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THE COLLEGE FUNDING COACH®

Presented By:

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**Trusted by Families, Schools
& Communities Since 2002**

Pre K-12, Public and Private Schools...and Wherever Parents Are!



Founded in 2002



**Over 4,000
Workshops
Presented**



**250,000+
Families
Educated**



**Millions Saved
For and On The
Price of College**

Thank You for Being With Us This Evening!

6

HOUSEKEEPING


90-Minute Workshop


Please Ask Questions!


Please Complete Your
Evaluation After the
Workshop





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**Access Our
Mini Vault**



On-Demand LKS Recording



Specialty Webinars



Presentation Slides



College Money Report™



529 Standard
Search Tool



529 Comparison
Calculator



College
Savings
Estimator



Financial
Aid/SAI
Calculator

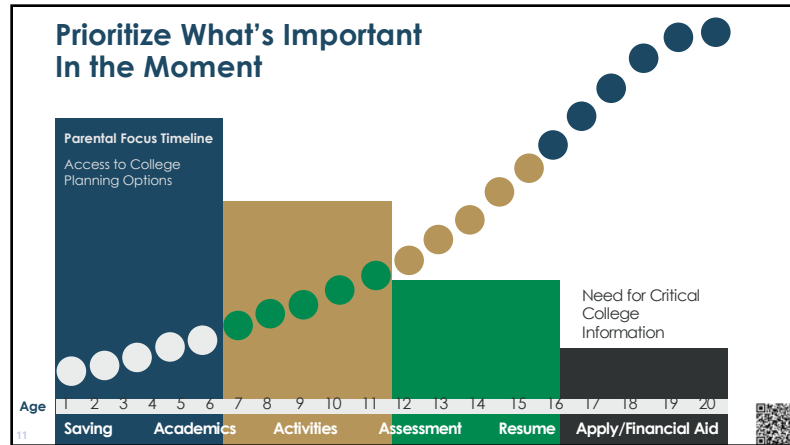
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Our Focus:

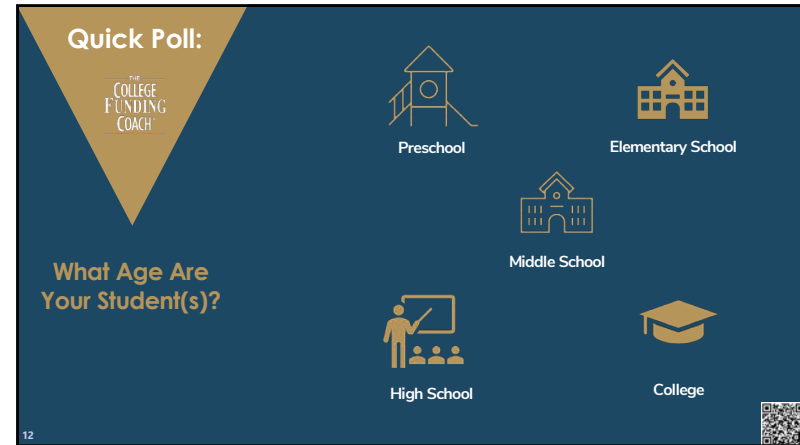
- **The Problem**
- **The Financial Aid Formulas**
- **Other People's Money**
- **Your Money**
- **Strategies & Solutions**
- **Next Steps**



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 A slide titled "The Problem..." in a dark blue banner. In the top right corner is the logo for "THE COLLEGE FUNDING COACH". The main text reads "Most Parents Have Their Money in Two Places:". Below this, there are two bullet points:

- Great for Retirement; Not So Great for College!
- Why Are We Here?
- We Help Families Create a Game Plan: Do-It-Yourself vs. Follow a Guide

 To the left of the text is a yellow house icon on a nest. To the right is a white egg on a nest with "401K" written on it. At the bottom, it says "For most families, it's something like this..."

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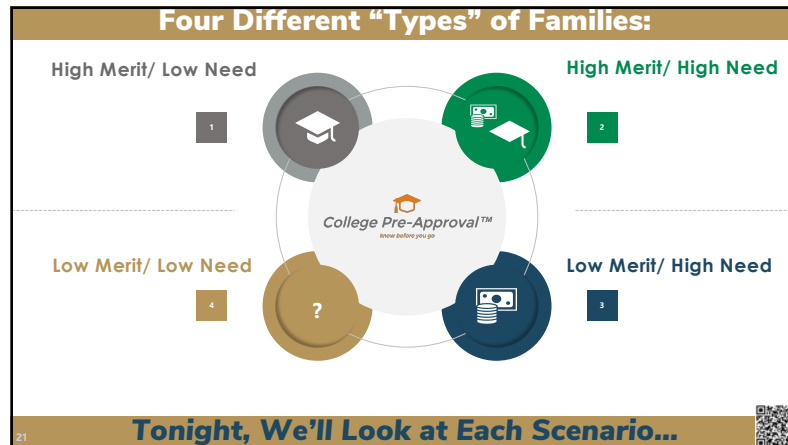
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Quick Poll:

Why Are You Here?

- Where Do I Start?
- The Financial Aid Process
- Scholarships
- Student Loans
- Specific College Funding Tools
- The "Little-Known SECRETS!"
- Give It ALL to Me!
- Something Else—Please Let Us Know

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Average Cost of Attendance (2025-2026)

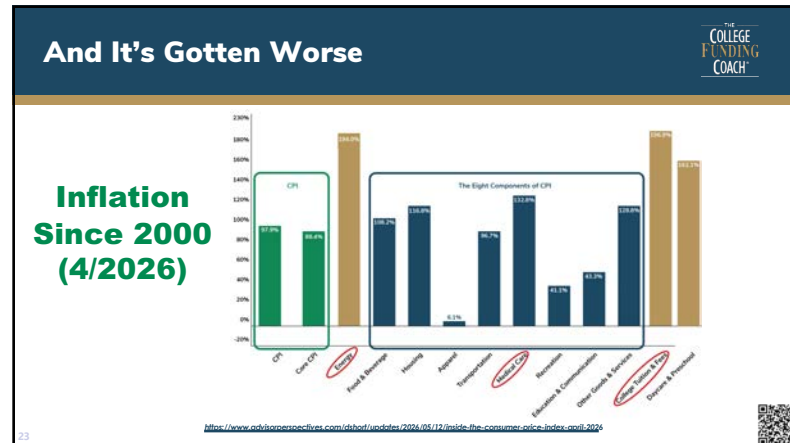
Public University
\$30,990 (in-state)
\$50,920 (out-of-state)

Private University
\$65,470

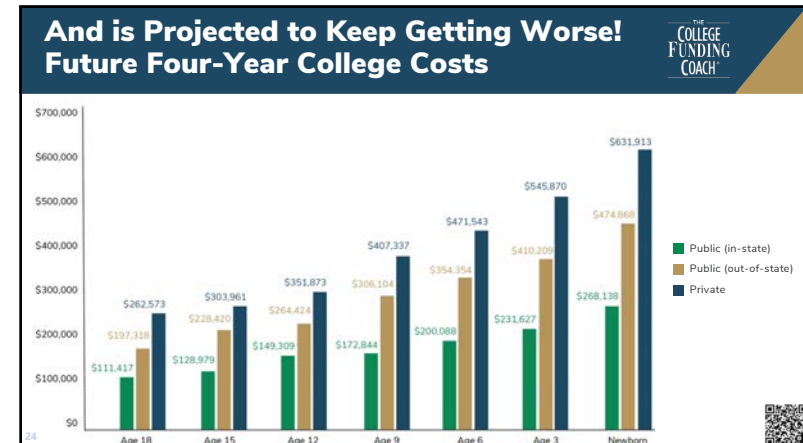
Elite/Ivy University
~\$90,000+

Source: The College Board, "Trends in College Pricing" 2025
<https://research.collegeboard.org/insights/trends-in-college-pricing-and-student-aid-2025-final-1.pdf>

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Applying For Financial Aid NOW!

- The FAFSA (SAI)
- The CSS Profile (EFC)
 - (≈ 167 Undergraduate Schools)
 - More Detailed:
 - Non-Custodial Parents
 - Home Equity
- The School's Institutional Forms

COA (Cost of Attendance)
- SAI (Student Aid Index) or
EFC (Expected Family Contribution)
= Your Family's Financial Need

FINANCIAL NEED
= Amount of Aid for Which Your Family is Eligible

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Assessable

Assets	Income
- Bank Accounts - Investments 529 Plans - UGMA & UTMA - Investment Property - Trump Accounts - Child Support	- Wages - Rental Income - Business Income - Interest & Dividends - IRA or KEOGH Contributions

Non-Assessable

Assets	Income
- Retirement Plan Assets - Primary Residence - Family Farm - Small Business - Life Insurance - Annuities - Household Items - Personal Debt	- Financial Aid - Food Stamps - Pension Rollovers - Loans



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How Financial Aid Really Works:

The Department of Education calculates the Student Aid Index (SAI) used to determine your financial aid eligibility.

$$\text{Total College Costs Each Year} - \text{Student Aid Index (SAI)} = \text{Financial Aid Eligibility}$$

How SAI is calculated¹

A family's annual income, including the student's, counts for more in the formula than savings and investments.

For each school year you apply, SAI is based on income from two years earlier.

Parents		Students		Total SAI
Income	Assets	Income	Assets	
22%–47% ² of adjusted available income above protected amount ²	5.64% of non-retirement assets above protected amount, including 529 plans, investments and savings	50% of income above protected amount of \$11,750	20% of all assets in bank accounts, CDs, UGMA/UTMA and any other savings	SAI is not the amount your family will pay for college or get in federal aid. It's a number used to calculate how much aid a student is eligible to receive. Families may pay more than their SAI.
Grandparents/Others: 0% of income and assets considered in federal financial aid formula, including 529 plan account balances and withdrawals				

1. Based on federal methodology for 2026-27 school year. Federal financial aid rules are subject to change. Please consult your financial professional for more information. To learn more about how SAI is calculated, [click here](#).

2. Protected amount for parental income is based on household size. Protected amount for parental assets is based on age and marital status and excludes primary residence and retirement accounts.

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How Financial Aid Really Works:

Institutional financial aid eligibility

Many colleges use the CSS Profile (often called the Institutional Methodology) to calculate the Expected Family Contribution (EFC) to determine your financial aid eligibility.

$$\text{Total College Costs Each Year} - \text{Institutional EFC (CSS Profile)} = \text{Institutional Aid Eligibility}$$

How CSS/Profile is calculated¹

A family's annual income and assets are both considered, and schools often look more closely than FAFSA.

Many schools may also consider home equity, business/farm value, special circumstances, and noncustodial parent information. Each college may customize its own formula.

Parents		Students		Total EFC
Income	Assets	Income	Assets	
22%–46% ² of adjusted available income after allowances	3%–5%+ ² of parent assets, many schools may include home equity, business value, 529 plans, investments, and savings ²	Up To 50% of income above the student allowance	25% of student assets, including bank accounts, UGMA/UTMA, and other savings	An Institutional EFC is the college's estimate of what your family can pay. It is not a bill. Schools may request more than their aid offer covers. The formula varies by school.
Grandparents/Others: VARIES. Usually not reported directly on the CSS Profile, but gifts, support, or certain 529 distributions may matter. Many schools also require noncustodial parent information on additional forms.				

1. The CSS Profile is used by many private colleges and a few public universities; each school can customize their own Institutional Methodology.

2. Parent asset treatment differs by college and may include home equity, retirement plans and business/farm value.

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Calculate Your SAI/EFC for Free:



Send your kids to college without going broke.

You, parents, you can make the college dream a reality... and still retire one day.

[Parents' Story Video](#)

Schools and Organizations

Our informative workshop Little Avenue Series of Paying for College helps families navigate the rules of saving and paying for college!

College Money Report™

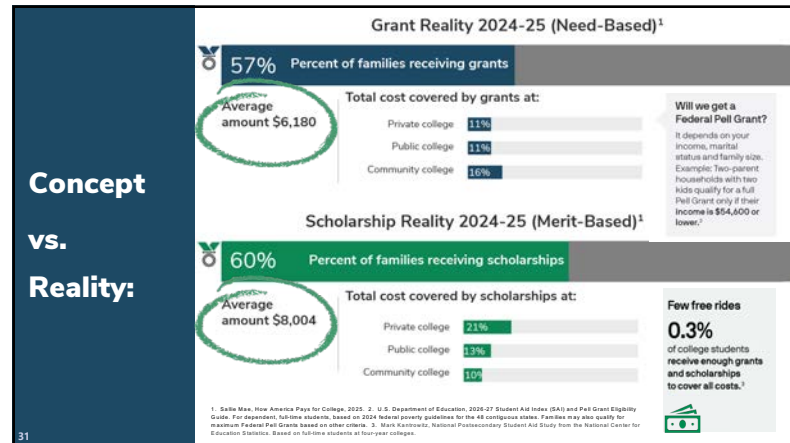
Find Your College Money Report™ all in one place.

- 1. How much will your college afford?
- 2. How much money do you need for college?
- 3. How much can you afford to contribute to college?

TheCollegeFundingCoach.org



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What's the BEST Way to Pay for College?

With OTHER People's Money!

OPM OTHER PEOPLE'S MONEY
How to attract Other People's Money for your investment — the ultimate strategy

RICH DAD POOR DAD

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A Sample of the Top College Endowments

≈ \$55.7B	≈ \$12.0B	≈ \$7.3B	≈ \$4.0B
≈ \$44.2B	≈ \$11.2B	≈ \$5.1B	≈ \$3.2B
≈ \$38.1B	≈ \$10.9B	≈ \$4.9B	≈ \$2.9B
≈ \$36.4B	≈ \$8.5B	≈ \$4.8B	≈ \$2.7B
≈ \$20.1B	≈ \$7.3B	≈ \$4.1B	≈ \$2.5B

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Source: NACUBO-Commonfund Study of Endowments (NCSF) Results

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How Do You Access This Money?

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FAFSA®
Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

**Financial Aid Dates to Remember
Class of 2027**

CSS Profile

	Financial Aid for Class of 2027
College Begins	Fall 2027
College Admission Applications	Fall - Winter 2026
CSS Profile Available	October 1, 2026
FAFSA Available	October 1, 2026
Tax Year Figures Used (Base Year)	2025 (Prior-Prior Year)
Asset Figures Used	As of the Day You File

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Little-Known Secrets of Paying for College

Your Money

STRATEGY EVALUATION INVESTIGATION CONFIDENTIAL UNDERSTANDING EXPLORATION IMPLEMENTATION MONITORING

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But What if I Make Too Much Money to Qualify for Need-Based Aid???

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FAFSA & CSS Profile are Both Heavily Driven by Income. However, We Still Recommend That You Complete the Forms For the Following Reasons:

- You Could be Eligible at Some Schools
- Many Schools Are Need-Aware (Not-Need Blind)
- Financials on File in Case of Future Problems
- Merit Aid Requirements
- Unsubsidized Loans

Now, let's Look at Using Our Own Money...

FAFSA
FREE APPLICATION
FEDERAL STUDENT AID

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Let's Get Creative & Efficient

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- 1 College is NOT Just About Need-Based Aid
- 2 Understand Nuances Between FAFSA & CSS
- 3 Any Extenuating Circumstances?
- 4 How About Merit-Based Aid?
- 5 Think About the Efficiency of YOUR MONEY.
- 6 How Does College Impact Your Overall Plan?

Check out our blog post, "14 Ways to Minimize Student Loans!"

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Ways to Save and Pay for College

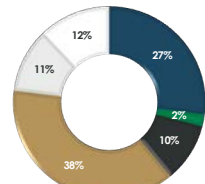
- UGMA/UTMA
- Education Savings Bonds (Series I or EE)
- Coverdell ESA (Formerly Educational IRA)
- Loans, Grants, Scholarships
- Section 127 Employer Assistance Programs
- Borrowing Against Retirement Plans
- Leveraging Real Estate Equity
- Cash Value Life Insurance
- Post 9/11 GI Bill/R.O.T.C.
- Section 529 College Savings Plans
 - Pre-Paid Variety
 - Savings Variety
- Trump Accounts

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Funding Higher Education

How the typical family pays for college (the average percentage of the total cost of attendance paid from each source):

- Scholarships & Grants
- Student Income & Savings
- Student Borrowing
- Relatives & Friends
- Parent's Income & Savings
- Parent Borrowing



Source: Sallie Krawcheck, How America Pays for College, 2019

<https://www.salliekrawcheck.com/blog/financial-aid-sources-for-college/>



How Do You Choose?

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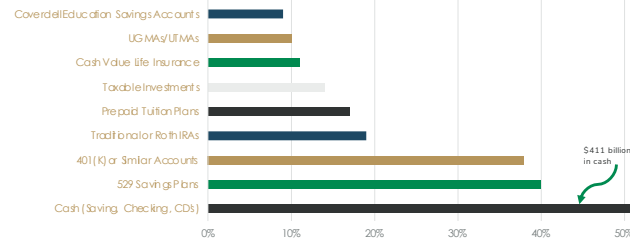
The bottom line is that there are myriad ways to save and pay for college. Each of them has pros and cons. The key is to **understand the formula**, understand your situation, and build a strategic plan!

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What Are Others Doing?

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Percentage of Families Using Each Vehicle:



Missed opportunities
\$1.7 trillion
Education savings
yields outside tax-
advantaged 529 plans¹

28%
Families not saving
for college²

41%
Families have used
retirement funds to
pay for college³

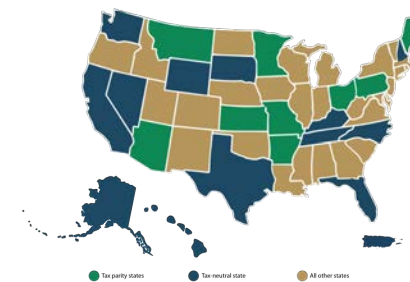
\$411 billion in cash

Sources: 1. BS Market Intelligence, 529 Industry Analysis 2025. 2. Society of Actuaries, June 2023. Based on survey respondents saving for both retirement and college.

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529 Plans: State Tax Benefits

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Most States
These states offer potential tax breaks on contributions made only to in-state 529 plans.

Tax Parity States
These states offer a tax deduction for contributing to any 529 plan, including out-of-state plans that may be more attractive than the in-state option: Arizona, Arkansas, Kansas, Maine, Minnesota, Missouri, Montana, Ohio, Pennsylvania.

Tax-Neutral States
These states offer no state tax deduction for 529 plan contributions: Alaska, California, Florida, Hawaii, Kentucky, Nevada, New Hampshire, North Carolina, South Dakota, Tennessee, Texas, Washington, Wyoming.

As of June 2020, Arkansas offers larger tax deductions for contributions made to an in-state 529 plan. Minnesota offers either a tax deduction or tax credit, depending on income. Consult the plans for more details.

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Do You Have the Right 529 Plan?

Use our 529 Comparison Tool to Be Sure!

Welcome to the 529 Plan Comparison Calculator

Use this tool to compare and contrast different 529 college savings plans.

Get Started

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529 Plans: Federal Flexibility vs. State Tax Treatment

Federal Rules: Broad Qualified Uses

- **Higher Education:** College, Grad School, Trade/Vocational, Accredited International Schools
- **K-12 Education:** \$20,000/Student/Year in 2026; Expanded Beyond Tuition
- **Apprenticeships:** Registered Apprenticeship Program Costs
- **Student Loans:** \$10,000 Lifetime Per Borrower; Beneficiary + Eligible Siblings
- **Credentialing:** Certifications, Licensing Exams and Required Continuing Education
- **Unused Funds:** Possible 529-to-Roth IRA Rollover, Subject to Strict Limitations

State Rules: The Due-Diligence Filter

Usually Clean	Check First	Potential State Tax
Conforms or No Material State Income-Tax Issues.	May Allow Use, But with Recapture, Add-Back, Timing or Rollover Rules.	May Treat K-12/Higher Uses as Nonqualified.

K-12 State Nonconformity Watchlist
Flagged as not recognizing K-12 tuition as state-qualified 529 expense

CA	CO	CT	HI	IL	MI	MN
MT	NE	NM	NY	OR	VT	

Expanded K-12 And Credentialing Categories May Lag State Conformity.

Takeaway: 529s are Now More Flexible Education-Funding Tools, But Every Non-College Related Distribution Should Pass a State Tax Screen Before Taking Withdrawals.

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What About Trump Accounts?

US GOVT
Children Born Between 2019 - 2029
\$1,000 ONE TIME CONTRIBUTION
TRUMP ACCOUNT Available July 4, 2026

HOW MUCH CAN YOU CONTRIBUTE? (PER BENEFICIARY)

INDIVIDUALS	EMPLOYERS	NONEMPLOYED (SELF-EMPLOYED)
CONTRIBUTION LIMIT: \$2,000	\$2,000	\$2,000
CONTRIBUTION TYPE: AFTER-TAX	PRE-TAX	PRE-TAX
ANNUAL OR LIFETIME: ANNUAL	ANNUAL	N/A

CONTRIBUTIONS ALLOWED
Traditional IRA Limits
DISTRIBUTIONS TAXABLE (PRO RATA)
Early Withdrawal Penalty + 10% PENALTY

CONTRIBUTIONS ALLOWED
Traditional IRA Limits
DISTRIBUTIONS TAXABLE (PRO RATA)
No Early Withdrawal Penalty

OTHER FACTORS AND CONSIDERATIONS THAT IMPACT THE USE OF TRUMP ACCOUNTS

- No State Income Tax Deductions Available
- No Opportunity for Tax-Free Distributions
- No Flexibility with Beneficiary Changes
- Accelerated Opportunity for Large Roth IRA Conversions

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The College Cost-Saving Playbook

Before College Starts

- AP/IB and CLEP Exams for College Credit
- Dual/Concurrent Enrollment
- Community College Articulation Agreements
- Gap Year + Work
- State Grant Programs (DCTAG, TN Promise, GA HOPE, NY Excelsior, etc.)
- Target The Right Schools
- Appeal Aid Offers

While Enrolled

- Live @ Home or Off-Campus When Practical
- Use Public Transit or Campus Shuttles
- Buy Used, Rented, or Digital Textbooks
- Tutor, Research, or Work in a Lab
- Use Meal Plans Wisely
- Become a Resident Assistant
- Avoid the Fifth Year Trap!
- Ask for Professional Judgment if Circumstances Change

Strategic Pathways

- Take Summer or Winter Courses
- Online Courses @ Accredited Colleges
- Apprenticeships or Co-op Programs for Credit
- Accelerated Degree (4-Year Degree in 3-Years)
- Strategic Study Abroad Partnerships
- Parent Employment @ University
- Crowdfunding or Family Arrangements

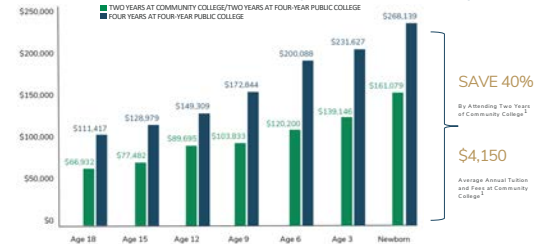
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The Community College Option

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Some Students Choose to Live at Home and Attend Community College in Their Freshman and Sophomore Years

Four-Year Costs With and Without Community College Based on Child's Current Age:



Source: J.P. Morgan Asset Management, using The College Board's Trends in College Pricing and Student Aid 2025. Future college costs estimated to inflate 3% per year. Average tuition, fees, and room and board for public college reflect four-year, in-state charges. Community college costs are based on tuition and fees for an in-district student.

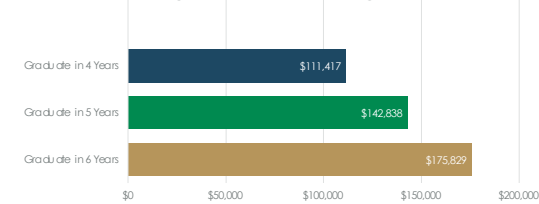
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A Really Simple Strategy

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Most Students Take More Than Four Years to Earn Degrees, Which Increases Total College Costs

The High Price of Not Graduating on Time



49%
graduate within 4 years.¹

How to graduate faster

32%
high schoolers take AP exams to earn college credits.¹

29%
take college courses while still in high school.¹

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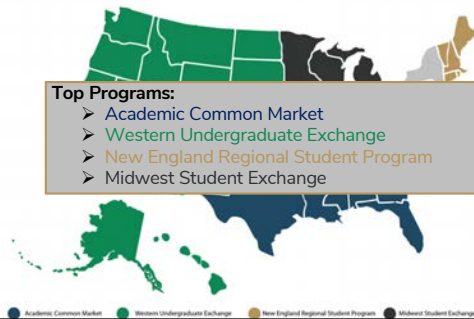
Tuition Reciprocity Programs

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Send Your Kids to Out-of-State Schools for In-State Prices

Top Programs:

- Academic Common Market
- Western Undergraduate Exchange
- New England Regional Student Program
- Midwest Student Exchange



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Little-Known Secrets of Paying for College

Advanced Strategies & Solutions



STRATEGY EVALUATION INVESTIGATION CONFIDENTIAL UNDERSTANDING EXPLORATION IMPLEMENTATION MONITORING

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How About Taxes (or Fees)?

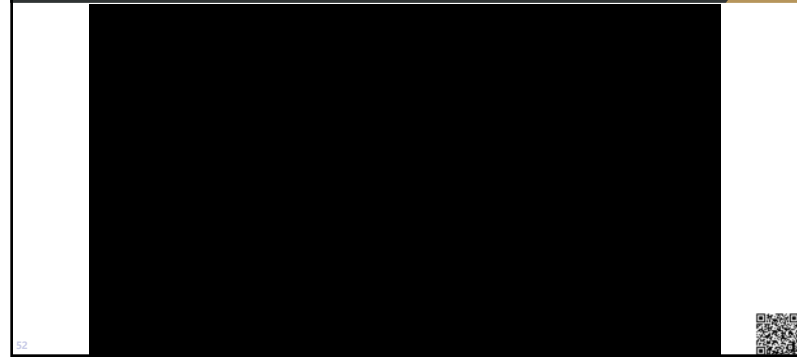
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Anyone Pay Too Much in Taxes?

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For High Income or Net Worth Families:

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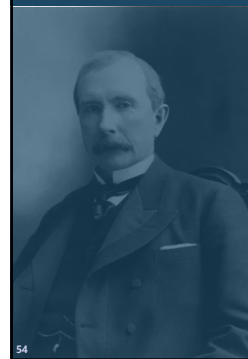


- 1 The "Rockefeller Strategy"
- 2 Create a Tax "Scholarship"
- 3 Superfunding or Dynasty 529 Planning
- 4 Family Foundations, Trusts or DAFs
- 5 Redeploying Current Cash Flow
- 6 Real Estate Strategies

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The Rockefeller Strategy

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Create Multigenerational Wealth

But First...A Tale of Two VERY Wealthy Families:



The Rockefellers

and

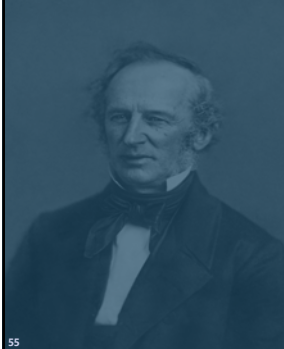


The Vanderbilts

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The Rockefeller Strategy

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Create Multigenerational Wealth—The Wrong Way

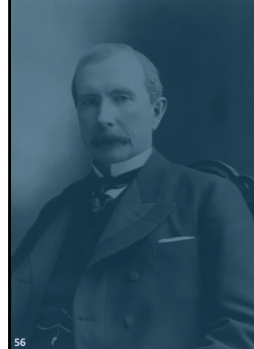
VANDERBILTS:

- ✓ **No Trust Structure:** Assets passed directly to heirs, with no restrictions.
- ✓ **Extravagant Spending:** Emphasis on luxury lifestyles and social status without reinvesting into sustainable assets.
- ✓ **Lack of Stewardship:** Heirs were not prepared or incentivized to manage the wealth prudently.
- ✓ **No Long-Term Wealth Transfer or Life Insurance Strategy:** Wealth distribution lacked replenishment, leading to quick depletion.
- ✓ **Short-Term Wealth Transfer:** No structured plan to preserve or grow wealth across generations.

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The Rockefeller Strategy

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Create Multigenerational Wealth—The Right Way

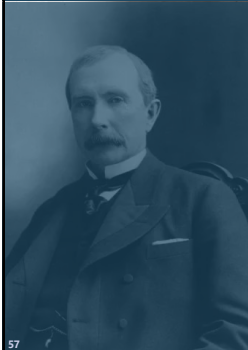
ROCKEFELLERS:

- ✓ **Trusts and Structured Planning:** Set up irrevocable family trusts to control how wealth was used over time.
- ✓ **Reinvestment:** Focused on growing wealth through business ventures, philanthropy, and new investments.
- ✓ **Financial Education:** Educated heirs on how to manage wealth responsibly through trusts and legacy systems.
- ✓ **Use of Permanent Life Insurance:** Policies on multiple generations, with death benefits feeding back into trusts to replenish assets.
- ✓ **Long-Term Control:** Family trusts ensured funds were used for productive purposes (business, education, philanthropy).

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The Rockefeller Strategy

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The Result?



Creates Perpetual Wealth
A trust-supported "pot of money" for critical needs like education, healthcare, or starting a business



Teaches Financial Responsibility
Helps instill stewardship and sound financial decision-making across generations.

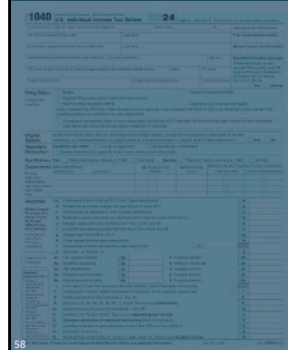


Aligns with Family Values
Adds structure to governance while shielding assets from lawsuits, creditors, and financial mismanagement.

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Create a Tax "Scholarship"

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- 1 Shifting Appreciated Assets From Parent to Child(ren)
- 2 Hiring Kids in a Family Business

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Create a Tax “Scholarship”

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Gifting To Your Child

(Assuming Student is in the 0 or 10% Tax Bracket)

XYZ Stock Current Market Value	\$26,200
XYZ Stock Purchase Price (Basis)	\$10,000
Capital gains of XYZ Stock	\$16,200

Capital Gains Tax to Parent (@ 23.8%)	\$3,855
--	----------------

1

2

Gift the XYZ stock to a UTMA Staged Liquidation of \$2,700 in Gains Per Year Over 6 Years

Capital Gains Tax to Student (0%)	\$0
--	------------

Kiddie Tax Watch: For 2024, a child's unearned income above \$2,700 may be taxed at the parents' marginal rate, which can reduce or eliminate the expected US capital gains benefit.

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Create a Tax “Scholarship”

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Hiring Your Child

(Assuming \$415,000 Base Income For Parents in 2026)

Earned Income Paid to Parent (Wages):	\$15,000
Parent's Federal Marginal Tax Rate (32%)	x 32%
Federal Tax When NOT Shifting Income to Child:	\$4,800

Earned Income Paid to Student (Wages):	\$15,000
Student's Standard Deduction (Single Filers)	- \$15,000
Student's Federal Marginal Tax Rate (0%)	x 0%
Federal Tax When Shifting Income to Child:	\$0

\$4,800

Annual Tax Savings

\$19,200

4 Year Tax Savings

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For Business Owners—Section 127 Plan:

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\$5,250	After-Tax College Payment Made by Parents
x 32%	(32% Federal Marginal Tax Rate)
+ \$2,471	Tax Cost
\$7,721	Pre-Tax Amount Needed to Make \$5,250 College Payment

\$5,250	Pre-Tax Tuition Reimbursement Made by Business
x 32%	(32% Federal Marginal Tax Rate)
- \$1,680	Business Deduction
\$3,570	Net Cost to Business For \$5,250 College Reimbursement

\$6,930	Pre-Tax Amount Needed to Make \$5,250 College Payment
- \$3,570	Net Cost to Business for \$5,250 College Reimbursement
+ \$3,360	Annual Net Tax Savings

\$3,360	Annual Net Tax Savings
x 4	(4 Years of College)
+ \$13,440	Total Net Tax Savings

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Redeploying Current Cash Flow

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Where Do Most People Have Their Money (Two Places)?

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Does This Sound Like a Good Strategy to You?

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- All Deposits in the Account are Not Safe From Loss of Principal.
- The Customer May Pay More Than the Minimum Monthly Contributions, But Not Less. If the Customer Attempts to Pay Less, the Financial Institution Keeps All Previous Contributions.
- If the Customer Misses a Monthly Payment, It Negatively Impacts Their Credit Score.
- Each Contribution Made to the Account is Not Liquid and Results in Less Safety and Increased Tax Liability.
- The Money in the Account Earns a 0% Rate of Return.

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Home vs. Mortgage

Home

- Rate of Appreciation on Home: 3-7%*
- Rate of Return on Home Equity: 0%

Mortgage

- Mortgage Interest May Be Tax-Deductible
- May Be Better Than a Private Source College Loan
- Maximum Tax Deduction is Now \$750,000
- Can Be Used to Increase Cash Flow

Remember: Home Equity Lines of Credit are no longer tax-deductible for purposes other than home improvements!

According to the [FRED Economic Data](#) U.S. "Saver's Rate" (1990-2014), the average annualized rate of return for housing increased 4.25%.

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The Qualified Plan Problem

Deferring money to an unmatched retirement plan can cost you significant taxes and reduce your net retirement income. Let's compare the alternatives.

SOUND FAMILIAR?

- 47 Years Old
- Will Work Until Age 67
- Will Live Until Age 90
- \$100,000 in Old Money
- \$10,000 in Deferral Contributions (Unmatched)
- \$3,000 in Matching Funds
- 8% Annual Yield

THE RESULT

Old Money:	\$466,096
Contributions:	\$494,229
Match:	\$148,269
Total:	\$1,108,594

↓

Payment:	\$97,493
Federal Tax @ 22%:	-\$21,448
Avg. State Tax @ 6%:	-\$5,850
Net Income:	\$70,195

Deferring unmatched dollars may reduce your take-home income by **more than 25%.**

Taxes are the silent partner in every retirement plan. Pay attention now or pay more later.

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Utilize Tax-Advantaged Investments That Can Be Used for College OR Retirement

THE COLLEGE FUNDING COACH

Make Uncle Sam Your Partner!



- Section 529 Plans**
- Roth IRAs or Roth 401(k)s**
 - Tax-Free Growth & Withdrawals
 - Roth Distributions Avoid 10% Early Withdrawal Penalty
 - "Backdoor" Roth IRA
- Municipal Bonds**
 - Tax-Free Growth & Withdrawals
- Cash-Value Life Insurance**
 - Non-Assessable Asset
 - Guaranteed Safety of Principal
 - Tax-Free Growth & Withdrawals
 - Tax-Free Death Benefit

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The GOOD News is That...

You Can Do It. And We Can Help!



Comprehensive
Financial Planning



Focus on College
Funding Strategies



Attend More Prestigious,
Less Crowded or Private
Schools for the Same Net Cost
as State Schools.

Become an Informed Buyer & Start Early!

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THE COLLEGE FUNDING COACH®
Little-Known Secrets of Paying for College

**Next Steps—Your
Personalized
Game Plan**



STRATEGY
EVALUATION
INVESTIGATION
CONFIDENTIAL
UNDERSTANDING
EXPLORATION
IMPLEMENTATION
MONITORING

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The Conversation Continues...

Today is Just the Start. Connect With The College Funding Coach® in One of Three Ways:

1



Our Free
Mini-Vault!

2



Free Personalized
Consultation

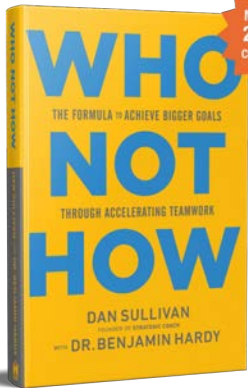
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Join our Facebook Group, Too!

Search: Little-Known Secrets of Paying for College

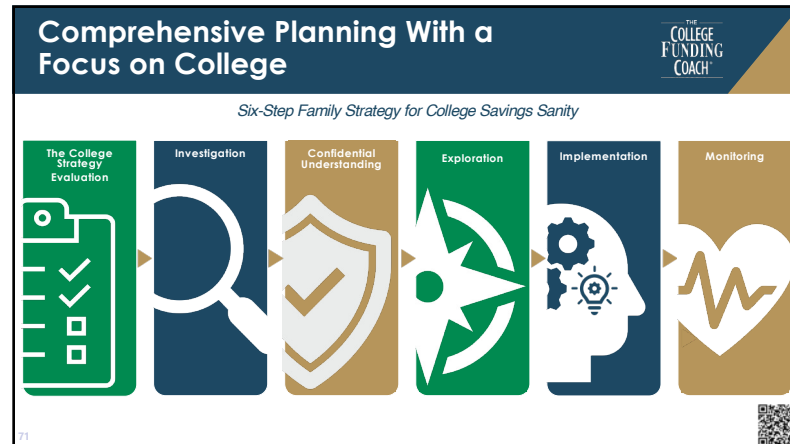
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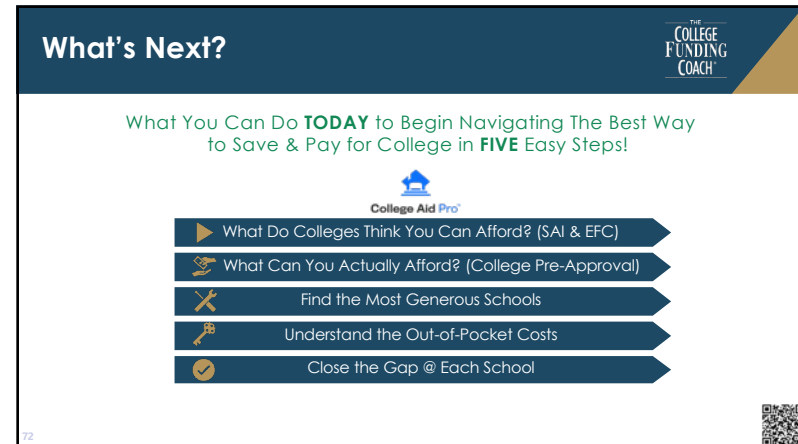
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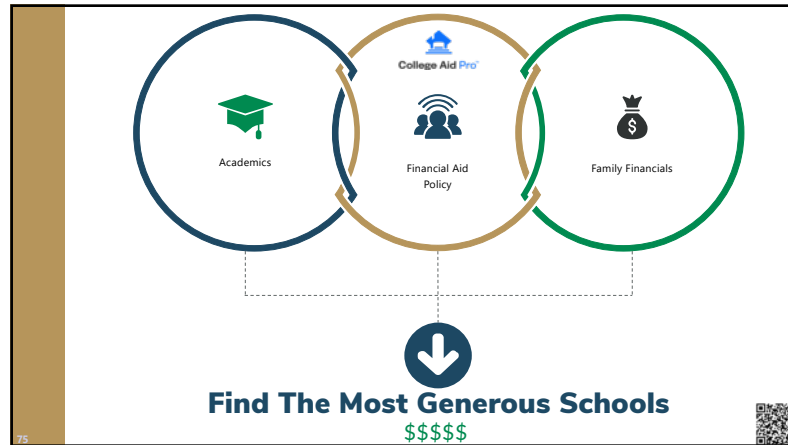
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74



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Quick Poll:

THE COLLEGE FUNDING COACH

Let's Do This... We're Ready!

We Are Close But Could Use Some Guidance.

Totally Good On The Oldest... But We Have Two (or More)!

Kids... What Kids? (We Are In Trouble)!

Good News... We Have Some Time!

Clean Out The Basement. My Children May Live Here Forever!

If College Were Starting Tomorrow, How Would You Rate Your Financial Preparedness?

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We want your FEEDBACK!

Please Provide us With Your Feedback on the [Survey](#) or Schedule Directly or Call and speak with Bernadette!


cfcsurvey.org


Schedule a Free Consultation Directly


Bernadette Boyle
571-296-4075

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THE COLLEGE FUNDING COACH®

Little-Known Secrets of Paying for College



Join Nearly 20,000 Parents Just Like You!

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