

# CPR-COLLEGE PLANNING RELIEF® *Professional Counseling*

**T**HE OPPORTUNITY TO work with a professional in the development of a comprehensive college plan can be priceless. You will be confident in knowing that the approach we take is time tested and has been used by families from across the country in successfully navigating through the college planning years.

While we strive to provide a customized solution for every family, there are several very typical face to face meetings we may recommend. Your advisor and you will agree to the specific meetings needed to accomplish your goals. Included for consideration are the following:

## **College Funding recommendations and design:**

The deliverable from this meeting serves as a roadmap for the coming years of college. Included will be the identification of available resources for each year along with the anticipated expense. If there are years during which available funding is exceeded by anticipated costs, a recommendation of loan type will be made.

## **Award Letter / Financial Aid Review:**

During this meeting, the award letters from each college under consideration will be evaluated using the forecast of financial aid created earlier during the college selection process. A determination will be made as to which award represents the best financial outcome for the student and their family.

## **Student Interview:**

Probably one of the deliverables most highly valued by parents, is the Student Interview. During this time, the student is encouraged to ask questions about the college planning process. Topics the advisor will cover include scholarship pursuit, college evaluation process (CVS), loans and financial responsibility, and other topics jointly identified by the parents and the advisor. Also offered to the student, will be a post-college graduation consultation during which the

advisor will provide initial guidance on handling loan repayment, setting up retirement accounts and helping the student get on their financial feet.

## **Retirement Projections:**

This meeting is largely self-explanatory, but provides the parent the ability to make financial decisions pertaining to college without having to guess about the impact to their retirement.

## **Parent Cash Flow Improvement:**

As this is likely one of the most expensive times in the lives of most parents, it is essential to become as cash flow efficient as possible. The advisor will spend the majority of this meeting providing specific recommendations affecting short term and long term cash flow efficiency.

## **FAFSA Counseling:**

Should there be any questions regarding the FAFSA completion or submission, the advisor will use this meeting for answering all questions and to provide the parent with a FAFSA guide that should aid in their online completion of the FAFSA. Alternatively and at a modest additional expense, the parent may wish to engage the advisor to jointly submit the FAFSA. This will only be offered on an as-available basis and must be scheduled well in advance.

