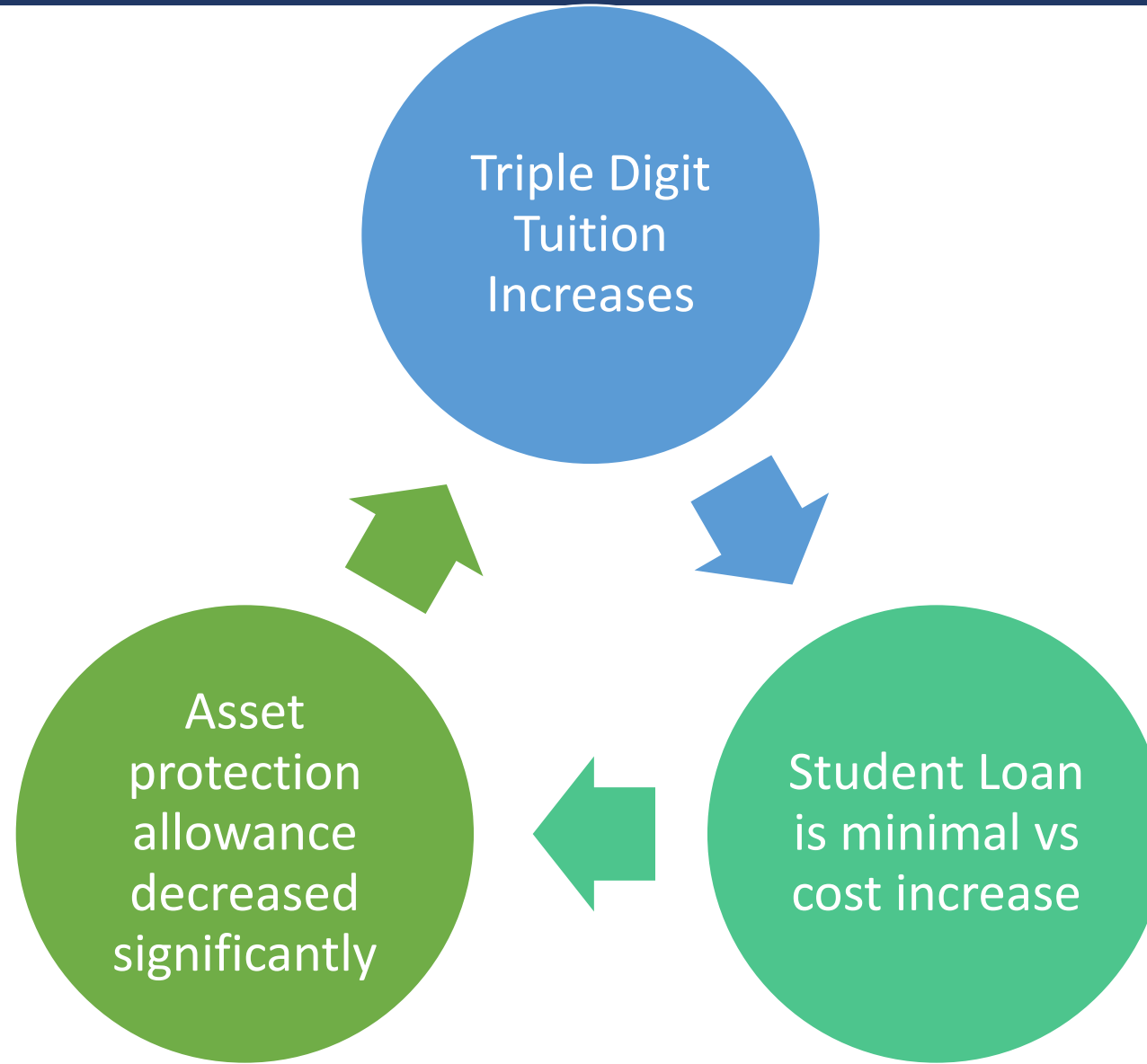
UVA
730%

University of MI
1053%

School	Total Cost
Northwestern	\$87,804
Columbia University	\$85,967
NYU	\$83,250
Johns Hopkins University	\$78,810
University of Denver	\$76,036
Rice University	\$74,110
University of CA-Berkeley	\$39,550*
Penn State	\$36,278*
University of Texas	\$29,910*

*In-state costs

Why is it harder for families to afford college?





Quiz

What percentage of students transfer at least once?

- 6%
- 14%
- 25%
- 38%
- 50%
- Doesn't everyone transfer?

The national transfer rate:



38%

Average Cost of 1 Transfer	\$14,000
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Cost for 2 transfers	\$24,000*
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*State school to state school – private to any other style of college is much larger

2 Types of Aid

- Need Based Aid
- Merit Based Aid

2 Need-based Aid Forms

FAFSA

CSS Profile

Student Aid Index (SAI)

Asset/Income Assessment on FAFSA

Parents

- 5.64% assets – income up to 47%

Students

- 20% assets – income 50%

Grandparents

- Not assessed at all

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

Merit Aid



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

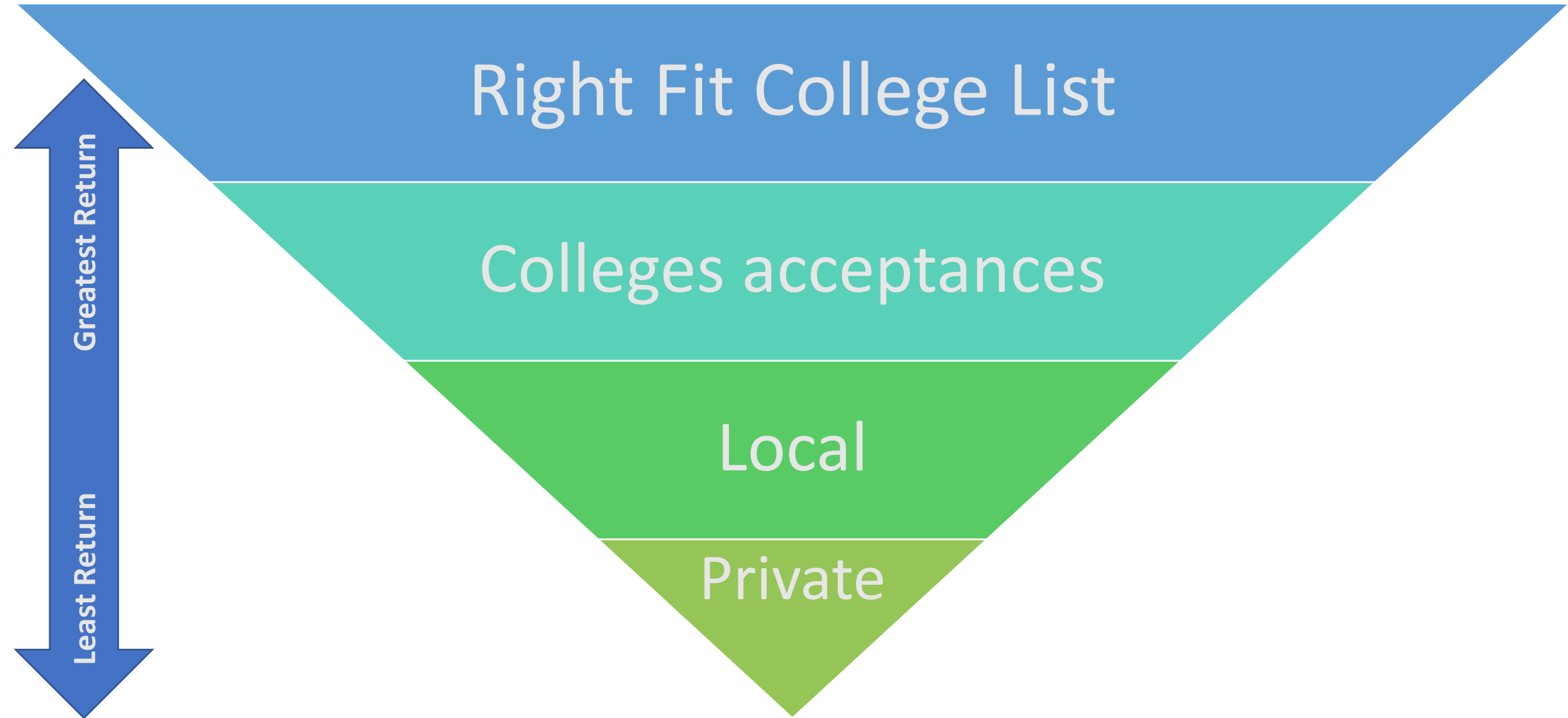


Quiz

Where do the best scholarships come from?

- Specialty programs through the federal government
- Online in the scholarship aggregators
- The colleges through application and acceptance processes
- Local groups like community groups, churches, banks, etc

The best scholarship money goes to the smart searchers!



Need vs Merit – How do they compare

Need

Determined by FAFSA outcome and potentially the CSS profile

Grant or scholarship from the college

Re-evaluated every year

Nearly all schools address some level of need but the vast majority leave much of it uncovered

Merit

Based on aspects of the student the college deems most beneficial to them

Scholarship from the college

Typically last for the entire 4 years, ask if unclear

NOT ALL COLLEGES GIVE MERIT AID and it varies greatly school to school

Anatomy of 1 College's Merit Aid

- Demonstrated Interest \$3,000
- Lives out of state \$2,000-\$15,000
- Every "A" on the transcript \$62 per "A"
- Rigorous class \$400 for every AP, IB, etc.
- Excellent letter of recommendation \$1,800
- Increase ACT score \$425 per point above avg.
- FAFSA \$1,800
- CSS/Profile \$2,500
- Essay \$1,100-8,500 for excellent

Assure clients have a *strategy* to pay for college

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

Trends impacting the cost of college!

The shift toward
Early Decision

Complexities of
getting into the
selective schools –
the list got bigger!

Test optional

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.

We help navigate the
complicated process
and find the right fit



We ensure you
get best pricing
for your list
schools





We are a
neutral third-
party that
students
listen to

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!

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

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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