

College Planning: An Investment in Education



Where Will My Children Go to College?

That is a question parents begin discussing even before their children complete high school. Beginning when their children were young, parents may have begun saving for college, but the time comes to make decisions on how these savings will be utilized. Choosing the college that best matches your child is not an easy task, but it is one that will potentially save tens of thousands of dollars and countless hours.

The Questions Parents Need to Have Answered Include:

- Which schools are the best fit for my child—academically, socially, etc.?
- What career path will my child take?
- Will we have to pay the school's full sticker price?
- Are there scholarships and grants available?
- Will my child qualify for merit awards?
- Does my child need additional high school credits, an improved GPA, or enrollment and completion of test prep courses?

Parents Who Improperly Evaluate College Options Often Experience:

- Children taking longer to graduate, which increases the cost of education.
- Children who are unhappy and transfer to another school or even drop out.
- Children constantly changing majors, delaying their graduation.
- Children attending a school that does not offer scholarships or grants that match their academic achievements.
- Wasted time completing applications to schools for which they are not even sure their child would qualify.
- Wasted time completing scholarship and grant applications while unaware if their child meets the criteria for the award.
- Wasted time and money on visits to schools that are not a good fit for their child.

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College Planning at Highland Trust Partners

The Goals of Our College Planning Program for Families:

- Time saved by avoiding unnecessary applications.
- Time and money saved by avoiding visits to campuses a student will not attend.
- Time saved by focusing on schools offering majors towards student's career interests.
- Money saved by uncovering scholarships and grants eligible to be received.
- Time and money saved developing a cash flow plan.

We Will Provide Direction Using the Following Two-Step Process

As a facet of our financial planning department, Highland Trust Partners has developed a college planning program for parents, providing efficiencies that save both time and money. Through our alliance with Collegiate Funding Solutions, we offer two steps which can be taken independently or in succession:

1 Build Your College List

- For students in their junior year (or early senior year) of high school
- Conduct personal interviews with parents and student to gauge goals
- Provide student assessments to analyze possible career paths
- Develop student's academic capital
- Produce a list of colleges which match the student and offer tuition discounts

2 College Financial Planning

- For students in their senior year of high school
- Analyze academic requirements for the list of preferred colleges
- Review the scholarship and grant offerings for those schools
- Assess current qualification and schools for which GPA/test prep improvement is needed
- Analyze family financials and savings
- Develop an end-to-end college cash flow plan

Our Schedule Is Simple

Our fees for College Planning are on a flat-fee basis, so you have a trusted consultant on your side to provide advice that is in your best interest.

- 1 \$1200 Building Your College List
- 2 \$1500 College Financial Planning
- 1 + 2 . . . \$2500 Bundled*

*If included as part of our comprehensive financial planning, the Bundled price is \$2200

Contact us to set up a complimentary consultation to determine if your family is a good fit for our College Planning.

