

### **Why should I utilize the services of an educational financial consultant?**

Years ago, paying for college was relatively simple. Middle and upper income families were able to meet tuition bills out of current earnings, and adequate financial aid was available to those who needed it. The main concern for most students was the admissions process.

With college costs more than tripling since the mid-1980's, most families must now also be concerned with how they will finance the tuition bills. Unfortunately, methods of paying for college have become so complicated that few families have the experience or the time to investigate all the various options that are available. Just as a good accountant can show you how to save on your taxes, Campus Consultants can help you minimize college costs. With our expertise in personal finance and financial aid planning, we can show you the best ways to plan for upcoming college expenses.

### **Speaking of accountants, why can't they help me with the planning process?**

Many families learn the hard way that accountants and other financial planners rarely take financial aid implications into account when developing financial plans. Since tax planning and financial aid planning often conflict with each other, many families following their recommendations have saved hundreds of dollars on their income taxes, only to lose several thousands of dollars in financial aid eligibility. Since some of the questions on the financial aid forms are based upon income tax information, many families also incorrectly assume that their accountants are experts in financial aid. Because these individuals have little or no training in this highly specialized field, it is not surprising that they make the same mistakes as parents and students when completing the forms.

### **What if I'm ineligible for financial aid? Can you still help?**

You should not automatically assume that you do not qualify for financial aid. Many of our previous clients who thought they were ineligible are now receiving tax-free aid dollars, some of them with incomes in excess of \$150,000. Even if you do not qualify for aid, there are still many ways to minimize college costs. Various money saving options, special loan programs and/or payment plans can be utilized.

### **The high school guidance counselor and the college financial aid officers tell me that the forms are simple enough to complete. Why should I pay someone to do the work for me?**

Obviously, anyone can fill out the aid forms just as anyone can complete an income tax return. However, HOW you fill out the forms will determine your aid eligibility. Since the instructions do not state how the various pieces of information will be analyzed, few families understand the most advantageous way to complete the forms. Simple mistakes and oversights can cost thousands of dollars. Because financial aid funds are limited, families who use our professional approach gain a tremendous advantage over those who complete the forms on their own.

### **If I'm interested in using Campus Consultants, how do I enroll?**

When you express an interest in our service, you will be sent a simple questionnaire to complete. After we receive your completed questionnaire, we will analyze the information and contact you to arrange your consultation. Of course, all information regarding your personal affairs will remain strictly confidential.

### **When should I contact Campus Consultants if I'm interested in planning for financial aid?**

While traditional advice on financial aid states that you begin the financial aid process when you complete the aid forms, we strongly recommend that you contact us before that time. Since financial aid is based on income earned as early as January of the student's junior year in high school, some adjustments that will enhance your aid eligibility should be made prior to that time. As such, it is not too soon to contact us when the student is in tenth grade.

### **What if it's time to complete the aid application or the student is already in college? Can you still help?**

We will always do our best given how little advance planning time is involved. Since more than half of all financial aid forms are completed improperly, simply having a professional assist you with the application process will significantly improve your chances of receiving financial aid. Planning for college costs must also be viewed over a four year period – or longer if graduate school is involved. In addition, you should realize that the aid forms must be completed each year. While some of our recommendations may take time to implement and may not yield results the first year, there is always sophomore, junior, and/or senior year to maximize aid eligibility or minimize costs.

### **Do you sell investment products?**

Unlike many financial planners who use planning for college costs as a vehicle to sell investment products, we operate on a fee-only basis. In this way, we avoid the conflict of interest in promoting planning methods with sales charges and commissions.

### **Can you guarantee that I will receive aid?**

Because the college financial aid officer has the final word in how much aid you will receive, it is impossible for us to guarantee that you will receive all the aid for which you are eligible. However, we can tell you if you will receive any funds from certain aid programs. In addition, our previous results demonstrate that clients who have used our services have been awarded better aid packages than those who worked independently. The cost of not utilizing our services, therefore, can be far greater than the fees we charge. The fact that so many of our clients return each year or refer their friends further illustrates the benefits of our services.

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# CAMPUS CONSULTANTS

Established 1981



**As college costs continue to rise,**

more and more students and families are finding it difficult to afford a college education. Given this situation, individuals and families need to plan ahead in order to meet their educational goals.

**CAMPUS CONSULTANTS** has a comprehensive range of services designed to help you minimize college costs and maximize your eligibility for financial aid.

## How Do Families Plan For College Costs?

For most families, college costs will be the single largest expenditure they are likely to encounter in such a short time period. Surprisingly, few properly plan for it, and as a result, pay more money than is necessary. Many eligible families incorrectly assume that they will not qualify for aid or are intimidated by the paperwork, and do not bother to apply. Other families who are ineligible are often unaware of various money-saving options and "non-traditional" sources of aid which can ease the burden of college costs. Many families who do apply for aid use a variety of sources to help them. Yet the information in many reference books is frequently outdated. The advice of financial aid officers and college administrators is also of limited value. Since they are employees of the school, the assistance they offer is necessarily biased toward protecting the best interests of the institution. (Asking aid officers how to maximize aid eligibility is in many ways analogous to asking the IRS how to minimize your income taxes!) Some families ask friends and neighbors with older children for help. Unfortunately, since most families make mistakes in the aid process and do not maximize aid eligibility, it is unlikely that the recommendations of these "experts" are correct. While financial situations may be similar, they are rarely identical. Many times well-intentioned friends suggest approaches that hurt rather than help the family's chances of qualifying for aid.

## A Better Way

Campus Consultants recognizes the need for families to obtain objective, up-to-date counseling on the most effective ways to plan. Utilizing a personal approach, we can suggest ways to minimize college costs, given your unique family situation. Since we are not affiliated with any school or government agency, your best interests are our primary concern.

## Financial Aid Consulting Services

Financial aid can be a confusing process. Few families understand how the system operates or how aid is awarded. Even fewer do the appropriate early planning which can increase aid eligibility by thousands of dollars. Most take a passive approach to the aid process, filling out aid forms and hoping for the best, without understanding how each piece of data affects their eligibility. Yet since financial aid funds are limited, it is critically important that families utilize a more assertive approach to insure that they receive the most aid to which they are entitled. While financial aid programs are designed to help those most in need, in fact aid dollars flow to those who are most knowledgeable about the system.

Families who use our financial aid consulting services know how the colleges and the aid form processors will analyze their situation, as well as the programs for which they are eligible – BEFORE the aid forms are completed. Since they also receive professional guidance throughout the financial aid application process, errors which can lead to costly delays are avoided.

*The fact that so many of our clients receive generous aid awards is proof that our method works. In some instances, our clients have even qualified for aid after the college told them they were ineligible.*

## Our Services Include

\* **DETERMINATION OF AID ELIGIBILITY** Utilizing U.S. government and institutional formulas, we are able to calculate your Expected Family Contribution. Under the aid formulas, this number is subtracted from the cost of the school in order to determine how much assistance you are eligible to receive. While the colleges and the aid form processors simply give you one number for this item, we provide you with detailed worksheets that illustrate how the various items in your situation are analyzed to determine the family contribution.

\* **FINANCIAL AID MAXIMIZATION** For most middle income families, various adjustments to the financial situation can reduce the family contribution, thereby increasing aid eligibility. If appropriate, we will provide you with specific recommendations for your personal situation. We will also advise you about certain transactions which should be avoided in order to maintain maximum eligibility for assistance. Many of our clients have saved \$20,000 or more with this information.

\* **PERSONAL CONSULTATIONS** After you have enrolled with our service, we will schedule a consultation to review our analysis of your family contribution and to provide you with our customized recommendations for your situation. In addition, you will be advised on the aid programs the student may be eligible to receive. We are also available to interpret the aid package and to provide guidance on the appeal process, if appropriate. For students and families who are too geographically distant for a personal meeting, we are able to provide all of our services via mail with telephone consultation.

\* **ASSISTANCE WITH AID APPLICATIONS** At the appropriate time in senior year, we will assist you with the various forms which must be completed to qualify for aid from the Federal government as well as the colleges. As the student continues in school, we are available in subsequent years to assist with the necessary forms.

Note: Our services are available for dependent and independent students. We are also able to assist students on the graduate and professional school level.

## Supplemental Services

OUR STAFF IS ALSO AVAILABLE TO:

\* Advise families on the advantages and disadvantages of various deferred payment arrangements and financing plans offered by the colleges and financial institutions.

\* Prepare financial aid applications for students in independent elementary and secondary schools.

## Our Results

Since our founding in 1981, our clients have saved millions of dollars on educational costs. Our average savings per client are over \$8,500. It is important to note that these savings are in addition to the financial aid these families would have received had they worked independently. Indeed, many of our clients report that they would not be receiving any aid had they not engaged our services. That is why for the overwhelming majority of our clients, the service pays for itself.

## What Our Clients Are Saying...

*"I would recommend your services to any parents who want to be sure they receive any financial aid they are entitled to. Those aid forms are a maze and it is well worth your fees to have a specialist review the situation. If I had not consulted with you, I would have missed a substantial sum. I am glad to know that Campus Consultants is there with the expertise I need."*

*Parent of Colgate University and New York University students*

*"I did the process on my own the first year and didn't get any money. Then I used you and got over \$10,000 in grant aid for the second year. The only mistake I made with your service was not coming to you sooner."*

*Parent of Middlebury College student*

*"We did it! Please use us as a reference... We had more or less a total income of \$100,000 and still got financial aid. Thank you!"*

*Parent of R.I.T. student*

*"It's a very confusing maze of paperwork that has to be done in order to get money for students. Your patience and obvious expertise got us through this long, arduous procedure with excellent results. My daughter is having a fantastic time at Cornell. Again, many, many thanks for your excellent work."*

*Parent of Cornell University student*

## Our Innovative Approach To Planning For College Costs Has Been Featured By:

Good Morning America	U.S. News & World Report
The NBC Nightly News	Reader's Digest
The Associated Press	Parade Magazine
The New York Times	Consumer Reports
The Wall Street Journal	Good Housekeeping
The Washington Post	Family Circle
The Los Angeles Times	Glamour
USA Today	Redbook
The Boston Globe	Men's Health Magazine
The Chicago Tribune	Rolling Stone
The Chicago Sun-Times	The Cable News Network (CNN)
The Miami Herald	The Nightly Business Report (PBS)
The N.Y. Daily News	National Public Radio
The N.Y. Post	The USA Radio Network
Newsday	The Money Radio Network
Time Magazine	The Joan Hamburg Radio Show
Newsweek Magazine	Bloomberg Radio
Money Magazine	Ken and Daria Dolan (Radio/TV)
Forbes Magazine	Sports Radio W FAN (New York)
Smart Money Magazine	CNNmoney.com
Business Week	BankRate.com
Fortune Magazine	PrincetonReview.com

*"How can we thank you for making a dream a reality? I cannot say enough good things about Campus Consultants. Many of my daughter's schoolmates were priced out of the colleges to which they were accepted. My friends who have children now entering high school have already been informed that your services are as important as their children making good grades and easily as important as a month's rent. Thank you again! Thank you! Thank you! Thank you!"*

*Parent of Yale University student*

*"I wondered if the investment was worth it. But when it's something as large as your kid going to school, you don't want to make a mistake."*

*Parent of Boston University student*

*"Thank goodness a friend told me about your services. I had no idea what I was in for, but you knew it all! Thank you ever so much!"*

*Parent of Syracuse University student*

*"Your fees were reasonable and we were very impressed. You were most helpful. Thanks for your assistance. We have unhesitatingly referred a number of families to you."*

*Parents of Hampshire College student*

*"The best investment I ever made!"*

*Parent of Dickinson College student*