“HOW ARE YOU GOING TO PAY FOR COLLEGE”? 
A College Preparation And Funding Workshop
“THE SCIENCE OF GETTING THE BEST EDUCATION FOR YOUR MONEY”
YOU WILL LEARN

2. How to Turn the Process in Your Favor.
3. Information Not Readily Available to the Public.
The Three Stages of College Funding

Early Stage
Late Stage
After College
The Three Stages of College Funding

1. Early Stage
   • Children's Age 1 - 14
   • 529, Savings Accounts, CD’s, Government Bonds
The Three Stages of College Funding

2. Late Stage
   • Children Freshman through Seniors in High School.
   • When you realize you do not have enough saved to pay for College.
3. After College

• Paying off your Student Loan’s.
• Student Debt Crisis 2016: New Graduates Owe A Record-Breaking Average $37,000 In Loans

Wall Street Journal / BY JULIA GLUM @SUPERJULIA ON 05/06/16 AT 10:47 AM
The Three Stages of College Funding

• How can we pick the “best college”?
• How will we pay for college?
• How is college funding actually awarded?
• How do we apply for funding?
• Will I have to settle for a lesser College?
A BRIEF INTRODUCTION

1. Marty McCain
2. Key Wealth Strategies
3. Certified College Advisor
4. An expert in Late Stage College Funding
KEY QUESTIONS

1. How much can you earn as a high school student before it affects your financial aid eligibility?

2. How do you put the college on notice that they have some competition?

3. What is your base year?

4. Why is it Crucial to your receiving Cash for College?
The Odds Are Against You

1. Over 52% of College Students Drop Out
   A. Lack of Funding
   B. Changing Majors
   C. Changing Schools

2. The Average Student – 5 ½ Years to Obtain Their Bachelor’s Degree.
1. 86% Graduate

2. The Average Student takes 4 ½ Years to Obtain Their Bachelor’s Degree.
QUESTION

➤ What does an extra year of College mean to you?
THE STUDENTS WE HELP

Two Keys

1. Experience
   A. Timeline
   B. Preparation

2. Selectivity
   A. We work with only those who are committed.
COLLEGE IS THREE THINGS

1. Essential
2. Expensive
3. A Business
1. ESSENTIAL

<table>
<thead>
<tr>
<th>College / H.S.</th>
<th>Starting AGV Salary</th>
<th>Middle of Career Salary</th>
<th>40 Year Total Salary</th>
</tr>
</thead>
<tbody>
<tr>
<td>High School Diploma</td>
<td>$20,438</td>
<td>$20,438</td>
<td>$817,509</td>
</tr>
</tbody>
</table>
## 1. ESSENTIAL

<table>
<thead>
<tr>
<th>College / H.S.</th>
<th>Starting AGV Salary</th>
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<tbody>
<tr>
<td>High School Diploma</td>
<td>$20,438</td>
<td>$20,438</td>
<td>$817,509</td>
</tr>
<tr>
<td>Top 150 - 175 College</td>
<td>$44,945</td>
<td>$76,946</td>
<td>$2,757,916</td>
</tr>
<tr>
<td>Top 50 – 75 College</td>
<td>$48,248</td>
<td>$86,352</td>
<td>$3,073,040</td>
</tr>
<tr>
<td>Top 26 – 50 College</td>
<td>$51,976</td>
<td>$96,480</td>
<td>$3,414,160</td>
</tr>
<tr>
<td>Top 25 Colleges</td>
<td>$57,896</td>
<td>$109,348</td>
<td>$3,859,400</td>
</tr>
</tbody>
</table>
1. ESSENTIAL

1. Companies will not Hire you without a college Degree.

2. If you want to move up in your Career you need that piece of Paper.
## 2. EXPENSIVE

### State of Texas Schools

<table>
<thead>
<tr>
<th>College Name</th>
<th>In State</th>
<th>Out of State</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Houston</td>
<td>$27,841</td>
<td>$40,509</td>
</tr>
<tr>
<td>Texas A &amp; M</td>
<td>$23,960</td>
<td>$42,553</td>
</tr>
<tr>
<td>University of Texas</td>
<td>$28,543</td>
<td>$52,287</td>
</tr>
<tr>
<td>TCU</td>
<td></td>
<td>$66,443</td>
</tr>
</tbody>
</table>

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# 2. EXPENSIVE

## Tier One Schools

<table>
<thead>
<tr>
<th>College Name</th>
<th>Tuition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice University</td>
<td>$63,993</td>
</tr>
<tr>
<td>Stanford</td>
<td>$75,845</td>
</tr>
<tr>
<td>M. I. T.</td>
<td>$82,093</td>
</tr>
<tr>
<td>Harvard</td>
<td>$79,960</td>
</tr>
</tbody>
</table>
2. BUSINESS

Endowment Funds

• College Name
• Harvard
• Stanford
• M. I. T.
• Texas A & M
• Rice University
• T. C. U.
## 3. BUSINESS

### Endowment Funds

<table>
<thead>
<tr>
<th>College Name</th>
<th>Endowment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harvard</td>
<td>$36,449</td>
</tr>
<tr>
<td>Stanford</td>
<td>$22,223</td>
</tr>
<tr>
<td>M. I. T.</td>
<td>$13,475</td>
</tr>
<tr>
<td>Texas A &amp; M</td>
<td>$10,477</td>
</tr>
<tr>
<td>Rice University</td>
<td>$5,557</td>
</tr>
<tr>
<td>T. C. U.</td>
<td>$1,514</td>
</tr>
</tbody>
</table>
“Hedge fund manager and billionaire John Paulson donated $400 million to Harvard to support its engineering school, according to a university press release.”
“Harvard has the largest endowment of any university in the country, valued at over $36 billion. Paulson's donation only puts it further ahead of Yale University, the next biggest endowment with about $24 billion.”
“His gift surpasses the second-largest gift given to Harvard, a $350 million endowment from Gerald Chan's family foundation.”
“Stanford also announced it was expanding financial aid. The university said that no parents with an annual income and typical assets of less than $125,000 will have to pay a single cent toward tuition. The threshold for this aid was previously $100,000.
“Stanford also said it will offer free room and board -- in addition to free tuition -- for those making less than $65,000, raised from the previous $60,000 threshold.
RETURN ON INVESTMENT

❖ A.K.A = R.O.I.
### 3. BUSINESS

#### 107 Schools with a Billion Dollars in Endowment Funds!

<table>
<thead>
<tr>
<th>Rank</th>
<th>Institution</th>
<th>State/Province</th>
<th>2015 Endowment Funds (in $000s)</th>
<th>2014 Endowment Funds (in $000s)</th>
<th>Change in Market Value (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Harvard University</td>
<td>MA</td>
<td>36,448,817</td>
<td>35,883,801</td>
<td>1.6</td>
</tr>
<tr>
<td>2</td>
<td>Yale University</td>
<td>CT</td>
<td>25,572,000</td>
<td>23,894,800</td>
<td>7.0</td>
</tr>
<tr>
<td>3</td>
<td>The University of Texas System</td>
<td>TX</td>
<td>20,083,150</td>
<td>25,425,922</td>
<td>-5.3</td>
</tr>
<tr>
<td>4</td>
<td>Princeton University</td>
<td>NJ</td>
<td>22,721,473</td>
<td>20,995,18</td>
<td>8.2</td>
</tr>
<tr>
<td>5</td>
<td>Stanford University</td>
<td>CA</td>
<td>22,325,957</td>
<td>21,440,006</td>
<td>3.6</td>
</tr>
<tr>
<td>6</td>
<td>Massachusetts Institute of Technology</td>
<td>MA</td>
<td>13,474,743</td>
<td>12,425,131</td>
<td>8.4</td>
</tr>
<tr>
<td>7</td>
<td>The Texas A&amp;M University System and Foundation</td>
<td>TX</td>
<td>10,472,002</td>
<td>11,105,890</td>
<td>-5.6</td>
</tr>
<tr>
<td>8</td>
<td>Northwestern University</td>
<td>IL</td>
<td>10,193,037</td>
<td>9,778,112</td>
<td>4.2</td>
</tr>
<tr>
<td>9</td>
<td>University of Pennsylvania</td>
<td>PA</td>
<td>10,133,356</td>
<td>9,582,335</td>
<td>5.8</td>
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<tr>
<td>10</td>
<td>University of Michigan</td>
<td>MI</td>
<td>9,952,115</td>
<td>9,714,460</td>
<td>2.3</td>
</tr>
<tr>
<td>11</td>
<td>Columbia University</td>
<td>NY</td>
<td>9,639,065</td>
<td>9,231,047</td>
<td>4.5</td>
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<tr>
<td>12</td>
<td>University of Notre Dame</td>
<td>IN</td>
<td>8,566,952</td>
<td>8,039,756</td>
<td>6.6</td>
</tr>
<tr>
<td>13</td>
<td>University of California</td>
<td>CA</td>
<td>7,997,096</td>
<td>7,344,510</td>
<td>8.3</td>
</tr>
<tr>
<td>14</td>
<td>The University of Chicago</td>
<td>IL</td>
<td>7,549,710</td>
<td>7,545,544</td>
<td>0.1</td>
</tr>
<tr>
<td>15</td>
<td>Duke University</td>
<td>NC</td>
<td>7,296,545</td>
<td>7,076,176</td>
<td>3.2</td>
</tr>
<tr>
<td>16</td>
<td>Washington University in St. Louis</td>
<td>MO</td>
<td>6,818,748</td>
<td>6,603,379</td>
<td>2.6</td>
</tr>
<tr>
<td>17</td>
<td>Emory University</td>
<td>GA</td>
<td>6,684,398</td>
<td>6,611,479</td>
<td>0.0</td>
</tr>
<tr>
<td>18</td>
<td>University of Virginia</td>
<td>VA</td>
<td>6,180,515</td>
<td>5,945,952</td>
<td>3.9</td>
</tr>
<tr>
<td>19</td>
<td>Cornell University</td>
<td>NY</td>
<td>6,037,546</td>
<td>5,889,948</td>
<td>2.5</td>
</tr>
<tr>
<td>20</td>
<td>Rice University</td>
<td>TX</td>
<td>5,557,479</td>
<td>5,527,603</td>
<td>0.5</td>
</tr>
<tr>
<td>21</td>
<td>University of Southern California</td>
<td>CA</td>
<td>4,799,511</td>
<td>4,509,014</td>
<td>5.5</td>
</tr>
<tr>
<td>22</td>
<td>Dartmouth College</td>
<td>NH</td>
<td>4,661,491</td>
<td>4,468,219</td>
<td>4.4</td>
</tr>
<tr>
<td>23</td>
<td>Vanderbilt University</td>
<td>TN</td>
<td>4,335,542</td>
<td>4,086,040</td>
<td>6.2</td>
</tr>
<tr>
<td>24</td>
<td>The Pennsylvania State University</td>
<td>PA</td>
<td>3,635,720</td>
<td>3,445,965</td>
<td>5.5</td>
</tr>
<tr>
<td>25</td>
<td>The Ohio State University</td>
<td>OH</td>
<td>3,633,887</td>
<td>3,547,566</td>
<td>2.4</td>
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<tr>
<td>26</td>
<td>University of Pittsburgh</td>
<td>PA</td>
<td>3,588,773</td>
<td>3,492,839</td>
<td>2.7</td>
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<tr>
<td>27</td>
<td>New York University</td>
<td>NY</td>
<td>3,576,180</td>
<td>3,422,227</td>
<td>4.5</td>
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<tr>
<td>28</td>
<td>Johns Hopkins University</td>
<td>MD</td>
<td>3,412,617</td>
<td>3,451,947</td>
<td>-1.1</td>
</tr>
<tr>
<td>29</td>
<td>University of Minnesota &amp; Foundations</td>
<td>MN</td>
<td>3,297,490</td>
<td>3,170,586</td>
<td>4.4</td>
</tr>
<tr>
<td>30</td>
<td>University of Washington</td>
<td>WA</td>
<td>3,076,226</td>
<td>2,832,753</td>
<td>8.6</td>
</tr>
<tr>
<td>31</td>
<td>Brown University</td>
<td>RI</td>
<td>3,072,249</td>
<td>2,959,749</td>
<td>4.1</td>
</tr>
<tr>
<td>32</td>
<td>University of North Carolina at Chapel Hill &amp; Foundations</td>
<td>NC</td>
<td>2,988,806</td>
<td>2,095,663</td>
<td>10.9</td>
</tr>
<tr>
<td>33</td>
<td>University of Wisconsin Foundation</td>
<td>WI</td>
<td>2,465,051</td>
<td>2,312,185</td>
<td>5.7</td>
</tr>
<tr>
<td>34</td>
<td>Purdue University</td>
<td>IN</td>
<td>2,397,902</td>
<td>2,443,494</td>
<td>-1.9</td>
</tr>
<tr>
<td>35</td>
<td>Williams College</td>
<td>MA</td>
<td>2,395,100</td>
<td>2,293,330</td>
<td>4.6</td>
</tr>
<tr>
<td>36</td>
<td>University of Illinois &amp; Foundation</td>
<td>IL</td>
<td>2,388,469</td>
<td>2,277,932</td>
<td>4.9</td>
</tr>
<tr>
<td>37</td>
<td>University of Richmond</td>
<td>VA</td>
<td>2,371,810</td>
<td>2,313,305</td>
<td>2.5</td>
</tr>
<tr>
<td>38</td>
<td>Michigan State University</td>
<td>MI</td>
<td>2,274,813</td>
<td>2,145,424</td>
<td>5.9</td>
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<tr>
<td>39</td>
<td>Boston College</td>
<td>MA</td>
<td>2,179,600</td>
<td>2,111,400</td>
<td>4.3</td>
</tr>
<tr>
<td>40</td>
<td>California Institute of Technology</td>
<td>CA</td>
<td>2,168,887</td>
<td>2,093,842</td>
<td>3.6</td>
</tr>
</tbody>
</table>

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LETS HEAR FROM THE STUDENTS!

- Why are you Here today?
- Why do you want to go to College?
1. Career Interest
   A. What are your Ability’s?
   B. What are your Values?

2. Fields of Study (Major)?

3. How much does it cost to change your Major in High School?
2. CHOOSING THE PERFECT COLLEGE

1. College Search and Selection Process
   A. 3,200 Accredited Colleges
   B. Factors that go into picking the Right School for you.
      a. Major
      b. Stay at Home or Far away
      c. Big School or Small School
2. CHOOSING THE PERFECT COLLEGE

2. College Search and Selection Process
   A. Some Factors we use to help you narrow down some of your Final Choices.
      a. The Student Loan Default Rate.
      b. Conversion Rate of a College.
3. MAKING YOURSELF ATTRACTIVE!

1. Taking Care of Business!
   A. Classes Taken (AP or On Level)
   B. SAT / ACT
   C. Involved in the Community.
   D. GPA

The question is which one of these four is the Most Important to the College?
3. MAKING YOURSELF ATTRACTIVE!

1. Taking Care of Business!
   A. SAT / ACT
   B. Classes Taken (AP or On Level)
   C. Involved in the Community
   D. GPA
3. MAKING YOURSELF ATTRACTIVE!

Why the PSAT is more important than the SAT (for scholarships)

By Annie Schugart November 19, 2013 4:02 pm

While high school seniors are hard at work studying for the SAT, many would be shocked to know they could've avoided this unwanted stress. Little do they know that the most important test (for scholarships, anyway) has already long passed.

Yet attaining the coveted title of “National Merit Finalist” — and the hefty scholarship awards that easily come along with it — isn’t as daunting of a task as it seems.
3. MAKING YOURSELF ATTRACTIVE!

For example, the University of Oklahoma, which is ranked number one for its number of National Merit Finalists enrolled, offers a near full-ride of scholarship to National Merit Finalists. This scholarship, valued at $101,000 for out-of-state students, is more than three times the amount of the next highest scholarship: a $31,200 scholarship for students who achieve a 34 ACT score (approximately a 2250 SAT).

A National Merit Finalist. Yet the University of Oklahoma isn’t the only school to offer a hefty scholarship package to its National Merit Finalists. If a school offers scholarship for being a National Merit Finalist, it often is the highest scholarship their school offers—by quite a bit.
3. **MAKING YOURSELF ATTRACTIVE!**

The new PSAT is graded from 320 to 1520. In addition to that composite score, your score report will also tell you your sub scores for Math, Reading, and Writing and Language between 8 and 38. *For National Merit eligibility, those are the most important numbers.*

<table>
<thead>
<tr>
<th>State</th>
<th>Old PSAT Cutoff</th>
<th>New PSAT Estimated Cutoff</th>
</tr>
</thead>
<tbody>
<tr>
<td>Texas</td>
<td>218</td>
<td>217</td>
</tr>
</tbody>
</table>

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4. UNDERSTANDING THE FORMULA!

1. Two Types of Funding

A. Gift Aid
   a. Need Based
   b. Merit Based

B. Self Help Aid
   a. Work
   b. Mom and Dad
4. UNDERSTANDING THE FORMULA!

2. Three Funding Sources

A. Colleges
B. Self Help Aid
C. Federal Government
4. UNDERSTANDING THE FORMULA!

3. EFC (Expected Family Contribution)

A. FAFSA
   a. FAFSA – Institutional Formulas
   b. SAR Report
   c. EFC (Expected Family Contribution)
   d. Asset Protection
   e. Key Financial Strategies
4. UNDERSTANDING THE FORMULA!

4. EFC (Expected Family Contribution)

B. FAFSA / TIMELINE
   a. Base Year
      I. Seniors You have Passed your Base Year
      II. Juniors Your Base Year ends December 31st of this Year!
4. UNDERSTANDING THE FORMULA!

4. EFC (Expected Family Contribution)

B. FAFSA / TIMELINE
   a. Go Date / October 1st Senior Year!
   I. Financial Aid / The Early Bird Gets The Worm.
4. UNDERSTANDING THE FORMULA!

5. Understanding Your EFC.

A. Cost of Attendance – EFC = Need
B. The Lower the EFC = Eligibility for more Funding!
C. Your EFC Does not Change! At a Tier One School or State School it is the Same!!!!!!
D. You must start Early to maximize your ability to lower your EFC!
5. **APPEAL PROCESS!**

1. **College Is A Business!!**
   A. Endowment Funds!
   B. Return On Investment! (R.O.I.)

2. **Being In The Front Of The Line!**
   A. FAFSA Submitted On October 1\textsuperscript{st} Senior Year.
   B. I Love You List / I Like You List/ I Need Bodies List!
5. APPEAL PROCESS!

3. Keeping Your Options Open!!!
   A. DO NOT FOCUS ONLY ON ONE COLLEGE!!!!
   B. Apply to 6 to 8 Colleges / List on the FAFSA.

4. ISIR Report (Institutional Student Information Report.)
   A. Reports your EFC to the Colleges.
   B. It also reports which colleges you have applied to.
5. APPEAL PROCESS!

5. Award Letter Evaluations.
   A. Effectively Evaluating Your Offer!
   B. Compare Your Offer Against Your Competition.
   C. Compare Colleges / Choose The Best Financial Aid Package!
   D. We Spend Thousands Of Dollars Every Year For This Information.
5. APPEAL PROCESS!

6. Appeal Your Financial Aid Packages!
   A. Appeal Your First Offer!
   B. 85% of Students accept the first Financial Aid Package they receive.
   C. Choose The Best Financial Aid Package From The Colleges You Have Applied To!

7. Your Student has to put in the time and effort!!!!!!!!!!
5. **APPEAL PROCESS!**

How do you shop for a Car, versus shopping for a College Education?
6. PRIVATE SECTOR SCHOLARSHIPS.

1. Good News!
   A. Free Money!

2. Bad News.
   A. Only 3 % Of Funding!
   B. Colleges Deduct Scholarships From Financial Aid Packages (Most Of The Time).
   C. When This Happens We Have Our Clients Appeal This Decisions To The Colleges.
7. UNDERSTANDING THE PROCESS!

1. Understanding The Timeline!!!!!!!

A. Utilize Financial Strategies To Lower Your EFC.
B. Prepare For Your Junior PSAT!!!!!!
C. Build Your High School Resume.
D. Prepare For The Act / Sat.
E. Begin College Campus Visits 2nd Semester Of Junior Year!
7. UNDERSTANDING THE PROCESS!

1. Understanding The Timeline!!!!!!!

   F. FAFSA / Institutional Submitted On Time!

2. Shop for your education like you would buy a Car!!!!!!!!!!
CONSULTATION!

“How Are You Going To Pay For College” 15 Point Consultation

Student Name (A) ___________________________ (B) ___________________________

Attended Workshop Y N Date __________ Location __________________________

(F) Name ___________________________ (M) Name ___________________________

Self Assessment
Why did you Attend the Workshop / ask for this consultation?
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

What are your top three concerns?
1) __________________________________________________________
________________________________________________________________________
________________________________________________________________________

2) __________________________________________________________
________________________________________________________________________
CONSULTATION!

1. Go Over your Timeline!!!
   A. Assess where you are currently / and your next

2. Building Your Student Resume
   A. PSAT / Sat / Act
   B. AP / Dual Credit Courses / GPA
   C. School And Community Activities.
   D. Summer Employment / More Than A Job.
3. Career / Major / College Selection Process
   A. Career
   B. Majors
   C. College Selection

4. Funding Strategy
   A. FAFSA
   B. 40 Page Funding Strategy Report
CONSULTATION!

4. Appeals Process
   A. Financial Packages
   B. Compare your student against the competition
   C. Appeals Letter’s

5. Assess The Tools You Need.
CONSULTATION!

1. We ask you to fill out the Questioner.

2. Sign up for consultation