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## College Cash Pro Tuition Buster Bundle Program Options

### **A.) Tuition Buster™ Bronze**

#### ✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

#### Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 2 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs

#### Typical Cost:

- \$900 plus \$350 per student <sup>1</sup>

## **B.) Tuition Buster™ Silver**

### ✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

### ✓ Aid Eligibility Comparison Report / EFC Plus

This report will show your calculated EFC and the award history of up to 5 different colleges in a head-to-head format and forecast your out-of-pocket expense at each. This report could save you thousands of dollars in errant assumptions about the true cost of college. Additional reports may include a detailed EFC projection for both FAFSA and PROFILE, and a "What Will College Cost Estimate" report.

### ✓ What-If Analysis

Changes in a family's financial structure may result in greater financial aid eligibility. This analysis will show the financial aid eligibility impact of specific recommended changes. This report demonstrates the value of the recommendations and can allow the parent(s) the opportunity to make an informed decision. Ideal for more detailed tax planning for business owners, self-employed professionals or investment property owners.

### ✓ Advisor Support

Limited advisor support for up to one year to clarify, answer questions or provide guidance on implementation.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Projection of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs

Typical Cost:

- \$1,200 plus \$350 per student <sup>1</sup>

## **C.) Tuition Buster™ Silver Plus Retirement Review**

### ✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

### ✓ Aid Eligibility Comparison Report / EFC Plus

This report will show your calculated EFC and the award history of up to 5 different colleges in a head-to-head format, and forecast your out-of-pocket expense at each. This report could save you thousands of dollars in errant assumptions about the true cost of college. Additional reports may include a detailed EFC projection for both FAFSA and PROFILE, and a "What Will College Cost Estimate" report.

### ✓ What-If Analysis

Changes in a family's financial structure may result in greater financial aid eligibility. This analysis will show the financial aid eligibility impact of specific recommended changes. This report demonstrates the value of the recommendations and can allow the parent(s) the opportunity to make an informed decision. Ideal for more detailed tax planning for business owners, self-employed professionals or investment property owners.

### ✓ Retirement Ready or Not: Retirement Boomer® Report

This process will provide you with a projection of your retirement readiness. Without this knowledge parents routinely OVERSPEND on college and find out too late that they have delayed or destroyed their retirement dreams.

### ✓ Advisor Support

Limited email and phone support for up to one year to clarify, answer questions or provide guidance on implementation.

#### Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Projection of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- Retirement Boomer Report

#### Typical Cost:

- \$1,500 plus \$350 per student <sup>1</sup>

## **D.) Tuition Buster™ Gold**

### ✓ Everything in the Tuition Buster™ Silver Plus Retirement Review

PLUS

### ✓ The CVS System

We developed this College Visit Scoring System to provide a way of measuring how well every school will match up to your student's expectations. Using our system and criteria ranking that is derived from the student's educational objectives, you'll have a method of evaluating schools that goes beyond visual impressions and prevents relying too heavily on recollection or emotion. This is a numbers-based, portable system that should be used on EVERY college visit.

### ✓ College Quick Reference

Consistently formatted data on more than 13,000 US colleges and universities in an easy to digest and evaluate 2-page report. Up to SIX different reports are available upon request. These reports are key to efficient and accurate head to head comparisons. While this data is available elsewhere, no single source provides a more convenient display of: Cost, Freshman Academic Profile, Size, Campus Characteristics, Extra-Curricular Clubs and Activities, Majors, Affiliations, Financial Detail, Award History, Admissions & Contact Data and the most important statistic: 4-, 5 and 6-year graduation rates.

### ✓ 529 Plan Portfolio Lab Analysis

Review of college savings plans to determine the one that best suits your needs and time frame along with a personal recommended allocation and changes.

### ✓ College Planning Resource Binder & Parent Kit

This handsome binder contains valuable resources including financial aid reference guides, student and parent loan information, college planning calendar, scholarship information, websites and strategies. Over the life of your college planning, this binder can become the focal point of an organized approach. Clients will find that they include visit notes, application copies, college correspondence and other relevant college search data in this binder.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- What-If Scenarios
- Specialized On-Campus Scholarship Search
- Retirement Boomer Report

Typical Cost:

- \$2,100 plus \$300 per student <sup>1</sup>

## ***E.) Tuition Buster™ Platinum***

- ✓ Everything in the Tuition Buster™ Gold

PLUS

- ✓ Professional Counseling

You will be offered unlimited email support and up to three (3) phone meetings of up to one hour each, during which the following may be discussed:

- Retirement projections and analysis using additional tools to determine your Personal Funded Retirement Ratio and probability of success using Monte Carlo simulations
- College Funding recommendations and plan design
- Award Letter and/or Student Aid Report comparison
- Guidance on selection of loans and loan types to cover any funding gap
- Parent cash flow improvement strategies

- ✓ Client Care Center with College Admissions Accountability Coaching

With this program package offered through the help of our third-party partners, we can help recommend colleges or universities that offer a complementary fit for your student using Personality Profiles and Career Search tools. Using diagnostic tools, we help your student identify the major/program of interest and the appropriate school based on financing criteria. Depending on which of the three service levels you choose, our partners may assist with managing the college timeline from campus visits through interviews including testing, preparing applications, reviewing essays and securing recommendation letters.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 6 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- What-If Scenarios
- Specialized On-Campus Scholarship Search
- Retirement Boomer Report

Typical Cost:

- \$3,300 plus \$300 per student <sup>1</sup>

## PROGRAM NOTES

**Footnote 1:** Fees may be adjusted to reflect more complex income, asset, tax and liability situations. Call for details.

- **Build Your Own Bundle:** Services are available in bundles noted as well as a la carte. Please call for quotes on individual items or modules that can be combined.
- **Hourly Rate Option:** Sliding scale hourly rate option based on income ranging from \$90 to \$300. Three-hour minimum.
- **Multiple Students:** Multiple student discounts available for 3 or more students in a family.

**Parent Resource Kit: \$360 (or \$180 if added to Bronze or Silver plan programs)**

**Parent Resource Kit included at no extra charge in all Gold & Platinum programs**

**Annual Review: \$900**

**Annual Review with FAFSA/Profile Assistance and Answer Keys: \$1,100**

### Stand-alone / a-la carte options

- *Services are available separate from the bundled program presented here.*
- *FAFSA and Profile Form Answer Key – Financial Aid Form Preparation Assistance: \$250*
- *Strategy Sessions – In-Depth Consultations without Formal Reports: Hourly Rate Applies*



- Monthly installment payment plans available. Credit cards accepted.