

Comprehensive Services

Comprehensive Services supports junior and senior families throughout the entire college financial aid process from pre-application college evaluation to award appeals and building a 4-year plan.

1. Establish goals for your college financial plan

Get the background you need on how financial aid will work for you. Bring clarity and precision to how you can pay for college.

2. Understand your financial aid eligibility and increase award opportunities

Get inside knowledge on how financial aid rules determine how much you pay and your aid eligibility. Learn how to increase the money you receive from colleges.

3. Compare college financial aid awards and cost

Know how much the colleges you're considering will offer in financial aid before applying. Create more options and explore colleges that offer more generous awards.

4. Organize and complete all financial aid applications

Receive individualized guidance on how to accurately complete applications on time. Discover, track and apply for all merit scholarships at your colleges.

5. Evaluate financial aid offers and strategize on appeals

Compare your financial aid awards and understand requirements for renewal. Learn when and how to successfully appeal for more money.


6. Create a 4-year plan maintain your awards and pay for the rest

Develop a financial plan for your full 4-year investment. Evaluate your various payment and financing options to make the best choice for financing.

Comprehensive Services


Details of Services Engagement

Outcome #1 **Establish goals for your college financial plan**

 **Goals**


What we'll accomplish together...

- ✓ Establish an overview of the financial aid process
- ✓ Review your financial resources available to pay for college
- ✓ Discuss expectations on how much to pay for college

 **Meeting #1**

How we'll accomplish these goals...


We have an initial deep-dive meeting centered around your college choices and financial goals to pay for college. We review the entire financial aid process, answering your questions about what you can expect for the cost of college and your options to pursue financial aid.

 **Resources**

Resources you'll receive to make decisions...


- Initial budget with your financial resources and options to pay for college

Outcome #2 **Understand your financial aid eligibility and increase award opportunities**

 **Goals**


What we'll accomplish together...

- ✓ Detail the rules and formulas on how colleges determine your financial aid eligibility
- ✓ Calculate your Expected Family Contribution (EFC) for both FAFSA & CSS Profile applications
- ✓ Review recommendations on possible ways to increase your need-based aid eligibility
- ✓ Figure out your best financial aid match to maximize your award potential


 **Meeting #2**

How we'll accomplish these goals...

I analyze your Expected Family Contribution, explaining how your income and assets impact your financial aid eligibility. These analyses and recommendations are the foundation to increasing your award opportunities.

 **Meeting #3**

We meet to discuss different college financial aid policies, focusing on those colleges that would offer you the most generous financial aid packages.

 **Resources**

Resources you'll receive to make decisions...

- Detailed report and analyses on how your income and assets impact your financial aid eligibility.
- Recommends on actions and next steps to increase your opportunities for financial aid.

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Outcome #3 Compare college financial aid and costs



Goals

What we'll accomplish together...

- ✓ Calculate and compare estimated financial aid awards for the colleges on your student's list
- ✓ Understand colleges' financial aid policies with regard to free money versus loans
- ✓ Know your college prices early and evaluate these prices against your current budget
- ✓ Create options to consider additional, more generous colleges

How we'll accomplish these goals...



Meeting #4

We review your estimated financial aid packages for colleges on your list and discuss affordability scenarios given your financial plan for the 4+ years of investment.



Meeting #5

We meet to discuss next steps and an action plan for you to continue the financial planning before application season.



Resources

Resources you'll receive to make decisions...

- College aid comparison report: estimated financial aid awards for up to 20 colleges in a detailed, side-by-side comparison.
- Financial planning calculator: calculator that allows you to see how much you may need to borrow given each college's financial aid package and your current resources to pay for college

Outcome #4 Organize and complete all financial aid applications



Goals

What we'll accomplish together...

- ✓ Prepare and ready your financial information for FAFSA and CSS Profile applications
- ✓ Check applications prior to submission for accuracy and completeness
- ✓ Research and uncover additional merit awards for your student to increase aid opportunities
- ✓ Create a target list with deadlines for merit scholarships from each college

How we'll accomplish these goals...



Meeting #6

We prepare your up-to-date financial information for financial aid applications. I guide you on how to complete each application and perform an accuracy check prior to submission.



Meeting #7

We identify and target institutional merit scholarships for your student including details on the application requirements, process and deadlines.



Resources

Resources you'll receive to make decisions...

- Guides to completing FAFSA and CSS Profile: step-by-step video and written guidance on how to accurately complete financial aid applications
- Merit scholarships list: target list of merit scholarships at colleges to increase financial aid awards

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Outcome #5 Evaluate financial aid offers and strategize on appeals

- Goals**
- What we'll accomplish together...*
- ✓ Standardize and analyze financial aid awards to compare offers on free money versus loans
 - ✓ Evaluate opportunities to appeal for more money using data and analysis tools
 - ✓ Complete appeals forms as applicable and communicate with financial aid office
 - ✓ Select final colleges for 4-year cost projections

- Meeting #8**
- How we'll accomplish these goals...*
- We review the pros and cons of each college's award package given your financial goals and strategize on negotiations or appeals. I look create opportunities for you to increase these offers and reduce your costs.

- Meeting #9**
- We choose final colleges for further evaluation on 4-year cost projections and confirmation of award renewal and eligibility.

- Resources**
- Resources you'll receive to make decisions...*
- Award analysis report: side-by-side comparison of financial aid awards for all colleges, detailing your net price and potential 4-year cost

Outcome #6 Create a 4-year plan maintain your awards and pay for the rest

- Goals**
- What we'll accomplish together...*
- ✓ Create a 4-year plan that projects 4-years of financial aid and payments
 - ✓ Review strategies to maintain the highest financial aid awards for all 4 years
 - ✓ Explore all financing options and find the best terms and interest rates

- Meeting #10**
- How we'll accomplish these goals...*
- We create a 4-year plan to pay for college with the aim to maximize the use of your financial resources and minimize borrowing.

- Meeting #11**
- We discuss all financing options to decide on the best ones that match to your financial goals beyond college funding. We will also go thorough review of tax strategies to offset your costs.

- Resources**
- Resources you'll receive to make decisions...*
- 4-year financial plan for college: detailed annual plan on how to pay for college, including how to take advantage of maximizing your savings and taxes advantages.
 - Loan comparison report: analysis of loan options for financing to minimize the cost of borrowing and payback amount.

Comprehensive Services

Services include:

- 11 individual meetings
- 9 personalized financial reports
- 20 colleges for financial aid evaluation
- FAFSA & CSS Profile application completion
- 10 colleges for merit scholarship search
- 10 college award letter reviews
- Comprehensive 4-year college financial plan



Ready to start creating a plan to pay for college and get the most financial aid?
Let's talk...

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About Paul Martin

Paul is founder of College Money Method, a financial advisory focused on helping students and families with college affordability and the financial aid process. A graduate of Harvard and MIT, his passion for this work stems from his own experience going through the process as a first-generation college student.

In addition to advising families, he partners with 18 independent schools and Miami-Dade and Broward School Districts to offer a curriculum on financial aid and paying for college to students of diverse economic backgrounds.