

CAMPUS CONSULTANTS INC.

EDUCATIONAL FINANCIAL CONSULTANTS
1202 LEXINGTON AVENUE #327
NEW YORK, NEW YORK 10028
212 861-8806

www.CampusConsultants.com

Thank you for your interest in our services. For many families, the concept of paying a fee to a professional financial aid consulting firm when you want to reduce college expenses may seem ironic - given the federal FAFSA financial aid application form is free and can be completed electronically or on paper without professional help. And there is no requirement that you must engage a professional to complete all the various other aid applications. However there can be a tremendous financial difference between simply applying for aid in 12th grade versus planning in advance and then applying for aid in such a way so as to maximize the amount of assistance you are awarded. Indeed, our experience in counseling several thousand families and students over the past 31 years has shown that few families have the time and/or the expertise to know how to plan in advance to qualify for the most financial aid and reduce college costs. Investigations by state attorneys general and other government officials have also exposed the fact that college administrators often act more to benefit themselves and their employers when dispensing "free" advice to students and their families.

Given the two year income look-back period in the aid formulas, we recommend that families interested in securing the most aid possible enroll with our service as early as the time when the student is in 9th grade - or as soon thereafter as possible. Please be aware that our service does not involve an annual membership fee, so there is no savings with our fees by waiting to enroll.

Using our professional service will insure that the best strategic financial aid plan for your situation is implemented in advance - and that costly mistakes are avoided. In this way, you will pay the least amount of money for college expenses at the school of choice. So over the long term, our service is one of the best investments you can make.

If you have any questions regarding our service or our fees, please contact us at the above telephone number during normal weekday business hours. Unfortunately, we cannot answer any questions regarding your eligibility for aid until after you enroll with our service and we have analyzed your situation. Since some of our clients prefer to hand deliver their paperwork or send their materials via messenger or overnight delivery services such as Federal Express, we have listed our correspondence address on the letterhead above. This address is at a UPS Store located midblock between 81st and 82nd Streets on the west side of Lexington Avenue. They are open Monday through Friday from 9:15 a.m. until 7:30 p.m. and on Saturday from 10:15 a.m. until 4:00 p.m.

Please note: We *are not* a "scholarship search" service that attempts to match students with scholarships awarded by outside organizations. Such services have received unfavorable attention from the media, with the federal government closing a number of disreputable firms. Our firm assists students with maximizing eligibility for need-based aid funded by the federal and state governments, as well as the colleges themselves.

"Campus Consultants, a New York-City based financial aid planning service, is one of the most knowledgeable guides, and...has counseled thousands of families on how to qualify for the most aid."

from U.S. NEWS COLLEGE GUIDE

"The best in the business."

CNBC television anchorman Tyler Mathise

CAMPUS CONSULTANTS, INC.
2018-2019 FEE SCHEDULE
(Rates in effect through April 30, 2019)

FINANCIAL AID PLANNING SERVICE: \$1,950 (**This is not an annual membership fee.**)

Payments: \$950 at time of enrollment with our firm; check, money order or cash accepted.
Balance due prior to release of data for the completion of the standardized aid forms for the first year in which aid is being sought for the student.

This Service includes:

- Estimates of how much the family will be expected to contribute (EFC) to college costs based on the federal aid formula, as well as the CSS institutional aid formula used by many private colleges and some state universities.
- Assistance with the preparation of the standardized aid form(s) which will include the Free Application for Federal Student Aid (FAFSA) and if appropriate, the College Board's CSS PROFILE form to apply for aid for one academic year. Such assistance will provide you with customized responses for every required question so as to maximize your aid eligibility based on your unique situation.
- Individual consultations (predominantly by phone and email) through the financial aid application process for the first year for which aid is sought. We budget approximately two hours of total consultation time per student/family. (This time is in addition to the time we spend on work we perform for you when not consulting directly with you.)
 - After a preliminary review, we will schedule an initial consultation (approx. 50 min) during which , we will explain the various steps involved in the financial aid process, and if appropriate, we will provide you with specific recommendations for increasing your aid eligibility based upon your personal situation.
 - Additional consultations will occur throughout the process as we assist you in maximizing your aid eligibility, preparing the aid forms, and reviewing the financial aid offers.
- Additional consultation time after the first two hours is billed at \$350/hour. In our experience, most of our clients do not require such additional time.
- Additional fees may apply for the review or preparation of Noncustodial Parent applications, Business/Farm Supplements, Loan Applications, and individual college aid forms as well as for assisting multiple students in the same family.

PLEASE NOTE: Prior to your consultation, we will be performing a preliminary analysis of your aid eligibility. If we determine there is virtually no chance of your receiving need-based aid in any year, we will advise you of this fact prior to your initial consultation and/or completing any aid forms. If you choose not to go any further with our service, we will refund you \$450 of your enrollment deposit.

We reserve the right to alter the service or charge a premium for our services if your earliest financial aid deadline is less than four weeks from the time of enrollment with our service.

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PLEASE READ THE FOLLOWING BEFORE COMPLETING THIS QUESTIONNAIRE

1. When completing the following questionnaire, please
 - do not leave any items blank
 - use numbers instead of words for all financial questions.
 - use zeroes whenever appropriate.
2. We will review the information on this questionnaire carefully to insure that your situation is properly represented. The information on this form will be used as a starting point to determine your eligibility for financial aid. We do not simply take the data and complete the analysis. Please provide your best possible estimates.
 - You need not wait for your 2017 income tax returns to be completed to enroll with our service.
 - You need not wait until you have a final list of colleges being considered.

The sooner you enroll with our service and begin planning, the better your chances of receiving the most financial aid.

3. Once you have completed the form, return it along with a **complete, legible** copy of all pages of your most recently completed Federal and State Income Tax Returns (including all schedules, attachments, etc.) as well as any w-2 issued to you by an employer (2016 W-2s if 2017 not yet available). If applicable, enclose a copy of your recent paystub(s) from your employer(s) if various deductions and/or year-to-date amounts are listed. If the student filed a tax return, please include a complete copy with W-2s as well. (Because documents are sometimes lost by the Post Office, we recommend that you send a photocopy of your copy.) If you are the owner or part owner of a corporation and/or you are a general partner in a partnership: please send us a complete copy of the most recent corporate and/or partnership income tax return. NOTE: We realize that your financial situation may have changed and your 2016 tax return may no longer reflect your situation. That is why we ask you to project your 2017 income on this questionnaire. We do however need to review your most recent tax return to get some idea of the way your return is completed (i.e. the way income is reported, which schedules need to be completed, etc.)
4. Mail the completed questionnaire and tax forms to the address on our letterhead, along with your check or money order for nine hundred fifty dollars (\$950.00), which will be applied against the total fee for our services. To avoid delays, please make sure that you have completed all the items on the questionnaire.
5. After we receive your completed form, we will perform a preliminary analysis and contact you to schedule your appointment. If you have questions regarding our services or our fees, feel free to contact us. Unfortunately, we cannot answer any questions relating to your aid eligibility until after we have reviewed your questionnaire and have completed our computer analysis.

ALL FINANCIAL INFORMATION AND YOUR NAME WILL BE HELD STRICTLY CONFIDENTIAL

1. PARENT'S NAME (S) _____
2. STREET ADDRESS _____
CITY, STATE, ZIP CODE _____
3. PHONE NUMBER (S) <Include area code and any applicable extension or department>:
HOME: (____) _____ FAX: (____) _____

PRIMARY EMAIL: _____ *As an eco/green firm, we attempt to*
2ND (back-up) EMAIL: _____ *limit fax and snail mail exchanges.*

FATHER: CELL (____) _____ WORK (____) _____
MOTHER: CELL (____) _____ WORK (____) _____

ANSWER QUESTIONS 4 THROUGH 10, FOR THE YEAR THE STUDENT WILL ENTER COLLEGE

4. Year Student Expects To Enter College: _____
5. Parent's State Of Legal Residence: _____
6. Parent's Household Size: _____ (Do Not Include Self-Supporting Older Children)
7. Regarding Item 6, How Many Will Be In College At Least Half Time? _____
8. Regarding Item 7, How Many Of The Student's Parents Will Be In College At Least Half Time? _____
9. Regarding Item 6, How Many Will Be In Elementary Or Secondary School? _____

Complete The Following Regarding Siblings Below:

<List Grade(s) For Sibling(s) For the Year the Student Will Enter College>

Names	Date of Birth	Grade	Tuition (If Any)

10. Dates of Birth of the Parent(s) / Stepparent In The Household:
Father's / Stepfather's DOB: _____ Mother's / Stepmother's DOB: _____

11a. Parent's Current Marital Status (Circle One): Married Separated Divorced Widowed Never Married

11b. (Except for "Never Married", please provide month & year for the marital status above) _____

If Separated Or Divorced From Student's Other Parent, Answer Questions 11a Through 11d:

- 11c. Parent With Whom Student Resides The Most: _____
- 11d. Is There Any Agreement Concerning a Contribution for the Student's Education? (Y or N) _____
If Yes, List Annual Amount: \$ _____
- 11e. Estimated Child Support Received For All Children In 2017 \$ _____
- 11f. Estimated Alimony Received For 2017 \$ _____

Note: For Items 12-31, If parents are divorced or separated, list only the financial information for the parent with whom the student resides the most. If such parent has remarried, list the financial information for the stepparent as if he or she was the student's natural parent.

For Questions 12-23, Provide your best estimates for the **2017** calendar year. Please don't simply copy your income figures from your 2016 tax return. **For Questions 12 And 13:** "Gross Salary" refers to the total income you will be paid by all employers who withhold payroll taxes and will give you a W-2 form for 2017. This is your salary *before* any deductions for payroll taxes, pension contributions {401(k), TDA, 403(b), etc.}, flexible spending plans, HSA accounts, health insurance premiums, etc. This amount is not your take-home pay. For the **"Amount of Gross Salary contributed to tax-deferred pension"**, list the amount you expect to contribute to a 401(k), 403(b), Tax Deferred Annuity (TDA), etc. by year-end 2016 (If you are unsure about this, ask your payroll department.) Do not include IRA, KEOGH, or SEP Contributions, which should be listed in Question 23. Do not include any pensions or unemployment benefits received, which should be included in Question 18.

12. 2017 Father's (Stepfather's) Gross Salary \$ _____
Amount of Gross Salary contributed to tax-deferred pension \$ _____

13. 2017 Mother's (Stepmother's) Gross Salary \$ _____
Amount of Gross Salary contributed to tax-deferred pension \$ _____

For Questions 14 And 15, Net Income-Business applies only to unincorporated, self-employed workers, those who own a Subchapter s corporation and/or those who own a share of a partnership. This figure will be similar to the bottom line you will eventually report on Schedule C and/or on page 2 of Schedule E of the 2017 tax return. If there is a net loss, list that figure in parentheses. We are interested in your net income *after* business expenses after deducted (including any expense for wages paid to yourself from your corporation), not your total gross receipts before expenses. Please do not include any salary to be reported on a W-2 form by a corporation that you own; such salary reported on a w-2 form should listed in #12 or # 13.

14. 2017 Father's (Stepfather's) Net Income-Business \$ _____
15. 2017 Mother's (Stepmother's) Net Income-Business \$ _____

16. 2017 Net Income From Property Rental \$ _____
(Gross Rent Received Less Rental Expenses Including Depreciation)

17. 2017 Interest And Dividend Income \$ _____

18. All Other 2017 Taxable Income of Parents \$ _____
(Pensions, Alimony, Capital Gains, Unemployment Benefits, Etc.)

19. 2017 Social Security Benefits (Include amounts paid to parents for child<ren>) \$ _____

20. 2017 Pre-Tax Contributions to Dependent Care, Medical Spending Accounts and/or Health Savings Accounts [Please specify amount(s) and type in #53] \$ _____

21. Other 2017 Non-Taxable Income Of Parents \$ _____
(Child Support, Interest On Tax-Free Bonds, Etc.)

22. 2017 Health Insurance Premiums Paid or Deducted from Wages \$ _____
2017 Medical and Dental Expenses Not Covered by Insurance / Flex Plan \$ _____

23. Estimated 2017 Deductible IRA/KEOGH Contributions. (Do not include contributions to Tax-Deferred Plans which you listed in #12 or #13 above.) \$ _____

ASSET INFORMATION

Question #24 Refers To Your Primary Residence. If you do not own your primary residence (for example, you rent an apartment) but you *do* own real estate, enter zeroes for question #24 and list the property in question #25.

24. Home Equity: Current Market Value \$ _____
Outstanding Debt On Property \$ _____
(i.e. first & second mortgages, outstanding balance on home equity loan, etc.)
Year Of Purchase _____
Original Purchase Price \$ _____

25. Other Real Estate: Current Market Value \$ _____
Outstanding Debt On Property \$ _____
Year Of Purchase _____
Original Purchase Price \$ _____
(If more than one property, please provide a breakdown in #53, listing the same four items for each property.)

26. Net Worth of Business and/or Farm (total assets minus liabilities) \$ _____
(If a part owner, list only your share of the net worth.)

For Items #27 And #28, Do Not Include Tax-Deferred Retirement Accounts.
(List Tax-Deferred Retirement Accounts In #30)

27. Liquid Assets: Cash And Checking Accounts: \$ _____
Savings and Money Market Accounts: \$ _____

28. Other Investments (At Current Net Market Value):
Certificates Of Deposit \$ _____
Stocks and Mutual Funds \$ _____
Municipal Bonds \$ _____
Other Bonds \$ _____
Land Contracts Or Mortgages Owned \$ _____
Trust Funds \$ _____
Other Investments (Specify) \$ _____
Assets held in the name(s) of student's sibling(s) living in the household \$ _____
Funds contributed funds to a state-sponsored prepaid plan or tuition savings account (e.g. 529 plans, Coverdells) for any member of the household? \$ _____

If any such funds are a 529 or Coverdell , please list the type of plan(s), beneficiary, and current values in # 53.)

29. Are Any Stocks Included In Item 28, Shares Of Privately Owned Companies? (Y/N)_____ If yes, list net value of stock \$ _____

30. <u>Retirement Accounts</u>	Father (Stepfather)	Mother (Stepmother)
IRA/KEOGH	\$ _____	\$ _____
Tax Deferred Annuities (TDA)	\$ _____	\$ _____
401(k), 403(b), 457(g), etc.	\$ _____	\$ _____
Other	\$ _____	\$ _____

31. Amount Of Consumer Debt Outstanding (Credit and charge cards, personal loans, etc.) Provide breakdown in # 53. \$ _____

STUDENT INFORMATION

32. Student's Full Legal Name _____

33. Student's Date Of Birth _____

34. Student's Social Security Number (Very Important!) _____

35. Is The Student A United States Citizen? _____ If no, explain in #53.

36. Does Student Live With Parents? _____ If no, explain in #53.

37. Student's Marital Status (single, married, divorced, etc.) _____

38. Current School and Location _____

39. Mo/Year Of High School Graduation (Expected or actual) _____

Note: If student is married, include spouse's income and assets when answering the following questions. Also, do not include any financial aid in your answers. Use zeroes when appropriate.

40. Student's Salary, Wages, Etc. For **2017** (Estimated) \$ _____

41. **2017 Other Taxable Income** (interest, dividends, etc.) \$ _____

42. **2017 Other Non-Taxable Income** \$ _____

43. **Savings And Other Assets** [Savings Accounts, Stocks, Trusts, Custodial (UTMA/UGMA) Accounts, U.S. Savings Bonds, Etc.] \$ _____

44. **College Grants, Scholarships, Loans Already Awarded, or tuition benefits from parents' employers.** \$ _____
Source of these funds: _____

45. **List Colleges The Student Is Considering Attending:**
If specific schools are unknown at this time, please list the types of schools being considered. For example, Private College, State University, Boarding Away, Commuter, Ivy League, Etc.

School	City, State	Course/Major
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

46. **Has The Student Received Or Do You Anticipate Any Gifts For College Expenses From Grandparents, Relatives, Or Friends?** (Y/N) _____ If yes, state amount \$ _____

47. **List Family Members Who Are Already Enrolled In College:**

Name	College	City, State	Year in School 2018-19 (e.g. Soph., Jr.)

48. **Do You, Your Spouse, Or Your Children Currently Receive Any Social Security And/Or VA Benefits?** Y/N _____ If yes, please answer the following:

Month And Year Social Security Benefits Will Expire _____
 Total Monthly Benefit \$ _____

Month And Year VA Benefits Will Expire _____
 Total Monthly Benefit \$ _____

49. **Will You Will Be Leaving Your Job Or Reducing The Amount Of Time That You Work?** Y/N _____
 If yes, please explain when this will occur and estimate your monthly income from work after that date.

50. **Are You Considering Making Any Major Purchases In The Near Future** (i.e. new car, home repairs, etc.)? (Y/N) _____
 If yes, list amount of such purchases: \$ _____

51. **2017 Child Support Paid To A Former Spouse** \$ _____

52. **2017 Alimony Paid To a Former Spouse** \$ _____

53. **If you anticipate any major changes in your family's financial situation during the next few years, or if there are any special circumstances or unusual items regarding your financial situation, please explain.** If 2018 income will differ by more than 10% compared to 2017 income, please explain. (Use additional sheets if necessary.)

Remember To:

- **Include a complete, legible copy (including all schedules, attachments, and W-2s) of your most recently completed federal and state income tax returns (as well as the student's returns and W-2s if filed) when you mail this form back to Campus Consultants. If applicable, include a copy of a recent paystub from the employer(s) for each parent in the household.**
- **If you are the owner or part owner of a corporation or a general partner in a partnership, please send us a copy of the most recent corporate and/or partnership income tax return(s).**
- **In addition, please remember to enclose your check or money order for \$950.00 payable to Campus Consultants Inc.**