



The NICCP

Business Builder Workshop

"The 8 Steps to Success
in College/Financial Planning"

Reasons for College Planning

- College planning offers features that other financial services do not offer...

- ☐ Urgency Factor

- More emotional than retirement planning - Your dealing with kids and money
 - Families are pressed for time and need help NOW

- ☐ Huge Need, Immediate Results

- New pool of students every year
 - Your selling to an immediate need (never sell to a "future" need)
 - You don't have to wait years to see results

Reasons for College Planning

☐ No Competition

- Few advisors use “college” for client acquisition
- Give clients strategies they haven’t heard from other advisors
- You can get “premium” fees

☐ The Ultimate Relationship Builder

- Develop client relationships through the children
- Use college to network with other professionals

Your 8 Steps to Success

- Business Plan – “Getting Started”
- Marketing Plan – “Attracting Type A Clients”
- Infomercial - “The Problems & Misconceptions”
- Initial Meeting - “The Doctor’s Exam”
- Analysis and Diagnosis - “The Lab Work”
- Second Meeting – “Preliminary Analysis”
- Implementation - “The Treatment”
- Follow-up – “Ongoing Checkups”

Step One – Build a Business Plan

■ Education

- Learn the public's views on “college”
 - You need to find their pain!
 - What do they need help with the most?
 - You need to find out what they know.... and more importantly find out how much they don't know about the whole college process!
 - Families don't know the “real” process
 - They have no real plan
 - They hear many outside messages
 - Other parents
 - Websites
 - Guidance counselors

Step One – Build a Business Plan

- They are skeptical that you can help (why haven't we heard of this?)
 - You need to build your message around this skepticism (What questions would you ask?)
- Do your homework & research first
 - Get brochures from every college
 - See what parents and students actually get and see
 - What forms they get (FAFSA/Profile/Admission/etc.)
 - Key to Step 4 – Initial Meeting
- Elevator speech (List questions to ask)
 1. Do you have kids?
 2. How old are they?
 3. What are YOUR plans for college?
- Use this to develop relationship from the start

Step One – Build a Business Plan

- ☐ Learn the technical side of college planning
 - What technical info do you need help with the most?
 - List the resources you need for technical support
 - ☐ CCPS Certification & Cram Course/College Doctor/NICCP Audio Library/NICCP University/NICCP Library/NICCP Affiliate Calls/Live & Virtual Conferences/Intro to College/NICCP Personal Coaching

Step One – Build a Business Plan

■ Developing Your Services And Your Team

☐ College Flowchart

■ Family / Student Profile

- ☐ The quality of student you work with dictates your team and service
- ☐ How the parents earn income dictates your implementation procedure

Step One – Build a Business Plan

☐ Building your team and service

☒ Involve the right people

- ☐ What team members do you use in your current practice?
- ☐ Will you do both academic and financial sides?
 - Will you work directly with kids (career/SAT-ACT or Admissions)?
 - Will you have a counselor on your team?
 - Will you merely direct to outside counselor or affiliate websites?
- ☐ Will you do planning and implementation?
 - Will you have a CPA on your team, or direct the client to a CPA?
- ☐ Your team and service has everything to do with the price of your service!
 - What services and the outside resources will you consider to deliver your services?

Step One – Build a Business Plan

■ Develop Pricing

- ☐ Price by value
 - Deliver extraordinary results
 - Giving clients a WOW factor for the price
- ☐ Price by hour
 - How do you price now?

Step One – Build a Business Plan

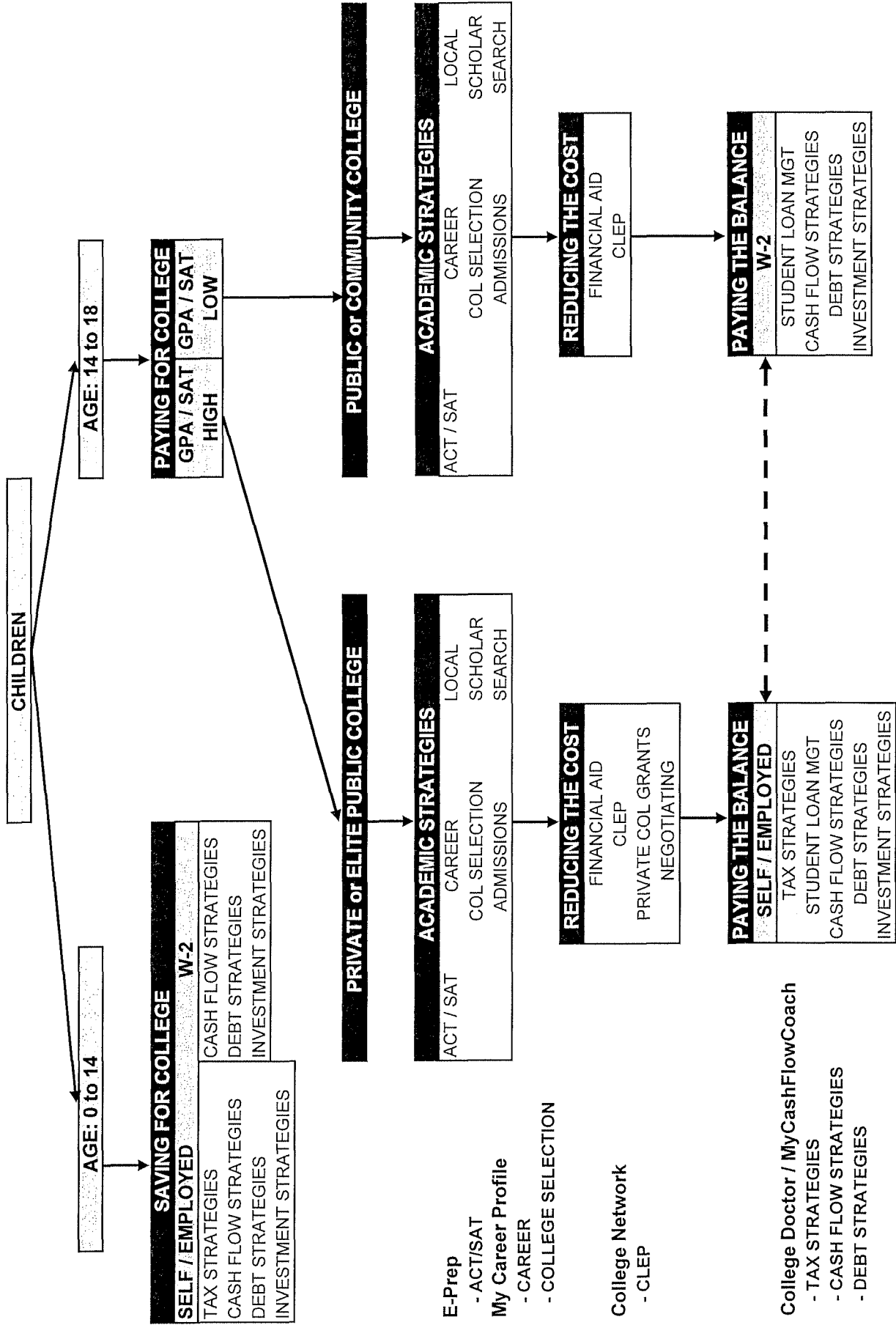
■ Develop Your “Business Plan”

- ☐ Business structure
 - Outside business activity (securities only)?
 - Separate business/New entity?
 - New product line within your present practice?
- ☐ Goals
 - Increase the firm’s name recognition
 - Generate leads and referrals for the others services of the firm
 - Increase revenues for the firm
 - ☐ Financial Goals
 - # new clients
 - % increase in revenue/net profit

Step One – Build a Business Plan

- ☐ List Products & Services
 - Academic
 - Financial
- ☐ List Potential Team Members
 - CPA
 - Academic counselor
 - Other (Assistants, etc.)

ST. 1 BUSINESS PLAN Products / Team Flowchart



Step Two – Develop a Marketing Plan

■ Define profiles of your ideal families

☐ Determine who you want to work with and go after those specifically

■ Who are your current Type A clients?

☐ Using the “sniper” approach vs. the “shotgun” approach

■ Where do you find the “A” clients?

- | | |
|---------------------------------------------------------|--------------------------------------------------|
| <input type="checkbox"/> Existing Clients and Referrals | <input type="checkbox"/> High School Systems |
| <input type="checkbox"/> PTA's and Booster Clubs | <input type="checkbox"/> Fraternal Organizations |
| <input type="checkbox"/> Churches, Synagogues | <input type="checkbox"/> Credit Union Members |
| <input type="checkbox"/> Corporate Group Benefits | <input type="checkbox"/> Hospitals |
| <input type="checkbox"/> Professional Associations | <input type="checkbox"/> Trade Organizations |
| <input type="checkbox"/> Chamber of Commerce Members | <input type="checkbox"/> List Broker |

Step Two – Develop a Marketing Plan

■ Market Analysis

☐ Research local community

- High schools
- Outside organizations
- Athletic organizations

☐ Marketing to Business Owners (PPT MCFC marketing pieces)

Step Two – Develop a Marketing Plan

■ Promotion

- ☐ Business owner vs. W-2
- ☐ Matching the messages to the audience
 - What do you say to attract them?

Step Two – Develop a Marketing Plan

- Multiple message delivery systems
 - List message delivery systems you currently use to get prospects
 - NICCP systems
 - Affiliates – Tom DeGroot / Mike Saunders
 - Tuition Rx College Planning Newsletter
 - NICCP Drip Contact Management
 - NICCP Website / Blog

Step Two – Develop a Marketing Plan

■ Marketing Pieces

- ☐ Press Release
 - CCPS press release
 - Seminar press release
 - Other press releases
- ☐ Letters / E-mails
- ☐ Postcards
- ☐ Other

Step Two – Develop a Marketing Plan

- Getting the client/prospect to the seminar or appointment

- ☐ Call to Action

- List “call to action” topics
 - When they respond to your call to action how do you move them forward and still keep your powder dry?

Marketing To Small Business Owners

NICHE Marketing

- Demographic of the affluent (> \$100k)
 - 22 % are business owners
 - 26 % are self employed professionals
- Today it's all about relationship marketing
- Easier to define and dominate your niche
- Marketing is easier for experts in niches
 - Generalist vs. Specialist

Small Business Owners Are Your Best Prospects

WHY?

- They make more money
- More fee / sales opportunities
- MUCH higher leverage
 - Same amount of work / higher reward

Small Business Owners Are RESPONSIVE (Pain)

WHY?

- They have more to lose – asset protection
- They have a target on them
 - Economy is down – cost /sales is up!
 - Higher taxes
 - Higher interest rates
 - Lower credit availability for expansion
- More proactive to planning & ideas

How Do You Attract Small Business Owners?

- Identify strategic small business groups
- Infiltrate strategic small business groups
- Target and time your approach
- Create the right (NICHE) message
 - Increase cash flow
 - cutting costs that do not affect their business

Identify Strategic Small Business Groups

- Who are your type A clients (NICHE)?
 - Who are your key business clients
 - What trade groups or associations do they belong to?
 - Can you reach this market easily?
- What is their **PAIN**?
- Is there any competition?
- Who are their services providers you can JV with?

Identify Strategic Small Business Groups

Research

Gale Research's Directory of Associations

**Gale Research's Regional State & Local
Organizations Encyclopedia of Associations**

Standard Rate & Data Service
Trade Mags & Consumer Lists

GOOGLE Search Online
State Small Business Associations

Identify Your "Type A" Business Groups

Architects

Auctioneers

Auto Dealers

Beverage Wholesalers

Builders

Chiropractors

Collision Repair Owners

Consultants (Independent)

Contractors

Dentists & State Dental Assoc.

Dry Cleaners

Employee Leasing Co. Owners

Executive Search Firm Owners

Funeral Directors

Furniture Dealers & Mfg. Reps

Golf Course Owners/Builders

Heating & Air Conditioning Owners

Industrial Equipment Sales

Jewelers

Manufacturers Reps

Medical Associations

Medical Docs- Anesthesiologists

Medical Docs- Cardiologists

Medical Docs- Orthodontists

Medical Docs- Radiologists

Packaging/Shipping Co. Owners

Pharmacists

Photographers

Plastic Distributors

Plumbers

Printers

Real Estate Brokers

Restaurant Owners

Retail Store Managers

Veterinarians

Yacht Owners

Infiltrate Strategic Small Business Groups

- Make yourself known in your niche
 - Target three to five industries
 - Weed down to one or two
 - Become a cash flow specialist for that industry
- Why become a specialist of your niche?
 - Most of your competition has no true affinity – shotgun
 - High-end clients respond better to specialists
 - Specialists are published authors or speakers for their industry

Becoming A Small Business Advocate

- 1) Identify and list local affinity groups. If possible, target those groups in which your clients are members
- 2) Focus on the most accessible groups or those with a high percentage and concentration of your Type A small business members
- 3) Become an associate member
- 4) Go to their events – yearly conference / golf outings
- 5) Rent a booth at an industry trade conference

Becoming A Small Business Advocate

- 6) Introduce yourself to fellow members, program chairmen, editors of trade publications, etc
- 7) Request back issues of each group's trade journals, newsletters and publications
- 8) Find those publications that have critical intelligence about people, prospects and money
- 9) Call the editor of that industry's trade journal and ask if he would be interested in publishing an article
- 10) Develop a direct-mail campaign using the membership directory database.

Target & Timing Business Owners

- Target
 - Pick your groups wisely
 - Dentists & Physicians can be a pain to work with
 - Chiropractors can be easier to market to
- Timing
 - Economy is down – taxes may rise – cash flow is in!
 - Business owners spend when they have the cash flow
 - Find their cash flow for them
- Bad Timing
 - The second or third week in April
 - Between Thanksgiving and Christmas

Create A Unique Selling Proposition

- Help them with their cash flow:
 - Taxes
 - Turn their personal expenses into business expenses
 - Interest expense
 - Pay off their mortgage (or any other debt) in half the time
- College tuition
 - Do they have kids?

End Results

- You will have established credibility as an expert, not as a sales person
- Get third-party endorsements of organizations
- Recommendations and referrals increase
- Your marketing is leveraged – your costs go down

Step Three – The Infomercial

■ Telling the “College Story”

- ☐ They must hear the “story” to realize there is a problem in the first place
- ☐ They must realize there is a problem before you can offer them a solution
- ☐ You must do this systematically step-by-step
- ☐ 5 strategic areas of “College Misconceptions”
 - 1) Cost
 - 2) Financial aid
 - 3) Loans
 - 4) Scholarships
 - 5) 529 plans

Step Three – The Infomercial

- ☐ You must explain these misconceptions (problem) so they feel the pain
 - Problem = High cost + no aid + no cash flow
 - Pain = Lower financial well-being (future standard of living)
 - ☐ Loans + retirement withdrawals + lower retirement contributions
- ☐ Once they feel the pain – you can provide the solution in Step 6
 - This also allows you to work backwards (retirement then college) in Step 4
 - ☐ “How old will you be when your last child graduates from college?”

Step Three – The Infomercial

■ Delivery of the “College Story”

- ☐ On-site seminars

- ☐ Webinars

- Live

- Video

- ☐ One-on-one presentations

Step Three – The Infomercial

■ Seminars

☐ Why do seminars?

- Economies of scale (presenting to more people)
- Undivided attention
- Synergy among the group
- Credibility (perceived authority – you're the expert)

☐ Proper set up

- Inform not Educate
 - ☐ Explain the problem, but don't provide the solution
- Have them drinking through a fire hose
- Don't leave them hanging

Step Three – The Infomercial

☐ Seminar delivery

■ Seminar Invitations

- ☐ Use a picture – it increases returns
- ☐ Only use ONE date – it works best
- ☐ 7:00 Tuesday or Thursday works best
- ☐ Use non-threatening location
- ☐ Co-op with a community non-profit geared towards teen education
 - Free community service

■ Seminar Registration

- ☐ Have high school kids at reception desk

Step Three – The Infomercial

■ Seminar Presentation

- ☐ Start on time
- ☐ Have speaker introduced
- ☐ Speaker should loosen audience up first
 - How many have seniors, juniors, sophomores, younger?
 - How old will you be when last child graduates from college?
 - This demos the effect on retirement
- ☐ Use white-board to get people to interact
 - Ask families their top concerns / what they'd like you to cover
 - List top ten
- ☐ Delivery of presentation
 - PPT

Step Three – The Infomercial

- Call to Action (What call to action do you use at seminars?)
 - ☐ The Evaluation and “The Offer “ – be sure to use a “drawing” at end
- Follow up
 - ☐ Setting Appointments and expectations
 - ☐ Appointment Script

Step Three – The Infomercial

- Webinars

- ☐ “Marketing in a Digital World” presentation

- One-on-one presentations

- ☐ You **MUST** tell the “College Story” first, even if it’s a shortened version

College Financial Workshop

FOR PARENTS OF COLLEGE BOUND STUDENTS

This complimentary seminar presented by Educational Benefits Group reveals new ways to meet the high cost of college. With college costs increasing at a much faster rate than general inflation, paying for college can be a daunting task. Come and learn how to:

- ✓Achieve the cash flow you need to pay for college expenses
- ✓Get back the money you spend on college before you retire
- ✓Give your children the best education at the best price

Wedgewood Country Club
265 Big Hitter Drive
Powell, OH 43000

Tuesday, June 15th
7:00—8:30

The Dublin Hotel
17 Lockbury Avenue
Dublin, OH 43000

Thursday, June 17th
7:00—8:30

Educational Benefits Group
1212 East Main Street
Columbus, OH 43000

Mr. & Mrs. John Doe
2426 Oxford Circle
Maintown, OH 43000

Members of the National Institute of Certified College Planners

Seating is Limited!

Paying For College ...The Right Way!

Join Us For A Free Educational Seminar

Learn new cash flow techniques that can give your children the education they deserve without changing your current lifestyle!

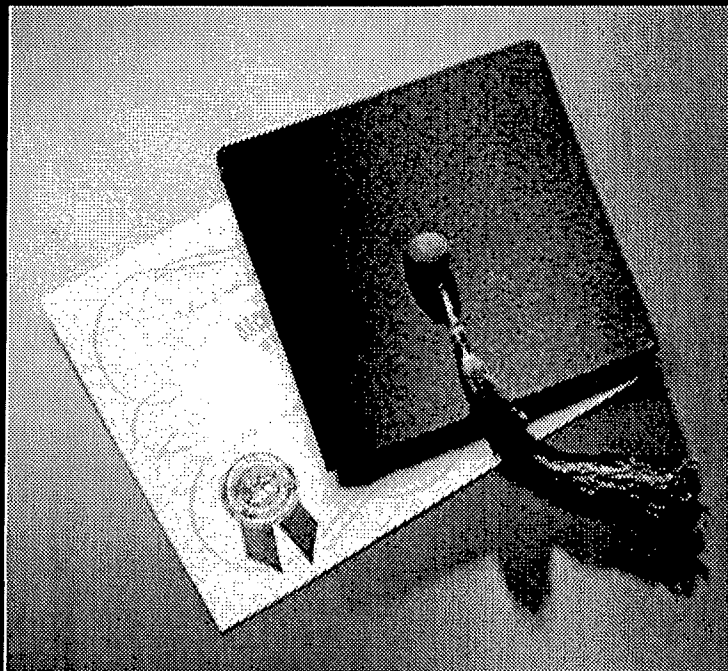
This presentation will include:

- What are "tax scholarships" and are you eligible
- The "right way" to borrow for college to slash thousands of dollars in loan interest costs
- How to get back the money you spend on college using unique cash flow strategies and techniques
- How to spend less for college and put more money in your retirement

Presented By:

Ron Them, RFC, CCPS
Certified College Planning Specialist

Special Invitation



Invest in your child's future!



College Planning and Funding Night
For XXXX High School
Students and their Parents
Tuesday, XXXXX at 7:00 PM
XXXXXX Public Library
1234 Main St Anytown USA

Important for college bound students and their parents- what families need to do now

- **Selection, admissions, and funding** issues with in state/out of state public & private colleges
- Using **personality & interest assessments** to select careers/majors that match students' interests
- Qualifying for **state merit aid**, finding **free SAT/ACT prep**, and saving your **Prepaid Funds**
- Getting **scholarships** and other benefits from your **community service** hours
- Critical **information you haven't heard** about completing your college financial aid forms
- How to **reduce out of pocket college costs -even if you won't qualify for financial aid**
- How to effectively appeal college **Award Letters** - reducing costs by increasing need & merit based aid
- Using **education tax laws** and **Hope & Lifetime Tax Credits** to reduce out of pocket costs

Call XXX-XXXX to reserve seats and handout materials

Presented Free by XXXX – We serve as a community resource organization for college funding issues, including selection and admission strategies that make college more affordable.

Seminar Registration

College Funding and Planning

Seminar Location: _____ Date: _____

Student's Name: _____

Parent Name(s): _____

Home Phone: _____ Other Phone: _____

Student E-mail Address: _____

Parent E-mail Address: _____

Mailing Address: _____

City: _____ ST: _____ ZIP: _____

My student is a: ☐ Freshman ☐ Sophomore ☐ Junior ☐ Senior

Name of High School _____

Your Guidance Counselor _____

What is your GPA _____ PSAT score _____ SAT score _____ ACT score _____

Does your student qualify for the (your state's) Scholarship Program? _____

Is your student enrolled in a Prepaid College Plan? Yes No

Grades of other college bound kids in the family: K 1 2 3 4 5 6 7 8 9 10 11 12

Other kids currently in college ___ Freshman ___ Sophomore ___ Junior ___ Senior

Colleges they are attending: _____

Please list your concerns about paying for college.

1. _____
2. _____
3. _____

Please list your concerns about college selection/admissions.

1. _____
2. _____
3. _____

☐ I want to meet with you for our free College Plan Work-up including a Career Profile Assessment and EFC discussion for reducing your college costs.

Please call:

Your Name: _____ at Daytime phone _____
Please enter first and last name

Evening phone _____ Cell phone _____

(Check other topics of interest or concern to you. We will address them at your individual appointment.)

- ☐ Selection and admissions issues – for in state/out of state - public and private schools
- ☐ How to reduce out of pocket college costs even if we won't qualify for financial aid
- ☐ How families with self employment income can save on college costs
- ☐ Local & National scholarship opportunities
- ☐ 529s and the Prepaid Plan
- ☐ Shifting income and assets to lower our taxes which will free up money for college
- ☐ How to pay for college without using all my retirement assets

Seminar Evaluation

Who attended tonight? Mom Dad Student Other: _____

Would you recommend this seminar to others? Yes No

Your comment please about the seminar _____

Please write down the 2 most important things you learned tonight.

1. _____

2. _____

Do you have friends with college concerns? We'll invite them to the next seminar.

Name: _____ phone: _____

Name: _____ phone: _____

Name: _____ phone: _____

**Please turn in this completed sheet
for entry in tonight's drawing**

The next day after a seminar...

Enter the info from the yellow sheet into your database (Drip system).

Look at the sheets to see who left 2 or 3 numbers... call them first.

Prior to making the call, look at the yellow sheet to determine who was at the seminar.

Note: When making calls- always identify yourself first..... as soon as someone answers.

US: Hi this is LeeAnn with the College Planners.

US: Is Mary available?

Them: No- this is her husband Frank...

Hi Frank... Mary and Billy (Use the names of whomever attended the seminar) attended a College Funding and Planning Seminar at the Public Library this past Tuesday evening, and on the back of their yellow evaluation form they checked the box indicating they wished to do the Free College Plan Work Up... which includes some neat career planning tools for (student's name).

We're following up as Mary asked, to find a time that good for (student's name) and you all to come in and complete the Work Up -and this is the number they said to call.

Should we talk with Mary or do you want to set a time now?

Them: She told me about it, so let's set a time now.

Determine which office they want to go to. Make sure they know how to get there.

Them:

US: The appointment takes about 1 hour and we are here Monday through Thursday.....

Which day is usually best for you, and your Mary and STUDENT'S NAME.

Them: Why does my spouse have to be there too?

Note** We feel it is "mandatory" for both parents attend. *** that's because our meeting was good and we had a very high "meeting satisfaction" ratio..... But if only one parent showed, they almost always wanted the other spouse to go through it too... so we ended up doing the same thing twice.

It's easier to get both parents when you also require the student. They start getting the feeling that this is real stuff! (You're not just trying to get them both in to "close them" on spending money.) Do the My Career Profile piece with the kid. And ask the kid their thoughts on college.

What time does STUDENT NAME get out of school?

What is the earliest time can you all make it in?

Schedule a date and time and assign an advisor

They usually ask what to bring.... And if they don't, make sure they know what to bring.

What to bring:

In addition to the Career Planning tool for (student's name) the College Plan Work up involves a discussion about Expected Family Contribution which is the first step in figuring out how to reduce your cost of college whether you qualify for financial aid or not. We may not have time to do the calculation, but with the right information, we can start laying the groundwork.

The FAFSA form is what the schools and the gov't uses to collect the info needed to determine the amount your family will be expected to pay for college. Everyone that goes to college really needs to fill this form out whether you qualify for financial aid or not. (Used to determine merit aid and other non need based assistance)

This form looks at:

Parents' income

Parents' assets

Students' income

Students' assets

The more accurate the information the better the conversation... so what a lot of families do is bring in a current tax return, and or W2 and pay stub. That takes care of income.

For assets, they might bring in account statements—especially investment accounts and 401 or IRA info.... This is very important for accuracy.

Also... do you own a home? Lots of families will bring a current mortgage statement....

And so you know.... This can be more of a process than a 1 time event.... Many families have been in 7-8-9 times or more. They never get charged a fee... it's free.

Them: "Well then, How do you all get paid???"

US: We are a financial planning firm with hundreds of clients. We believe in having a "discovery meeting" to see if we are a good fit. We need to find out what you see your problems to be (college planning) and how it is affecting the rest of your financial health.

Like our other clients, if we feel we can help, we set a follow up appointment to discuss how we might work together.

Any questions?

Oh, bye the way, I see you listed some friends that you think would be interested in seeing the seminar. What is the best way to reach them? We will be sure to invite them to our next seminar.

Great, we'll see you DATE and TIME

Put in Database

Send them an Advisor's postcard with appointment date, time, and location.

Note on back of card simply says:

Here's is a courtesy reminder card to stick on your fridge, with the date and time of your College Plan Work-Up appointment.

Make notes on the yellow sheet about your conversation.

Married

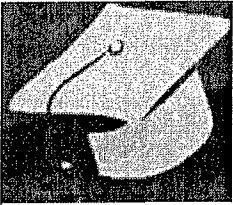
Own a Home

Self Employed

Other interesting info picked up from the conversation

Johnny wants to be a brain surgeon

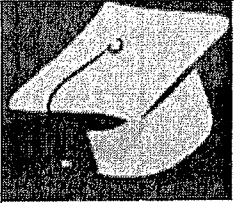
Johnny has no clue what he wants



Marketing College Planning

... in a digital world!



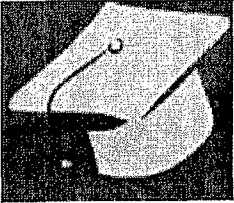


Website Basics

Making Connections.

- Introduce you to your community
- Build trust & rapport
- Provide information
- Establish your value
- Promote your products and services





Web Meetings

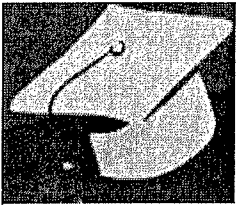
Better than "face to face".

Web Meetings are secure and can be recorded.

You can accommodate your prospects 's and client's schedule.

This is a must have tool for every advisor.





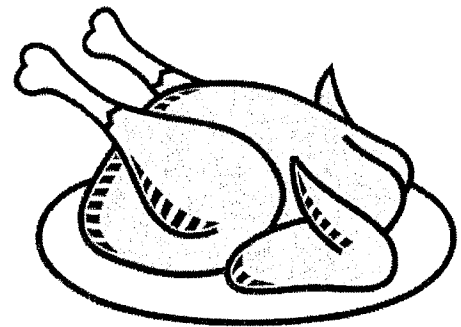
Webinars

No More "Chicken Dinners"

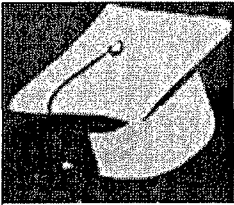
In today's busy society many of your "IDEAL" clients don't have time to attend a live seminar.

Webinars allow you to track the attendees' level of interest.

This technology can give you a competitive edge. It is used everyday in business, but rarely used with consumers.



You can get experts (CPAs, etc.) to help you with a webinar if they don't have to leave their own office or home.

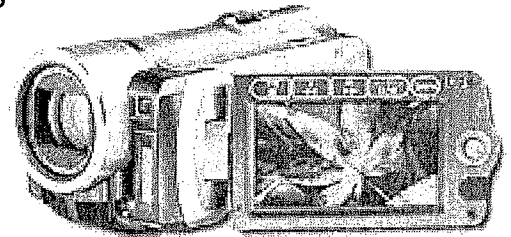


Video

Communicating your message.

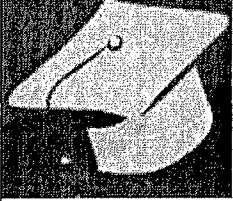
Adding video capabilities to Web sites exemplifies the old adage that a picture is worth a thousand words.

Video allows the advisor to express themselves more naturally than static, text-based sites.



Technology has made video production easy and affordable.

Go to www.YouTube.com and search your favorite topics.



Blogs

Become the expert.

- Builds familiarity and positive branding
 - People do business with you because they know you, like you and they trust you. Blogging accomplishes all three.
- Get experts from non-competing fields to provide content for your Blog
 - Make it a community forum that everyone goes to
- Develop a following (mailing list) and drip market
 - Birthday, good luck before SAT/ACT test, Congrats on going to college





College Planning Specialist

Ron Them, RFC, CCPS

CERTIFIED COLLEGE
PLANNING SPECIALIST

Answers for families concerned about making the right college decision

941.555.5555

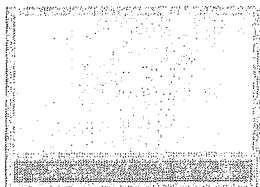
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Twice each month
our College Planning
Newsletter will give
you tips that will slash
your Tuition Bill!
[Click to subscribe]

College Planning Newsletter

16 May 2010 140 Comments

College Funding Information (Arial Bold 16-point)

One of the many benefits of being a blogger is the fact that you can easily get your posts ranked to the top of the search engines.

And of course, when you have top search engine rankings, you can drive high quality traffic to your site absolutely for free. But in order to get top ... [Continue Reading]

14 May 2010 27 Comments

Paragraph Header (Arial Bold 16-point)

Lorem ipsum dolor sit amet, consectetur adipiscing elit, sed diam nonummy nibh euismod tincidunt ut laoreet dolore magna aliquam erat volutpat. Ut wisi enim ad minim veniam, quis nostrud exerci tation ullamcorper suscipit lobortis nisl ut aliquip ex ea commodo consequat.

Duis autem vel eum iudice dolor in hendrerit in vulputate velit esse molestie consequat, vel illum dolore eu feugiat nulla facilisis at vero eros et accumsan et iusto odio dignissim qui blandit praesent luptatum zzril delenit augue duis dolore te feugait nulla facilis.

And of course, when you have top ... [Continue Reading]

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College Planning Tool Box

College Planning Strategies

College Decision Navigator

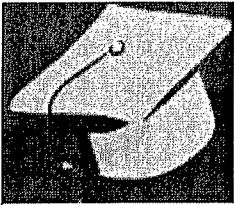
Calculate Your EFC

College Cost Reduction Audios

College Cost Statistics

College Merit Scholarships

Education Tax Incentives



Newsletters

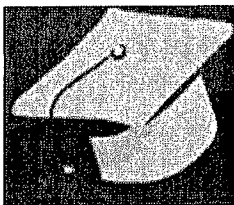
Give to get.

Offering a newsletter to your prospects and clients will allow you to capture their information and gives you permission to drip market to them.

Give information of real value... not just a FREE report that you created.

Inform your prospects and clients of your Blog, webinars, on-site seminars.





College Planning

Providing Strategies To Make College An Affordable Reality **NEWS**



Ron Them, RFC, CCPS

Ron is a Registered Financial Consultant and Certified College Planning Specialist specializing in unique cash flow strategies to provide financial advisors and their clients with affordable solutions for the high cost of education.



The Tuition Rx Program For Advisors Only

- Create a new niche market to sell your financial products!
- Add your picture and info on this newsletter and give it away to drip market on thousands of prospects!
- Use 'high college prices' to drive clients to your office!
- Get my expert coaching help for each client!
- Parents must borrow and invest

The American Opportunity Tax Credit

There are many education tax incentives that may be available to you if you are saving for or paying education costs. One of the newer tax credits that you may be able to claim is the American Opportunity Tax Credit (formerly known as the Hope tax credit). This tax credit allows you to claim up to \$2,500 per year for four years of qualified education expenses paid for each eligible student. The American Opportunity Tax Credit is partially refundable. This means that the tax credit can reduce your tax to zero, but if the credit is more than your tax due then the excess can be refunded to you, up to a maximum refund of \$1,000.

Who Can Claim the Credit?

Generally, you can claim the American Opportunity Tax Credit if all three of the following requirements are met:

- You pay "qualified" education expenses of higher education.
- You pay the qualified education expenses for an eligible student.
- The eligible student is either: 1) you, 2) your spouse, or 3) a dependent for whom you claim an exemption on your tax return.

Who Cannot Claim the Credit?

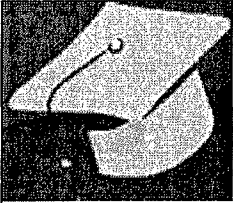
You cannot claim the American Opportunity Tax Credit if any of the following apply:

- Your filing status is married filing separately.
- You personally are listed as a dependent on another person's tax return (such as your parents').
- Your adjusted gross income (AGI) is \$90,000 or more (\$180,000 or more in the case of a joint return).
- You claim the lifetime learning credit or a tuition and fees deduction for the same student in the same year.

Education Expenses That Qualify

For purposes of the credit, qualified education expenses are tuition, fees, course materials, and certain related expenses required for enrollment or attendance at an eligible educational institution. The institution is required to make this allocation and provide you with the amount you paid for (or were billed for) qualified education expenses on IRS Form 1098-T, Tuition Statement.

Education Expenses That Do Not Qualify



Simple - Easy To Implement

- Drip markets to prospects at little cost
- Keeps in front of prospects until they to call for advice
- Viral – the newsletter is shared with others
- Separates tire kickers from real clients
- Mandatory for any marketing arsenal



Step Four – Initial Meeting

■ Goal of initial meeting

- ☐ Two-step close using consultative selling approach
 - The goal of the initial meeting is NOT to close the sale
 - 80/20 rule (Consultative selling)
 - Find the family's hot buttons (What would be an example of a hot button?)
 - ☐ Important to use during the close (second meeting)
 - ☐ Laying the groundwork for the second meeting

Step Four – Initial Meeting

- Initial meeting process

- **Stage 1:** Preliminary critical questions to ask

- What motivated you to come in?
 - What is your existing plan?
 - What do you need help with the most?

Step Four – Initial Meeting

- ☐ **Stage 2:** Explaining who you are and what you do
 - You're a "coach"
 - ☐ YOU are the product
 - ☐ Never sell a plan or report – you sell YOU!
 - ☐ Helps get a higher fee
 - ☐ Relate to your own children and college (where you stand personally)
 - ☐ Be sure to mention your team members
 - Explain goal of the meeting
 - ☐ Use "**College Planning Flowchart**"
 - Then explain that you need "more information"
 - "But before I can tell you if I can even help you (hot buttons go here) and how much it will cost you, I need to take some preliminary information from the student and the parents."

Step Four – Initial Meeting

☐ **Stage 3: The hard data Q&A session**

☒ Academic questions first

☐ Explain general academic process

- Career
- Admissions planning
- College selection
- Career > Major > School > Cost

☐ Direct questions to kids first

- What is GPA/SAT?
- What schools are you looking at?
- Are there other siblings?

☐ Send them out of the room

- Give them form to fill out
- Give them Navigator to look through
- Send them to work on MCP

Step Four – Initial Meeting

- Financial questions next
 - ☐ What are your financial priorities (college over retirement?)?
 - ☐ What effects will the cost of college have on you financially?
 - ☐ What have your other financial advisors done?
 - ☐ Do you have a CPA?
 - ☐ Do you have a financial planner? (If you're a financial advisor, you need to know where you stand)
- Demonstrate the amount of workload & complexity (suggested documents needed for this presentation)
 - ☐ FAFSA
 - ☐ PROFILE
 - ☐ Institutional financial form
 - ☐ Admissions APP
 - ☐ Loan APP

Step Four – Initial Meeting

- More complex than taxes
 - ☐ Income, assets, and other
 - ☐ Divorced couples treated unfairly (Are either of you remarried?)
 - ☐ Be sure to interrelate how retirement is affected by college
 - Contributions are added back in
- Demonstrate the opportunity with proper coaching
 - ☐ Before/After 1040
 - ☐ Award Letters

Step Four – Initial Meeting

- Direct questions to parents
 - ☐ Use 1 or 2 page questionnaire
 - ☐ Ask about retirement (401k)
 - How is 401k doing the last 5 years?
 - How old will you be when last child graduates?
 - What kind of fees are charged?
- Services & Pricing (range)
- Set date for second appointment (within two weeks)
- List of items needed immediately (before second appointment)
 - ☐ What items would you like to see before second appt?
- Courtesy reminder contact

Script For The First Appointment- The Dr. Exam

GOAL: To find the prospect's "hot-buttons" and match them to your service.

Step 1: Introduction

Warm-up

Then 3 questions:

- 1. What motivated you to come in? (Why are you here... specifically?)
- 2. Do you have an existing plan, and if so, what is it?
- 3. What do you need help with the most?

Step 2: Explain who you are and what you do

- You're a "coach" (facilitator)
- Be sure to mention your team members (you're not a lone wolf)
- Use "before and after" stories
- Relate to your own children and college (where you stand personally)
- Explain how families approach college process without considering the effect on their retirement.

One college education can equal \$500,000 in retirement over time

- Explain the goal of the meeting is to look at both college and retirement so the final college decision does not catch you off-guard (logic not emotion).

Note: Use "**College Planning Flowchart**" here as visual presentation tool

Example: Strategies that will help you:

- Get the student in college of choice
- Reduce college sticker price
- Provide strategies to pay the balance
- Keep borrowing as low as possible
- Keep retirement goals in tact

Step 3: Explain the "college process" (Problems & Misconceptions)

"Before I can tell you if I can even help you (hot buttons from above go here) and how much it will cost you, I need to take some preliminary information from the student and the parents."

Step 4: The Q&A session to children

Open with academic questions (if the kids buy in... the parents will buy in)

First, explain general academic process

Career

Admissions planning

College selection

Career > Major > School > Cost

Questions for children (do this to get them to talk about themselves)

Complete academic area of questionnaire

What is GPA/SAT?

What are your extracurricular activities?

What schools are you looking at?

Do you have any scholarship offers?

Do you understand how student loans work?

Are there other siblings? (remind them of others in the process)

Add: other questions
Then send them out of the room
Give them form to fill out
Give them Navigator to look through
Send them to work on MCP

Step 5: The Q&A session to parents

General financial questions to parents

- 4. What are your financial priorities (college over retirement?)?
- 5. What effects will the cost of college have on you financially?
- 6. What have your other financial advisors done?

Do you have a CPA?

Do you have a financial planner? (If you're a financial advisor, you need to know where you stand here)

Demonstrate the amount of workload & complexity (suggested documents needed for this presentation)

FAFSA

PROFILE

Sample college (Denison) institutional financial form

Admissions APP

Loan APP

Make them aware that college finances are more complex than taxes
Income, assets, and other

Divorced couples treated unfairly (Are either of you remarried?)

Be sure to interrelate how retirement is affected by college

Contributions are added back in, etc.

Demonstrate the opportunity (potential results) with proper coaching

Before/After 1040

Award Letters

Specific financial questions to parents

Complete financial area of questionnaire

Be sure to also ask about their present retirement plan (401k)

How is 401k doing the last 5 years?

How old will you be when last child graduates?

What kind of fees are charged?

Step 6: Conclusion

Services & Pricing (only do a price range)

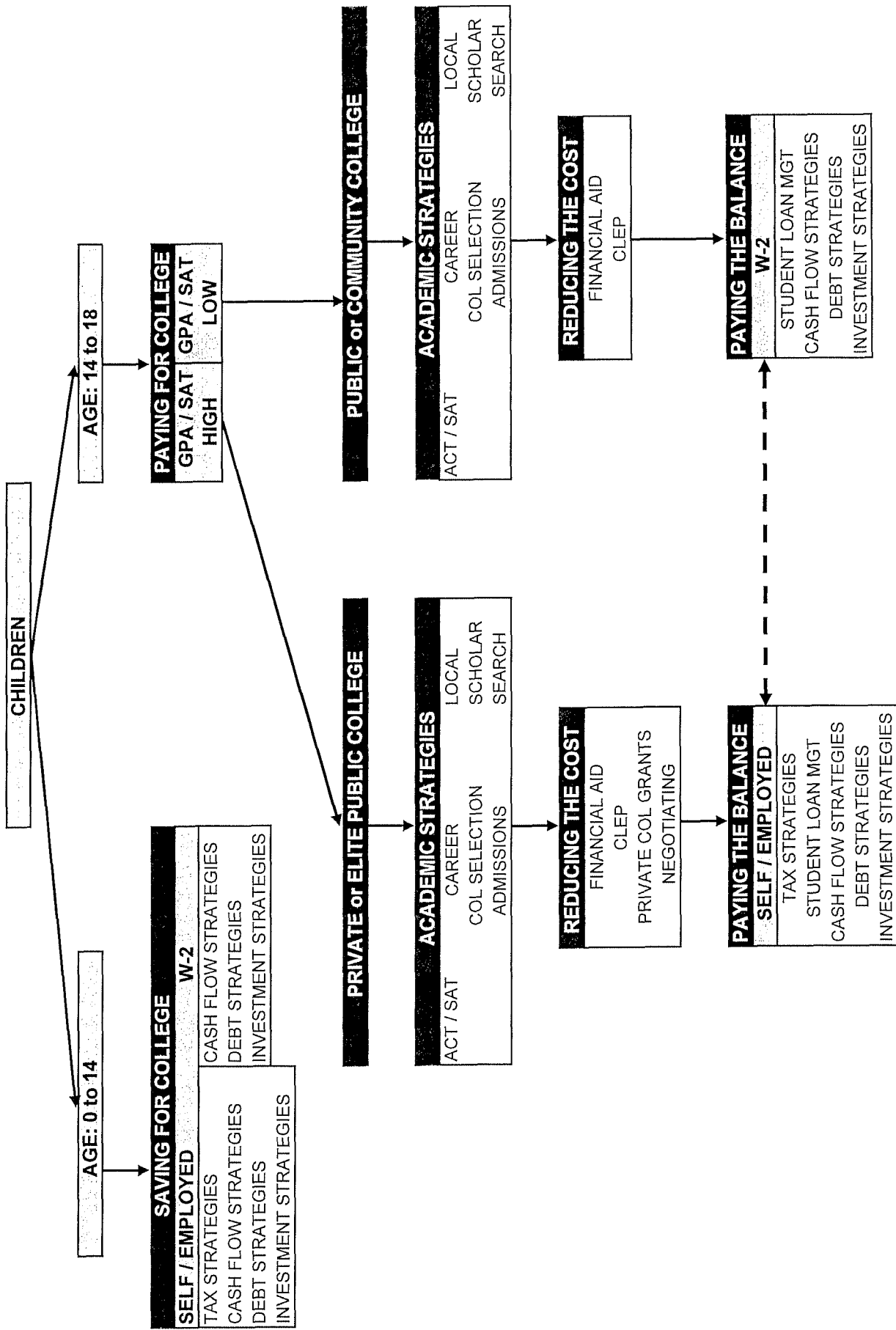
To determine how they react

Set date for second appointment (within two weeks)

List of items needed immediately (before second appointment)

Remind them that your assistant will call (for courtesy reminder contact)

COLLEGE PLANNING FLOWCHART





Dear [REDACTED]

The Committee on Financial Aid has carefully reviewed the additional information your family submitted recently and is pleased to offer you the following revised financial aid award:

Source:	Fall	Spring	Total
Harvard National Scholarship	8,425	8,425	16,850
Federal Supp. Ed. Opportunity Grant	1,000	1,000	2,000
Estimated Federal Pell Grant	1,850	1,850	3,700
Self Help Offer (Total Job and Loan)	1,875	1,875	3,750
	-----	-----	-----
Total Awards:	13,150	13,150	26,300

Your estimated costs and resources for the [REDACTED] academic year are outlined below:

Budget Category	Amount	Resources	Amount
Tuition & Fees	33,709	Parental Contribution	20,000
Room and Board	9,946	Student Contribution	1,550
Personal Expenses	2,795		-----
Travel Allowance	1,400	Family Contribution	21,550

Budget totals	47,850	Need (Budget - Resource)	26,300

The self-help amount shown here is the combined total of job and/or loan resources that you are expected to contribute toward your college costs for the coming year. You are eligible to work under the Federal Work Study Program, and if you choose to borrow any portion of the self-help amount, it is our expectation that you will be offered a Federal Perkins Loan with a 5% interest rate. You may choose any combination of job and/or loan to meet this expectation. Please consult the Self-Help brochure that describes how to meet your self-help expectation for some examples. To request a loan, please visit www.fao.fas.harvard.edu/students/selfhelp.html. If you decide you do not want a student loan, we will assume that you wish to meet the self-help expectation by working or with other family resources. Depending on your federal eligibility, it may also be possible for you to earn and/or borrow more than the self-help amount shown. If you wish to do so, please make an appointment with your financial aid officer when you arrive on campus in the fall.

STANFORD UNIVERSITY

FINANCIAL AID OFFICE

A DIVISION OF STUDENT AFFAIRS

Original

ID# [REDACTED]

Academic Year [REDACTED]

Your application for financial aid for the [REDACTED] academic year has been carefully reviewed. The Financial Aid Office Staff is pleased to provide the result of our analysis and your awarded or recommended aid for [REDACTED].

ANTICIPATED EXPENSES

Actual Charges:	
Tuition	23,058
Allowances:	
Room and Board	7,881
Books and Supplies	1,044
Personal	1,584
Travel	915
Orientation	275

RESOURCES

Parent Contribution	834
Student Contribution	
from income	1,456
from assets	70

Total Expenses \$34,757

Total Resources \$2,360

FINANCIAL NEED (Expenses minus Resources)

\$32,397

FINANCIAL AID AWARD

Self-help (academic year job and loans):

Autumn	Winter	Spring	Summer	Total
834	833	833	0	2,500

Scholarships and Grants:

University General Scholarship	9,308	9,307	9,307	0	27,922
Federal Pell Grant (anticipated)	659	658	658	0	1,975

Total Financial Aid Award

\$32,397

In general, scholarships and grants will be applied to your quarterly bill in the amounts shown above. The exception is outside scholarships which will be divided and applied to the bill when received if the checks are made payable to Stanford University. Loan funds are credited to your bill when you have completed the application process and endorsed any checks. Earnings from on campus employment are paid directly to you.

- This analysis is based on more than one family member attending college/graduate school. If you are receiving need-based aid you must report changes in their attendance to the Financial Aid Office.

COLLEGE SEARCH and SELECTION DATA

1. STUDENT'S NAME _____

2. ACADEMIC DATA	CLASS RANK	OUT OF
GPA (W/O Honors Weight)	GPA (W/Honors Weight)	
HS HONORS/AP COURSES Yes <input type="checkbox"/> No <input type="checkbox"/>	Class Rank top % -10 <input type="checkbox"/> 20 <input type="checkbox"/> 30 <input type="checkbox"/> 40 <input type="checkbox"/> 50 <input type="checkbox"/> >50 <input type="checkbox"/>	

3. PERSONAL ASSESSMENT: Rate yourself on a scale of 1 - 10 (8-10 strong 6-7 adequate 4-5 modest 1-3 weak)

Do not dwell on the questions, but the quality of the search depends on honesty in your assessments.

1. Joins Teams and Clubs	14. Listen and take notes	27. Persevere
2. Seek help from friends	15. Work under pressure	28. Desire to write
3. Follow Science and Tech.	16. Value parental advice	29. Competitive/serious
4. College and Goals defined	17. Socialize or party	30. Study alone
5. Comfort w/ testing	18. Ability to concentrate	31. Read for fun
6. Curiosity	19. Manage your free time	32. Creativity(any)
7. Comfort w/ strangers	20. Value close friendships	33. Make friends
8. Speak your opinion	21. Work beyond assignments	34. Optimistic
9. Look forward to College	22. Want recognition	35. Meet deadlines
10. Career goals defined	23. Seek teacher feedback	36. Use of library
11. Class participation	24. Enjoy problem solving	37. Confidence
12. Making decisions	25. Have plans for the future	38. Computer usage
13. Adapt to change	26. Believe college necessary	39. Want to change society
		40. Money Management

4. PERSONAL PREFERENCES

PROBABLE MAJOR _____ UNDECIDED ☐

MINOR or SPECIALTY _____ UNDECIDED ☐

CAREER/GRAD SCHOOL PLAN (be specific if known) _____

PREFERRED LOCATION _____ States _____

Regions? _____ Distance from home? _____ No Preference ☐

CHECK PREFERENCES 2 year ☐ 4 year ☐ Coed ☐ Single sex ☐ Private ☐ Public ☐

COLLEGE RELIGIOUS AFFILIATION (if any) _____

STUDENT PROFILE DESIRED Religious/Ethnic group name _____ % desired _____ No Preference _____

Academic Mix _____ % Class in Top - 10% ☐ 20% ☐ 30% ☐ 40% ☐ 50+% ☐

DISABILITY CONSIDERATIONS: VISUAL L:11 _____ LEARNING ☐ HEARING ☐ MOBILITY ☐

CAMPUS SETTING LARGE CITY ☐ SUBURBAN ☐ SMALL TOWN ☐ RURAL ☐

COLLEGE SIZE Under 2500 ☐ 2500-5000 ☐ 5000-10000 ☐ 10,000-15,000 ☐

15,000-20,000 ☐ Over 20,000 ☐ Any Size ☐

DORM NEEDED Yes ☐ No ☐ Fraternity/Sorority Interest High ☐ Avg. ☐ Low ☐

VARSITY ATHLETICS Yes ☐ No ☐ If Yes, Which Sport(s) _____

OTHER INTERESTS Military/ROTC ☐ Community service ☐ Drama ☐ Radio/TV ☐

Newspaper/Yearbook ☐ Student Government ☐ Music ☐

SPECIAL ACADEMIC FEATURES Honors Program ☐ Dual Major ☐ Self Dir. Major ☐

Co-op Programs ☐ Internships ☐ Study Abroad ☐

FOUR COLLEGES THAT INTEREST YOU: A. _____ C. _____

B. _____ D. _____

5. What amount have your parents indicated that they can afford for your first year of college? \$ _____

What amount are you prepared to save or have already saved for your first year of college? \$ _____

6. STUDENT SIGNATURE _____ DATE _____

PARENT SIGNATURE _____ DATE _____

Case Study 1: Tim and Cindy

Background:

Tim and Cindy had an annual income of \$70,000 from Tim's employment at a software development company. Their assets consisted of \$60,000 in home equity, \$120,000 in qualified retirement accounts, and \$9,000 in savings. Tim and Cindy also had \$21,000 in consumer debt. Edward, their son, had \$23,000 in mutual funds in a trust account established by his paternal grandparents.

Goal:

Tim and Cindy wanted to determine Edward's eligibility for financial aid at the local public university, which cost \$14,000 per year. Edward planned to enter college in only six months.

Plan:

Following the advice of their college financial planning specialist, Tim and Cindy placed some of their assets into retirement accounts and increased the contributions to their profit-sharing plan in order to reduce their taxable annual income. This was important because annual income is considered when determining eligibility for financial aid.

Result:

Edward received financial aid of \$9,500 per year, for a total of \$38,000 over four years of college. In addition, Tim and Cindy increased their retirement funds during this time period.

Case Study 2: Roy and Nancy

Background:

Roy and Nancy had an annual income of \$150,000 from Roy's occupation as an accountant. Their assets included \$180,000 in home equity, \$310,000 in retirement accounts,

\$90,000 in appreciated mutual funds, \$15,000 in mutual funds, and \$15,000 in savings. The couple's consumer debt totaled \$30,000. Their son, Roy Jr., had \$22,000 in mutual funds.

Goal:

Roy and Nancy wanted advice about how to pay \$35,000 for a private college in a tax-efficient manner and allow them to increase their cash flow.

Plan:

The family implemented a home loan debt consolidation strategy to pay-off their consumer debt, which then increased their cash flow. With the help of their college financial planning specialist, Roy and Nancy took advantage of a little known tax election and were able to deduct the interest on the home loan as a business tax expense.

Result:

The Mullen family was able afford to pay for the private college by reducing the amount of tax they had to pay and reducing their monthly loan payments.

Case Study 3: Tom and Laurie

Background:

Tom and Laurie owned their own business, which provided them with an annual income of \$65,000. Their assets included \$90,000 in home equity, \$110,000 in retirement assets, \$140,000 in business equity, and \$9,000 in savings. Their consumer debt totaled \$15,000. Their son, Paul, had an additional \$8,000 in Certificates of Deposit (CDs).

Goal:

Tom and Laurie wanted to determine Paul's eligibility for financial aid and establish in-state residency at a \$24,000 per year public university in another state.

Plan:

To maximize Paul's eligibility for financial aid, Tom and Laurie followed the recommendation of their college financial planning specialist and liquidated certain assets to pay down debt. They also employed specific tax strategies, such as a gift and leaseback of equipment and an education assistance plan to lower their business income.

Result:

After working with the college financial planning specialist, they saved \$17,500 a year for Paul's college which included financial aid of \$7,500 a year. A well-planned series of steps helped Paul established residency in the state where he attended college, which reduced the cost of attendance by \$10,000 per year.

Case Study 4: Stewart and Shirley

Background:

Stewart and Shirley owned a grocery store that yielded an annual income of \$140,000. Their other assets included \$210,000 in home equity, \$320,000 in retirement assets, \$380,000 in business equity, \$40,000 in mutual funds, and \$18,000 in savings. The couple had a consumer debt of \$26,000. Their daughter, Susan, had mutual funds totaling \$18,000 in a custodial account.

Goal:

The couple wanted to use the family business to pay the \$30,000 estimated college cost with pre-tax dollars. However, they didn't want to reduce the cash flow of the business to pay the college expenses.

Plan:

At the recommendation of their college financial planning specialist, Stewart and Shirley used a combination of

employment of their daughter and implementation of a tax-free fringe benefit education assistance plan to help pay for college with pre-tax dollars. They also incorporated a home loan debt consolidation strategy to increase their personal cash flow and avoid taking funds from the business.

Result:

The family was able to save \$26,000 in income taxes during Susan's college years. They also increased the cash flow to their business by \$925 monthly.

Case Study 5: Judy

Background:

Judy was a widow with two sons, 17-year-old Mark and 13-year-old Paul. Judy's annual income was \$20,000 from social security and part-time work. Her assets included \$190,000 in home equity and \$400,000 in cash.

Goal:

Her oldest son planned to attend a private college, which cost \$32,000 per year, in nine months. Judy wanted to be able to send both sons to college and still safeguard her retirement funds.

Plan:

At the advice of her college financial planner, Judy filed the required financial aid forms for her oldest son and established a short-term funding plan that included a combination of federal and private loans.

Result:

Mark was eligible for financial aid and was able to reduce his college cost by \$19,000 per year. In addition, a plan to fund Paul's future college costs using loans in his name was initiated. Because the loans were taken in her son's name,

Judy was able to put all of her resources towards her retirement.

Case Study 6: Paul and Rebecca

Background:

Paul and Rebecca had an annual income of \$75,000. Their assets included \$80,000 in home equity, \$95,000 in retirement assets, \$6,000 in mutual funds, and \$8,000 in savings. The couple had a consumer debt of \$14,000. Their son John had no assets.

Goal:

John would enter college in 10 years, and his parents wanted to provide him with the best college education possible. They wanted to establish a tax-efficient college fund to save \$80,000 for future college costs. They also wanted to ensure that their method of saving did not hurt John's future eligibility for financial aid. Finally, they wanted to ensure that the money was available for John's college education even if one or both of them died, or were disabled.

Plan:

A college financial planning specialist helped them develop a strategy to move some of their investments to a college investment that would not affect John's eligibility for future financial aid. They also purchased insurance coverage that would enable their son to attend college even in the event of parental disability or death.

Result:

Paul and Rebecca accumulated the \$80,000 without paying taxes on the earnings. In addition, the college fund had no effect on their son's eligibility for financial aid.

Case Study 7: Red and Peggy

Background:

Red and Peggy had an annual income of \$120,000. Their assets included \$150,000 in home equity, \$235,000 in retirement accounts, \$24,000 in growth stocks, and \$12,000 in savings. They also had \$24,000 in consumer debt. Their daughter, Rosa, had \$18,000 in growth stocks held in a trust account.

Goal:

The family wanted to set up a college fund that would keep up with college inflation rates. They also wanted to save and pay for Rosa's K-12 private schools costs in a tax-efficient manner.

Plan:

Their college financial planning specialist recommended repositioning some of the family's current assets into two types of investments that provided tax-free funding for K-12 expenses. In addition, the family used a third type of investment for Rosa's college fund. This investment was guaranteed to keep up with increases in college costs and could be used for future college expenses without paying income taxes on the earnings.

Result:

The investment strategies recommended by the specialist helped the family to fund Rosa's K-12 schooling and her college education. They were also able to avoid a tax liability on their interest earnings and keep up with the increasing costs of college.

Case Study 8: Judy and Bob

Background:

Judy and Bob ran a successful rental company that had \$55,000 in annual business income. In addition, they had \$60,000 in home equity, \$60,000 in retirement accounts, \$8,000 in growth stocks, and \$9,000 in savings. The couple's consumer debt was \$9,000. Their daughter Mary has \$2,000 in EE Bonds.

Goal:

The family wanted to use business income to save and pay for Mary's college on a tax-efficient basis. In addition, they wanted to avoid jeopardizing Mary's chances of receiving financial aid.

Plan:

Their college financial planning specialist recommended a combination of employing their daughter, taking advantage of the education tax credits, and increasing their annual contribution to their profit-sharing retirement plan.

Result:

Mary qualified for \$16,000 of financial aid per year at a college where attendance costs were \$21,000 per year. In addition, the family saved a total of \$23,000 in taxes over the period of this plan. This tax savings was used to pay for college costs not covered by financial aid.

Case Study 9: Ben and Rachel

Background:

Ben and Rachel had an annual income of \$145,000 from their restaurant. Their assets included \$190,000 in home equity, \$105,000 in retirement accounts, \$45,000 in mutual funds, and savings of \$18,000. They also had \$18,000 of consumer debt. Randy, their son, had \$15,000 in growth stocks and planned to begin college in eight years.

Goal:

They wanted to help Randy gain admission to the private college of his choice and to win as many merit scholarships as he was eligible for. In addition, they wanted a tax-efficient method to use their business to pay for college.

Plan:

Their college financial planning specialist suggested that Ben and Rachel use their business to establish employment and employee fringe benefit plans for them and for Randy. In addition, they repositioned assets so they could be used for college expenses without incurring any tax liability. Finally, a strategy for using education tax incentives was implemented to pay for college on a pre-tax basis. Ben and Rachel also consulted an educational consultant to develop Randy's merit scholarship potential.

Result:

By following this strategy, the family was able to save \$35,000 in taxes, which they used to help pay for college. After advice offered by the educational consultant, Randy was awarded \$9,500 in merit scholarships.

Case Study 10: Pam

Background:

Pam, a divorcee, had annual income of \$80,000 from her marketing job and alimony. Her assets included \$55,000 in home equity, \$140,000 in qualified retirement accounts, \$129,000 in investments, and \$36,000 in cash. Her daughter, Jennifer, has \$24,000 in a college savings plan (529 Plan).

Goal:

Jennifer was about to enter a \$32,000 per year private

college where she was not awarded any financial aid. Pam wanted to find the best way to pay the college expenses.

Plan:

The college financial planner created a cash flow and student loan plan to pay for college but preserve Pam's non-retirement assets. The planner also showed her debt-consolidation strategies to increase funds for her future retirement.

Result:

Jennifer was able to attend the private university without using the family's assets. At the same time, Pam was able to increase her retirement funding.

Case Study 11: Tim and Jen

Background:

Tim and Jen had combined wage income of \$65,000. They had home equity of \$110,000 and retirement assets of \$220,000. They had little in savings and lived from paycheck to paycheck. Trey, their son, had no savings for college.

Goal:

Trey was going to a public university which cost \$16,000 per year. Trey received a \$3,500 Stafford loan from the financial aid office. The family wanted to know how they were going to afford an extra \$1,000 per month for college out of their cash flow.

Plan:

After consulting with a college financial planning specialist, Tim and Jen decided that they could not afford to take \$1,000 per month out of their monthly income to pay for Trey's college costs. The college planner evaluated several private loans options for the family.

Result:

Trey took out a private loan to cover his college costs. The college planner chose a private loan that allowed Trey to defer repayment until after he left college. The loan also had favorable rates and

terms that would save Trey thousands of dollars of fee and interest expense.

Case Study 12: Hugo and Patti

Background: Hugo and Patti had wage income of \$50,000 per year. They also had a rental unit in the basement of their house that generated \$4,000 net income per year. Besides their home equity of \$60,000 and their employer provided retirement accounts, they had little savings. They had two children in elementary school.

Goal:

Hugo and Patti wanted to start saving for future college costs for their two children. They planned to save \$1,500 per year for each child. They wanted to know what the best way to save for college was.

Plan:

At the advice of a college financial planning specialist, Hugo and Patti hired their two children to help maintain the rental portion of the house. They paid the children by contributing \$1,500 per year per child into a Coverdell Education Savings Account. They would be able to deduct the \$3,000 contribution as an expense against their rental income.

Result:

When the Coverdell Education Savings Accounts were needed for college, the funds could be withdrawn tax-free. In addition, Hugo and Patti will receive a total of \$27,000 in tax deductions over the years of saving for college.

Step 5 – Analysis & Diagnosis

■ Data collection questionnaires

- ☐ Academic questionnaire (for child to complete)
- ☐ Financial Questionnaires

■ How to Read a Tax Return & Identify Eight Income Strategies

- ☐ Rick's "Trigger Strategy" Report

■ Business (4) and W-2 (1) case studies

- ☐ How to use HEPPY software to analyze data

Client's name: _____ Ages: Father _____ Mother _____

Phone: _____ Other phone: _____ Email address: _____

Siblings' names and ages: _____

Total Value of Student's Siblings' Assets \$ _____ (Trust/Custodial Account – Don't Include 529 or Coverdell Accounts)

If siblings are attending K-12 schools, what is the cost? _____

1. Will grandparents or other relatives be helping financially? Yes / No
If so, how much per year? \$ _____
2. Is your child a High School Senior? Yes / No
If not, what grade?: _____
What is your child's date of birth? _____
3. What type of college does the child plan to attend? Private / Public / Elite Private
Or list a specific college: _____
4. What is the student's age? _____
5. What is the student's current GPA? _____
6. What is the student's PSAT score? _____
7. What is the student's SAT score? _____
8. What is the student's ACT score? _____
9. What is the student's class rank? (e.g. 10/140) _____
10. Does the student excel in some area? (i.e. Sports, Music, Student Gov't, Club(s), Volunteer Service)

11. Up until now, how did you plan to pay for college expenses?
_____12. Other than college, what is your most important financial goal?
_____13. Do you have any other financial objectives; such as 1) reduce taxes 2) eliminate debt?

14. How much do you plan to contribute per year for college costs from:

Your current income \$ _____

Your assets \$ _____

Loans for college \$ _____

15. How much is your child going to contribute per year to college costs from:

Their current income \$ _____

Their Assets \$ _____

Loans for college \$ _____

16. Child Support Paid \$ _____

Child support Received \$ _____

Parent Last Name: _____

Schedule 1

Assets:

CollegeFAST-TRACK

	TYPE	Balance / Value	Growth Rate %	Basis	Yearly Contribution
A	Retirement Assets (401(k), IRAs, Pension, Profit Sharing, SEPs, Annuities, Life Insurance, etc.)				
B					
C					
D					
E	Non-Retirement Assets (Mutual Funds, Stocks, Bonds, Savings, Cash, etc.)				
F					
G					
H					
I	Business / Farm				
J	Rental				
K	Home				
L	Vacation Home				
M	College:				
N	529 Plans				
O	Coverdell Savings Account				

Debts:

Schedule 2

	Name	Balance	Monthly Payment	Interest Rate	Remaining Payments
A	Home				
B	1 st Mortgage				
C	2 nd Mortgage				
D	HELOC				
E	Other				
F	Business / Farm				
G	Rental				
H	Credit Cards				
I	Installment				
J	Vehicle				
K	Other				

Monthly Expenses

(Please provide the average monthly amount for the following expenses)

- 1.) Monthly Living Expenses (food, utilities, clothes, gas, etc) \$ _____
- 2.) Monthly Out-of-Pocket Medical Expense \$ _____
- 3.) Monthly K-12 Private School Expense \$ _____
- 4.) Monthly Health Insurance Expense \$ _____
- 5.) Monthly Life Insurance Expense \$ _____
- 6.) Monthly Property Insurance Expense (including home & vehicle) \$ _____
- 7.) Monthly Disability Insurance Expense \$ _____
- 8.) Monthly Long-Term Care Expense \$ _____

Child Assets

Child's Name: _____

Type	Balance / Value	Growth Rate	Basis	Yearly Contribution
Retirement Assets (401(k), IRAs, Pension, Profit Sharing, SEPs, Annuities, Life Insurance, etc.)				
Non-Retirement Assets (Mutual Funds, Stocks, Bonds, Savings, Cash, etc.)				
Business / Farm				
Rental				
Home				

Client Profile Evaluation Answer the following questions, and click 'Generate a Client Profile and Strategies'. Help?	
Parent Profile	
1.) Does client own a business or rental property? 1040 Line 12, 17, or 18. <input type="radio"/> Yes <input type="radio"/> No	
2.) Is their child a Junior or Senior in high school? Q Page 1 - #2 <input type="radio"/> Yes <input type="radio"/> No	
3.) Are they eligible for financial aid? (Not sure? Click Here) <input type="radio"/> Yes <input type="radio"/> No	
Student Profile (Optional)	
1.) What type of college do they plan to Attend? Q - Page 1 #3 <input type="radio"/> Public <input type="radio"/> Private <input type="radio"/> Elite Private <input type="radio"/> Specific	
2.) What is student's age? Q Page 1 #2	
3.) What is student's current GPA? Q Page 1 #4	
4.) What is student's PSAT score? (Pre-college Age) Q Page 1 #6	
5.) What is student's SAT score? Q Page 1 #7	
6.) What is student's ACT score? Q - Page 1 #8	
7.) What is student's Class Rank? Q - Page 1 #9 (eg. 10/140)	
<div>Generate a Client Profile and Strategies</div>	

Parent Information				
<u>Help?</u>				
Adjusted Gross Income	1040 Line 37	Cash, Savings, and Checking Q	Page 2	
Father's Earned Income	W-2 - Box 1	Net-Worth of Investments	Q Page 2 A-H	
Mother's Earned Income	W-2 - Box 1	Net-Worth of Business/Investment Farm	Q Page 2	
Untaxed Income 1040-line 27, 28, 32	W-2 - Box 12	Net Worth of Family Business/Farm	Q Page 2	
Income Exclusions	1040 Line 49	Home Equity	Q - Page 2	
Taxes Paid	1040 Line 57	Sibling Assets	Q - Page 1	
Child Support Paid	Q - Pg 1 #16	Losses from Business, Farm, etc.	1040 line 12, 13, 17, 18, 21	
Child Information				
<u>Help?</u>				
Adjusted Gross Income	1040 Line 37	Cash, Savings, and Checking Q	Page 3	
Student's Wages	W-2 Box 1	Net-Worth of Investments	Q Page 3	
Untaxed Income 1040 line 27, 28, 32	W-2 Box 12	Net-Worth of Business/Investment Farm	Q Page 3	
Income Exclusions	Work Study - W-2	Taxable Student Aid 1040		
Taxes Paid	1040 line 57	Home Equity	Q Page 3	
		Student Farm	Q Page 3	
Household Information				
<u>Help?</u>				
Age of Older Parent Q - Page 1	0	Number in Household	1040 - bD 0	
Number of Pre-College Children Q	Page 1 0	Number in College	0	
Combined Ages of Pre-College Children Q	Page 1 0	First Year in College?	Yes <input type="checkbox"/>	
Parent's State of Residence	Select 1040	Parent Income		
Child's State of Residence	Select 1040	Parent Asset		
Parent's Marital	Select 1040	Student Income		

Status			
	Student Asset		
	Estimated EFC (FM)		
	Estimated EFC (IM)		

Projected Financial Aid

Help?

Education Inflation Rate 5.00 %

EFC Inflation Rate 3.00 %

Years Until College Q - Page 1

Search for a College

Select a College

College Cost

Q - Page 1

\$0

EFC Summary		Public College	Private College	Elite College
Cost of Attendance (COA)		\$16,000	\$32,000	\$48,000
Projected COA				
Projected EFC	FM			
Projected Financial Need Override Aid %				
Projected Financial Aid	0.00 %			
Projected Gift Aid	0.00 %			
Projected Self-Help Aid	0.00 %			
Projected Out-of-Pocket Cost (Projected COA - Projected Financial Need)				
Projected True Cost (Projected COA - Projected Gift Aid)				

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Enter the information in the tan boxes for Education Inflation Rate through Yearly Cost of College, and then complete the child information Current Age, Years in College, and College Savings. Click the Calculate button above the Education Funding Need Summary box to view values.

[Help?](#)

Education Inflation Rate	5.00 %	Estimated Yearly College Cost Guidelines	
Yearly Cost of K-12		Public College Cost Guideline	\$16,000
College Savings Rate of Return	3.00 %	Private College Cost Guideline	\$32,000
Yearly Cost of College		Elite College Cost Guideline	\$48,000

Child	Current Age	Years in K-12	Years in College	College Savings	K-12 Cost	Years to College	College Cost
-------	-------------	---------------	------------------	-----------------	-----------	------------------	--------------

[Help?](#)

1	Q- Page 1		4	Q- Page 3	529 Plans for that child; any assets for that child.		
2							
3							
4							
5							
6							
7							
8							

Child	K-12 Shortfall	Lump-Sum Needed	Monthly Amount	College Shortfall	College Savings	Lump-Sum Needed	Monthly Amount
-------	----------------	-----------------	----------------	-------------------	-----------------	-----------------	----------------

[Help?](#)

1
2
3
4
5
6
7
8

<div>Calculate</div>	
Education Funding Need Summary	Amount
Total Projected Education Cost	
Lump-Sum Needed	
Monthly Contribution Needed	

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Family Tax Plan

Parents' Initial Taxable Income 1040 Line 43		Child's age on December 31 FTQ			
Parent Tax Rates: Ordinary 0 % Capital Gains 0 %		Child's Initial Income 1040	Parent's Income Adjustment	Adjustments To Child's Income Addition Reduction	
Earned Income:					
Wages	line 7		0	0	0
Self-Employment Income	line 12-17-18		0	0	0
Gift/Leaseback (SE tax)			0	0	0
Sec 127			0	0	0
Other Earned Income			0	0	0
Other Earned Income			0	0	0
Total Earned Income:	0	0	0	0	0
Unearned Income:					
Capital Gain	1040-line 13		0	0	0
Depreciated Asset Sale			0	0	0
Ag Commodities			0	0	0
Gift/Leaseback (No SE tax)			0	0	0
Interest/Dividends	1040-line 8A		0	0	0
Other Unearned Income			0	0	0
Other Unearned Income			0	0	0
Total Unearned Income:	0	0	0	0	0
Adjustments To Income:					
IRA/SIMPLE IRA					0
Other					0
Student Interest Deduction					0
Tuition Deduction					0
Health Savings Account					0
Total Adjustments to Income:	0	0	0	0	0
Income Deductions:					
Standard Deduction	0				0

Personal Exemption				
Parents Income Reduction/Increase		0		
Revised Parents' Taxable Income		0		
Child's Taxable Income	0			0
Child's Tax	0			0
Education Credits	0			0
Child's Net Tax	0	Exempt Yes	Exempt Yes	0
Parents' Tax No Change	0			
Family Tax SAVINGS	0			
		Reset		

CHILD SUPPORT WORKSHEET

Part 1: Child's Sources and Uses of Funds

Child's Funds - (Jan 1)

Funds Gifted

Unearned Income

Earned Income

Funds Borrowed

Total Funds - All Sources

0

Child Funds - (Dec 31)

Non-Support Expenses

Total - Child's Own Support

0

Part 2: Child's Direct Support Costs Paid by Parent

Child's Housing Costs

Child's Expenses

Child's Education Costs

Child's Expenditures

Unreimbursed Expenditures

Child's Transportation

Other Expenditures

Total - Direct Support Costs

0

Part 3: Child's Indirect Household Support Costs Paid by Parent

Fair Rental Value

Total Household Expenses

Total - Indirect Support

0

Number in Household

Total - Indirect Household Costs

Part 4: Support Calculations for the Child

Child's Total Support Costs 0

% From Various Sources

% From Earned Income

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	Initial Asset/Liability	Initial Monthly Cont/Payment	Monthly Cont/Payment Adjustment	Asset/Liability Adjustment	Revised Asset/Liability	Revised Monthly Cont/Payment
INCOME: Help?						
W-2 (Gross)		÷12 1040-line 9				0
Int/Div		÷12 1040-line 8A-9A				0
Business		÷12 1040-line 12				0
Rent		÷12 1040-line 17				0
Other		÷12 1040-line 10-11-13-21				0
TOTAL INCOME	0		0			0

EXPENSES: Help?						
Health Insurance		Q- page 3				0
Disability Insurance		" "				0
Life Insurance		" "				0
Living Expense		" "				0
K-12 Tuition		" "				0
College ÷12		" "				0
Income Taxes ÷12		1040-line 46				0
Other Insurance		Q- page 3				0
TOTAL EXPENSES	0		0			0

	Initial Asset/Liability	Initial Monthly Cont/Payment	Monthly Cont/Payment Adjustment	Asset/Liability Adjustment	Revised Asset/Liability	Revised Monthly Cont/Payment
ASSETS: Help?						
Retirement	Q-Sc1-A-D				0	0
Investments	Q-Sc1-E-H				0	0
Business	Q-Sc1-I				0	0
Rentals	Q-Sc1-J				0	0
Residence	Q-Sc1-K				0	0
Vehicles					0	0
Other					0	0
TOTAL ASSETS	0	0	0	0	0	0

LIABILITIES: Help?						
Home Mrtg.	Q-Sc2-A				0	0
Vehicle	Q-Sc2-J				0	0
Installment	Q-Sc2-I				0	0
Credit Card	Q-Sc2-H				0	0
Other	Q-Sc2-E				0	0
Other	Q-Sc2-K				0	0
TOTAL LIABILITIES	0	0	0	0	0	0
NET	0	0	0		0	0

MyCashFlowCoach Strategies/Criteria to Trigger Strategy

1. Medical Reimbursement Account

If the client: 1) has a spouse, 2) has an opportunity to employ the spouse (Form 1040, lines 12,17, or 18, or a C Corporation), and 3) has out-of-pocket medical expenses (Form 1040, line 29 or Schedule A, line 1).

2. Health Savings Account

If the client: 1) has a high deductible health insurance policy, and 2) has out-of-pocket medical expenses (Form 1040, line 29 or Schedule A, line 1).

3. Choice of Entity

If the client: 1) has a business or rental property (Form 1040, lines 12,17, or 18, or a C Corporation).

4. Gift of Assets

If the client: 1) has appreciated assets or depreciated out assets, 2) has a child(ren), and 3) can make gifts to the children (Form 1040 line 13 or 14).

5. Hire the Child

If the client: 1) has a child, 2) has an opportunity to employ the child (Form 1040, lines 12,17,18, 26, or 48, or Schedule A, lines 21 or 23, or a C Corporation).

6. Employer Education Assistance Plan

If the client: 1) has a child, 2) has an opportunity to employ the child (Form 1040, lines 12,17, or 18, or a C Corporation), and 3) has out-of-pocket college tuition expenses (Form 1040, line 34 or 49).

7. Gift/Leaseback

If the client: 1) has depreciated out assets, 2) has a child(ren), and 3) can deduct the lease payments to the children (Form 1040, lines 12,17, or 18, or a C Corporation).

8. Education Tax Incentives

If the client: 1) has a child, and 2) has out-of-pocket college tuition expenses (Form 1040, line 34 or 49).

9. Deducting Home Interest as a Business Expense - 1.163 10T(o)(5)

If the client: 1) has a business or rental property (Form 1040, lines 12,17, or 18, or a C Corporation), and 2) has home interest expense (Form 1040 line 10 or 11).

10. Deducting a Child's Car

If the client: 1) has a child, 2) has an opportunity to employ the child (Form 1040, lines 12,17,18, or 26, or Schedule A, lines 21 or 23, or a C Corporation), and 3) the child has car expenses.

Initial Return (Before)

Form **1040**

Department of the Treasury Internal Revenue Service

U.S. Individual Income Tax Return 2008

(99) IRS Use Only Do not write or staple in this space.

Label
(See instructions.)**Use the IRS label.**
Otherwise, please print or type.**Presidential Election Campaign**

For the year Jan 1 - Dec 31, 2008, or other tax year beginning , 2008, ending , 20		OMB No. 1545-0074
Your first name MI Last name	Your social security number	
JOE PLUMBER	111-11-1111	
If a joint return, spouse's first name MI Last name	Spouse's social security number	
JANET PLUMBER	222-22-2222	
Home address (number and street). If you have a P.O. box, see instructions. Apartment no.		You must enter your social security number(s) above. J
ANY STREET		
City, town or post office. If you have a foreign address, see instructions. State ZIP code		Checking a box below will not change your tax or refund.
ANYTOWN, OH 99999		
A Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? (see instructions) G <input type="checkbox"/> You <input type="checkbox"/> Spouse		

Filing Status

Check only one box.

- 1 ☐ Single
- 2 ☒ Married filing jointly (even if only one had income)
- 3 ☐ Married filing separately. Enter spouse's SSN above & full name here . . G
- 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here G
- 5 ☐ Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a.	Boxes checked on 6a and 6b 2																														
b <input checked="" type="checkbox"/> Spouse	No. of children on 6c who: 2																														
<table border="1"> <thead> <tr> <th colspan="2">c Dependents:</th> <th>(2) Dependent's social security number</th> <th>(3) Dependent's relationship to you</th> <th>(4) D if qualifying child for child tax credit (see instrs)</th> </tr> <tr> <th>(1) First name</th> <th>Last name</th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>JIMMY</td> <td>PLUMBER</td> <td>333-33-3333</td> <td>CHILD 17</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td>JANIE</td> <td>PLUMBER</td> <td>444-44-4444</td> <td>CHILD 14</td> <td><input checked="" type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>		c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) D if qualifying child for child tax credit (see instrs)	(1) First name	Last name				JIMMY	PLUMBER	333-33-3333	CHILD 17	<input checked="" type="checkbox"/>	JANIE	PLUMBER	444-44-4444	CHILD 14	<input checked="" type="checkbox"/>					<input type="checkbox"/>					<input type="checkbox"/>
c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) D if qualifying child for child tax credit (see instrs)																											
(1) First name	Last name																														
JIMMY	PLUMBER	333-33-3333	CHILD 17	<input checked="" type="checkbox"/>																											
JANIE	PLUMBER	444-44-4444	CHILD 14	<input checked="" type="checkbox"/>																											
				<input type="checkbox"/>																											
				<input type="checkbox"/>																											
d Total number of exemptions claimed G				4																											

If more than four dependents, see instructions.

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7 Wages, salaries, tips, etc. Attach Form(s) W-2.	7	50,000.
8a Taxable interest. Attach Schedule B if required.	8a	
b Tax-exempt interest. Do not include on line 8a.	8b	
9a Ordinary dividends. Attach Schedule B if required.	9a	
b Qualified dividends (see instrs).	9b	
10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions).	10	
11 Alimony received	11	
12 Business income or (loss). Attach Schedule C or C-EZ.	12	100,000.
13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here G <input type="checkbox"/>	13	10,000.
14 Other gains or (losses). Attach Form 4797.	14	
15a IRA distributions	15a	
b Taxable amount (see instrs)	15b	
16a Pensions and annuities	16a	
b Taxable amount (see instrs)	16b	
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E.	17	
18 Farm income or (loss). Attach Schedule F.	18	
19 Unemployment compensation	19	
20a Social security benefits	20a	
b Taxable amount (see instrs)	20b	
21 Other income	21	
22 Add the amounts in the far right column for lines 7 through 21. This is your total income G	22	160,000.
23 Educator expenses (see instructions)	23	
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ.	24	
25 Health savings account deduction. Attach Form 8889	25	
26 Moving expenses. Attach Form 3903.	26	
27 One-half of self-employment tax. Attach Schedule SE.	27	7,065.
28 Self-employed SEP, SIMPLE, and qualified plans	28	
29 Self-employed health insurance deduction (see instructions)	29	10,000.
30 Penalty on early withdrawal of savings	30	
31a Alimony paid b Recipient's SSN. G	31a	
32 IRA deduction (see instructions)	32	
33 Student loan interest deduction (see instructions)	33	
34 Tuition and fees deduction. Attach Form 8917.	34	
35 Domestic production activities deduction. Attach Form 8903.	35	
36 Add lines 23 - 31a and 32 - 35	36	17,065.
37 Subtract line 36 from line 22. This is your adjusted gross income G	37	142,935.

Adjusted Gross Income

Tax and Credits**Standard Deduction for:**

? People who checked any box on line 39a, 39b, or 39c or who can be claimed as a dependent, see instructions.

? All others:

Single or Married filing separately, \$5,450

Married filing jointly or Qualifying widow(er), \$10,900

Head of household, \$8,000

38	Amount from line 37 (adjusted gross income)	38	142,935.
39a	Check if: <input type="checkbox"/> You were born before January 2, 1944, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1944, <input type="checkbox"/> Blind. Total boxes checked G 39a		
b	If your spouse itemizes on a separate return, or you were a dual-status alien, see instrs and ck here G 39b		
c	Check if standard deduction includes real estate taxes or disaster loss (see instructions) G 39c		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	30,000.
41	Subtract line 40 from line 38	41	112,935.
42	If line 38 is over \$119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply \$3,500 by the total number of exemptions claimed on line 6d	42	14,000.
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	98,935.
44	Tax (see instrs). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	16,419.
45	Alternative minimum tax (see instructions). Attach Form 6251	45	0.
46	Add lines 44 and 45 G	46	16,419.
47	Foreign tax credit. Attach Form 1116 if required	47	
48	Credit for child and dependent care expenses. Attach Form 2441	48	
49	Credit for the elderly or the disabled. Attach Schedule R	49	
50	Education credits. Attach Form 8863	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit (see instructions). Attach Form 8901 if required	52	350.
53	Credits from Form: a <input type="checkbox"/> 8396 b <input type="checkbox"/> 8839 c <input type="checkbox"/> 5695	53	
54	Other crs from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54	
55	Add lines 47 through 54. These are your total credits	55	350.
56	Subtract line 55 from line 46. If line 55 is more than line 46, enter -0- G	56	16,069.
57	Self-employment tax. Attach Schedule SE	57	14,130.
58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60	Additional taxes: a <input type="checkbox"/> AEIC payments b <input type="checkbox"/> Household employment taxes. Attach Schedule H	60	
61	Add lines 56-60. This is your total tax G	61	30,199.

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099	62	
63	2008 estimated tax payments and amount applied from 2007 return	63	
64a	Earned income credit (EIC)	64a	
b	Nontaxable combat pay election G 64b		
65	Excess social security and tier 1 RRTA tax withheld (see instructions)	65	
66	Additional child tax credit. Attach Form 8812	66	
67	Amount paid with request for extension to file (see instructions)	67	
68	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> 4136 c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8885	68	
69	First-time homebuyer credit. Attach Form 5405	69	
70	Recovery rebate credit (see worksheet)	70	
71	Add lines 62 through 70. These are your total payments G	71	0.

Refund

Direct deposit? See instructions and fill in 73b, 73c, and 73d or Form 8888.

72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you overpaid	72	
73a	Amount of line 72 you want refunded to you. If Form 8888 is attached, check here G <input type="checkbox"/>	73a	
G b	Routing number	G c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
G d	Account number		
74	Amount of line 72 you want applied to your 2009 estimated tax G	74	

Amount You Owe

75	Amount you owe. Subtract line 71 from line 61. For details on how to pay, see instructions G	75	30,199.
76	Estimated tax penalty (see instructions)	76	

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Sign Here

Joint return? See instructions.

Keep a copy for your records.

Designee's name G PREPARER	Phone no. G	Personal identification number (PIN) G
Your signature A	Date	Your occupation PLUMBER
Spouse's signature. If a joint return, both must sign. A	Date	Spouse's occupation HOUSEWIFE

Paid Preparer's Use Only

Preparer's signature A	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
Firm's name (or yours if self-employed) A DARVIS PETERSEN & PETERSON CPAS, PLLC	EIN	26-1115330	
Address and ZIP code A 121 N MAIN ST PLENTYWOOD, MT 59254-1854	Phone no.	(406) 765-1040	

Cumulative (After)

Form **1040**

Department of the Treasury Internal Revenue Service

U.S. Individual Income Tax Return 2008

(99)

IRS Use Only

Do not write or staple in this space.

Label
(See Instructions.)**Use the
IRS label.**
Otherwise,
please print
or type.**Presidential
Election
Campaign**

For the year Jan 1 - Dec 31, 2008, or other tax year beginning , 2008, ending , 20

OMB No. 1545-0074

Your first name MI Last name

Your social security number

JOE PLUMBER

111-11-1111

If a joint return, spouse's first name MI Last name

Spouse's social security number

JANET PLUMBER

222-22-2222

Home address (number and street). If you have a P.O. box, see instructions.

Apartment no.

You must enter your
social security
number(s) above. J

ANY STREET

City, town or post office. If you have a foreign address, see instructions.

State ZIP code

Checking a box below will not
change your tax or refund.

ANYTOWN, OH 99999

A Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? (see instructions) G ☐ You ☐ Spouse**Filing Status**

- 1 ☐ Single
- 2 ☒ Married filing jointly (even if only one had income)
- 3 ☐ Married filing separately. Enter spouse's SSN above & full name here . . G
- 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here G
- 5 ☐ Qualifying widow(er) with dependent child (see instructions)

Check only
one box.**Exemptions**

- 6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.
- b ☒ Spouse

Boxes checked
on 6a and 6b 2**c Dependents:**

(1) First name Last name

(2) Dependent's
social security
number(3) Dependent's
relationship
to you(4) ☐ If
qualifying
child for child
tax credit
(see instrs)No. of children
on 6c who:? lived
with you 2? did not
live with you
due to divorce
or separation
(see instrs)Dependents
on 6c not
entered aboveAdd numbers
on lines
above G 4

d Total number of exemptions claimed

IncomeAttach Form(s)
W-2 here. Also
attach Forms
W-2G and 1099-R
if tax was withheld.If you did not
get a W-2,
see instructions.Enclose, but do
not attach, any
payment. Also,
please use
Form 1040-V.

- 7 Wages, salaries, tips, etc. Attach Form(s) W-2 7 50,000.
- 8a Taxable interest. Attach Schedule B if required 8a
- b Tax-exempt interest. Do not include on line 8a 8b
- 9a Ordinary dividends. Attach Schedule B if required 9a
- b Qualified dividends (see instrs) 9b
- 10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions) 10
- 11 Alimony received 11
- 12 Business income or (loss). Attach Schedule C or C-EZ 12 44,050.
- 13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here G ☐ 13
- 14 Other gains or (losses). Attach Form 4797 14
- 15a IRA distributions 15a b Taxable amount (see instrs) 15b
- 16a Pensions and annuities 16a b Taxable amount (see instrs) 16b
- 17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E 17
- 18 Farm income or (loss). Attach Schedule F 18
- 19 Unemployment compensation 19
- 20a Social security benefits 20a b Taxable amount (see instrs) 20b
- 21 Other income 21
- 22 Add the amounts in the far right column for lines 7 through 21. This is your total income G 22 94,050.

**Adjusted
Gross
Income**

- 23 Educator expenses (see instructions) 23
- 24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ 24
- 25 Health savings account deduction. Attach Form 8889 25 5,800.
- 26 Moving expenses. Attach Form 3903 26
- 27 One-half of self-employment tax. Attach Schedule SE 27 3,112.
- 28 Self-employed SEP, SIMPLE, and qualified plans 28
- 29 Self-employed health insurance deduction (see instructions) 29
- 30 Penalty on early withdrawal of savings 30
- 31a Alimony paid b Recipient's SSN. G 31a
- 32 IRA deduction (see instructions) 32
- 33 Student loan interest deduction (see instructions) 33
- 34 Tuition and fees deduction. Attach Form 8917 34
- 35 Domestic production activities deduction. Attach Form 8903 35
- 36 Add lines 23 - 31a and 32 - 35 36 8,912.
- 37 Subtract line 36 from line 22. This is your adjusted gross income G 37 85,138.

Tax and Credits

38 Amount from line 37 (adjusted gross income) 38 85,138.

39a Check ☐ You were born before January 2, 1944, ☐ Blind. Total boxes checked G 39a ☐

if: ☐ Spouse was born before January 2, 1944, ☐ Blind. checked G 39a ☐

Standard Deduction for

? People who checked any box on line 39a, 39b, or 39c or who can be claimed as a dependent, see instructions.

? All others:

Single or Married filing separately, \$5,450

Married filing jointly or Qualifying widow(er), \$10,900

Head of household, \$8,000

b If your spouse itemizes on a separate return, or you were a dual-status alien, see instrs and ck here G 39b ☐

c Check if standard deduction includes real estate taxes or disaster loss (see instructions) G 39c ☒

40 Itemized deductions (from Schedule A) or your standard deduction (see left margin) 40 11,900.

41 Subtract line 40 from line 38 41 73,238.

42 If line 38 is over \$119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply \$3,500 by the total number of exemptions claimed on line 6d. 42 14,000.

43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0- 43 59,238.

44 Tax (see instrs). Check if any tax is from: a ☐ Form(s) 8814 b ☐ Form 4972 44 8,081.

45 Alternative minimum tax (see instructions). Attach Form 6251 45 0.

46 Add lines 44 and 45 G 46 8,081.

47 Foreign tax credit. Attach Form 1116 if required 47

48 Credit for child and dependent care expenses. Attach Form 2441 48

49 Credit for the elderly or the disabled. Attach Schedule R 49

50 Education credits. Attach Form 8863 50

51 Retirement savings contributions credit. Attach Form 8880 51

52 Child tax credit (see instructions). Attach Form 8901 if required 52 2,000.

53 Credits from Form: a ☐ 8396 b ☐ 8839 c ☐ 5695 53

54 Other crs from Form: a ☐ 3800 b ☐ 8801 c ☐ 54

55 Add lines 47 through 54. These are your total credits 55 2,000.

56 Subtract line 55 from line 46. If line 55 is more than line 46, enter -0- G 56 6,081.

57 Self-employment tax. Attach Schedule SE 57 6,224.

58 Unreported social security and Medicare tax from Form: a ☐ 4137 b ☐ 8919 58

59 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required. 59

60 Additional taxes: a ☐ AEIC payments b ☐ Household employment taxes. Attach Schedule H 60

61 Add lines 56-60. This is your total tax. G 61 12,305.

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

62 Federal income tax withheld from Forms W-2 and 1099 62

63 2008 estimated tax payments and amount applied from 2007 return 63

64a Earned income credit (EIC) 64a

b Nontaxable combat pay election. G 64b

65 Excess social security and tier 1 RRTA tax withheld (see instructions) 65

66 Additional child tax credit. Attach Form 8812 66

67 Amount paid with request for extension to file (see instructions) 67

68 Credits from Form: a ☐ 2439 b ☐ 4136 c ☐ 8801 d ☐ 8885 68

69 First-time homebuyer credit. Attach Form 5405 69

70 Recovery rebate credit (see worksheet) 70

71 Add lines 62 through 70. These are your total payments G 71 0.

Refund

Direct deposit? See instructions and fill in 73b, 73c, and 73d or Form 8888.

72 If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you overpaid. 72

73a Amount of line 72 you want refunded to you. If Form 8888 is attached, check here. G ☐ 73a

G b Routing number G c Type: ☐ Checking ☐ Savings

G d Account number G 74

74 Amount of line 72 you want applied to your 2009 estimated tax G 74

Amount You Owe

75 Amount you owe. Subtract line 71 from line 61. For details on how to pay, see instructions G 75 12,305.

76 Estimated tax penalty (see instructions) 76

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's name G PREPARER Phone no. G Personal identification number (PIN) G

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature Date Your occupation Daytime phone number

A PLUMBER

Spouse's signature. If a joint return, both must sign. Date Spouse's occupation

A HOUSEWIFE

Paid Preparer's Use Only

Preparer's signature A Date Check if self-employed ☐

Firm's name (or yours if self-employed) A DARVIS PETERSEN & PETERSON CPAS, PLLC

address, and ZIP code A 121 N MAIN ST EIN 26-1115330

PLENTYWOOD, MT 59254-1854 Phone no. (406) 765-1040

Client's name: Mid Income SE Teen Ages: Father 49 Mother 47

Phone: _____ Other phone: _____ Email address: _____

 Siblings' names and ages: Child # 2 - 14

 Total Value of Student's Siblings' Assets \$ 3,000.⁰⁰ (Trust/Custodial Account – Don't Include 529 or Coverdell Accounts)

If siblings are attending K-12 schools, what is the cost? _____

1. Will grandparents or other relatives be helping financially? Yes / No
If so, how much per year? \$ _____
2. Is your child a High School Senior? Yes / No
If not, what grade?: 11th
What is your child's date of birth? 3-3-92
3. What type of college does the child plan to attend? Private or Public / Elite Private
Or list a specific college: _____
4. What is the student's age? 17
5. What is the student's current GPA? 3.4
6. What is the student's PSAT score? _____
7. What is the student's SAT score? 1100
8. What is the student's ACT score? 23
9. What is the student's class rank? (e.g. 10/140) 53/180
10. Does the student excel in some area? (i.e. Sports, Music, Student Gov't, Club(s), Volunteer Service)

11. Up until now, how did you plan to pay for college expenses?

Parents borrow 50% / Child borrows 50%

12. Other than college, what is your most important financial goal?

Business Cash Flow

13. Do you have any other financial objectives; such as 1) reduce taxes 2) eliminate debt?

Reduce Taxes / Eliminate Debt

14. How much do you plan to contribute per year for college costs from:

Your current income \$ _____

Your assets \$ _____

 Loans for college \$ 8,000.⁰⁰

15. How much is your child going to contribute per year to college costs from:

Their current income \$ _____

Their Assets \$ _____

 Loans for college \$ 8000.⁰⁰

16. Child Support Paid \$ _____

Child support Received \$ _____

Parent Last Name: Mid Income SE Teen

Assets:

CollegeFAST-TRACK

TYPE	Balance / Value	Growth Rate %	Basis	Yearly Contribution
Retirement Assets (401(k), IRAs, Pension, Profit Sharing, SEPs, Annuities, Life Insurance, etc.)				
401-(K)	225,000.	3%	0	15,000.
Traditional IRA	35,000.	4%	35,000.	2,000.
Non-Retirement Assets (Mutual Funds, Stocks, Bonds, Savings, Cash, etc.)				
Checking/Savings	12,000.	1.5%	12,000.	0
Mutual Funds	13,000.	4%	10,000.	2,000.
Business / Farm	50,000.			
Rental				
Home	250,000.	3%		
Vacation Home				
College:				
529 Plans	10,000.			1,200.
Coverdell Savings Account				

Debts:

Name	Balance	Monthly Payment	Interest Rate	Remaining Payments
Home	175,000.	1,264.	6%	180 mo
1 st Mortgage				
2 nd Mortgage				
HELOC				
Other				
Business / Farm				
Rental				
Credit Cards	5,000.	400.	12.9%	18 mo
Installment				
Vehicle	20,000.	475.	5.5%	48 mo
Other				

Monthly Expenses

(Please provide the average monthly amount for the following expenses)

Monthly Living Expenses (food, utilities, clothes, gas, etc)	\$ 2200
Monthly Out-of-Pocket Medical Expense	\$ 250
Monthly K-12 Private School Expense	\$ -
Monthly Health Insurance Expense	\$ 300
Monthly Life Insurance Expense	\$ 200
Monthly Property Insurance Expense (including home & vehicle)	\$ 300
Monthly Disability Insurance Expense	\$ 0
Monthly Long-Term Care Expense	\$ 0

Child Assets

Child's Name: Child 1

Type	Balance / Value	Growth Rate	Basis	Yearly Contribution
Retirement Assets (401(k), IRAs, Pension, Profit Sharing, SEPs, Annuities, Life Insurance, etc.)				
Non-Retirement Assets (Mutual Funds, Stocks, Bonds, Savings, Cash, etc.)				
BANK UGMA	6,000.	4%	4,000.	0
Business / Farm				
Rental				
Home				

2008 TAX RETURN

CLIENT COPY

Client: 1010

Prepared for: CLIENT AND SPOUSE MID INCOME SE TEEN

Prepared by: RICK DARVIS
DARVIS PETERSEN & PETERSON CPAS, PLLC
121 N MAIN ST
PLENTYWOOD, MT 59254-1854
(406) 765-1040

Date: JANUARY 30, 2009

Comments:

Route to: _____

Form **1040** Department of the Treasury — Internal Revenue Service **U.S. Individual Income Tax Return 2008**

(99) IRS Use Only — Do not write or staple in this space.

Label
(See instructions.)

Use the IRS label.
Otherwise, please print or type.

Presidential Election Campaign

For the year Jan 1 - Dec 31, 2008, or other tax year beginning , 2008, ending , 20		OMB No. 1545-0074
Your first name MI Last name	Your social security number	
CLIENT MID INCOME SE TEEN		
If a joint return, spouse's first name MI Last name	Spouse's social security number	
SPOUSE MID INCOME SE TEEN		
Home address (number and street). If you have a P.O. box, see instructions. Apartment no.		You must enter your social security number(s) above. ▲
City, town or post office. If you have a foreign address, see instructions. State ZIP code		
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund? (see instructions).		<input type="checkbox"/> You <input type="checkbox"/> Spouse

Filing Status

Check only one box.

- 1 ☐ Single
- 2 ☒ Married filing jointly (even if only one had income)
- 3 ☐ Married filing separately. Enter spouse's SSN above & full name here
- 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here
- 5 ☐ Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a ☒ Yourself. If someone can claim you as a dependent, do not check box 6a.

b ☒ Spouse.

c Dependents:

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if qualifying child for child tax credit (see instrs)
CHILD 1 MID INCOME SE TEEN		CHILD	<input type="checkbox"/>
CHILD 2 MID INCOME SE TEEN		CHILD	<input checked="" type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>

d Total number of exemptions claimed 4

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use Form 1040-V.

7 Wages, salaries, tips, etc. Attach Form(s) W-2	7	75,000.
8a Taxable interest. Attach Schedule B if required	8a	120.
b Tax-exempt interest. Do not include on line 8a	8b	
9a Ordinary dividends. Attach Schedule B if required	9a	
b Qualified dividends (see instrs)	9b	
10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	10	140.
11 Alimony received	11	
12 Business income or (loss). Attach Schedule C or C-EZ	12	25,000.
13 Capital gain or (loss). Att Sch D if reqd. If not reqd, ck here	13	350.
14 Other gains or (losses). Attach Form 4797	14	
15a IRA distributions	15a	
b Taxable amount (see instrs)	15b	
16a Pensions and annuities	16a	
b Taxable amount (see instrs)	16b	
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18 Farm income or (loss). Attach Schedule F	18	
19 Unemployment compensation	19	
20a Social security benefits	20a	
b Taxable amount (see instrs)	20b	
21 Other income	21	
22 Add the amounts in the far right column for lines 7 through 21. This is your total income.	22	100,610.

Adjusted Gross Income

23 Educator expenses (see instructions)	23	
24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25 Health savings account deduction. Attach Form 8889	25	
26 Moving expenses. Attach Form 3903	26	
27 One-half of self-employment tax. Attach Schedule SE	27	1,766.
28 Self-employed SEP, SIMPLE, and qualified plans	28	
29 Self-employed health insurance deduction (see instructions)	29	
30 Penalty on early withdrawal of savings	30	
31a Alimony paid b Recipient's SSN	31a	
32 IRA deduction (see instructions)	32	2,000.
33 Student loan interest deduction (see instructions)	33	
34 Tuition and fees deduction. Attach Form 8917	34	
35 Domestic production activities deduction. Attach Form 8903	35	
36 Add lines 23 - 31a and 32 - 35	36	3,766.
37 Subtract line 36 from line 22. This is your adjusted gross income	37	96,844.

Tax and Credits**Standard Deduction for —**

• People who checked any box on line 39a, 39b, or 39c or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately, \$5,450

Married filing jointly or Qualifying widow(er), \$10,900

Head of household, \$8,000

38	Amount from line 37 (adjusted gross income)	38	96,844.
39a	Check <input type="checkbox"/> You were born before January 2, 1944, <input type="checkbox"/> Blind. Total boxes checked <input type="checkbox"/> if: <input type="checkbox"/> Spouse was born before January 2, 1944, <input type="checkbox"/> Blind. <input type="checkbox"/> 39a	39b	
	b If your spouse itemizes on a separate return, or you were a dual-status alien, see instrs and ck here. <input type="checkbox"/> 39b	39c	
	c Check if standard deduction includes real estate taxes or disaster loss (see instructions). <input type="checkbox"/> 39c		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	17,537.
41	Subtract line 40 from line 38.	41	79,307.
42	If line 38 is over \$119,975, or you provided housing to a Midwestern displaced individual, see instructions. Otherwise, multiply \$3,500 by the total number of exemptions claimed on line 6d.	42	14,000.
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	65,307.
44	Tax (see instrs) Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972.	44	8,975.
45	Alternative minimum tax (see instructions). Attach Form 6251.	45	0.
46	Add lines 44 and 45.	46	8,975.
47	Foreign tax credit. Attach Form 1116 if required.	47	
48	Credit for child and dependent care expenses. Attach Form 2441.	48	
49	Credit for the elderly or the disabled. Attach Schedule R.	49	
50	Education credits. Attach Form 8863.	50	
51	Retirement savings contributions credit. Attach Form 8880.	51	
52	Child tax credit (see instructions). Attach Form 8901 if required.	52	1,000.
53	Credits from Form: a <input type="checkbox"/> 8396 b <input type="checkbox"/> 8839 c <input type="checkbox"/> 5695.	53	
54	Other crs from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54	
55	Add lines 47 through 54. These are your total credits.	55	1,000.
56	Subtract line 55 from line 46. If line 55 is more than line 46, enter -0-	56	7,975.
57	Self-employment tax. Attach Schedule SE.	57	3,532.
58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919.	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.	59	
60	Additional taxes: a <input type="checkbox"/> AEIC payments b <input type="checkbox"/> Household employment taxes. Attach Schedule H.	60	
61	Add lines 56-60. This is your total tax.	61	11,507.

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

62	Federal income tax withheld from Forms W-2 and 1099.	62	11,550.
63	2008 estimated tax payments and amount applied from 2007 return.	63	
64a	Earned income credit (EIC). NO	64a	
	b Nontaxable combat pay election. <input type="checkbox"/> 64b		
65	Excess social security and tier 1 RRTA tax withheld (see instructions).	65	
66	Additional child tax credit. Attach Form 8812.	66	
67	Amount paid with request for extension to file (see instructions).	67	
68	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> 4136 c <input type="checkbox"/> 8801 d <input type="checkbox"/> 8885.	68	
69	First-time homebuyer credit. Attach Form 5405.	69	
70	Recovery rebate credit (see worksheet).	70	
71	Add lines 62 through 70. These are your total payments.	71	11,550.

Refund

Direct deposit? See instructions and fill in 73b, 73c, and 73d or Form 8888.

72	If line 71 is more than line 61, subtract line 61 from line 71. This is the amount you overpaid.	72	43.
73a	Amount of line 72 you want refunded to you. If Form 8888 is attached, check here. <input type="checkbox"/> b Routing number. XXXXXXXXXXXX c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings d Account number. XXXXXXXXXXXXXXXXXXXXXXXXXXXX	73a	43.
74	Amount of line 72 you want applied to your 2009 estimated tax.	74	
75	Amount you owe. Subtract line 71 from line 61. For details on how to pay, see instructions.	75	
76	Estimated tax penalty (see instructions).	76	

Amount You Owe**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ No

Designee's name ☐ PREPARER Phone no. ☐ Personal identification number (PIN) ☐

Sign Here

Joint return? See instructions.

Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

Paid Preparer's Use Only

Preparer's signature ☐ RICK DARVIS Date ☐ Check if self-employed ☐ Preparer's SSN or PTIN 517-66-1568

Firm's name (or yours if self-employed) ☐ DARVIS PETERSEN & PETERSON CPAS, PLLC EIN 26-1115330

Address, and ZIP code ☐ 121 N MAIN ST PLENTYWOOD, MT 59254-1854 Phone no. (406) 765-1040

SCHEDULE A
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Itemized Deductions

► Attach to Form 1040.
► See Instructions for Schedule A (Form 1040).

OMB No. 1545-0074

2008

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

Your social security number

CLIENT AND SPOUSE MID INCOME SE TEEN

Medical and Dental Expenses	Caution. Do not include expenses reimbursed or paid by others.			
1	Medical and dental expenses (see instructions)	1	10,000.	
2	Enter amount from Form 1040, line 38	2	96,844.	
3	Multiply line 2 by 7.5% (.075)	3	7,263.	
4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4	2,737.	
Taxes You Paid	5 State and local (check only one box):			
	a <input type="checkbox"/> Income taxes, or			
	b <input type="checkbox"/> General sales taxes	5		
	6 Real estate taxes (see instructions)	6	2,000.	
	7 Personal property taxes	7	800.	
(See instructions.)	8 Other taxes. List type and amount ►	8		
	9 Add lines 5 through 8	9	2,800.	
Interest You Paid	10 Home mtg interest and points reported to you on Form 1098	10	10,000.	
	11 Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying number, and address ►	11		
	12 Points not reported to you on Form 1098. See instrs for spcl rules	12		
	13 Qualified mortgage insurance premiums (see instructions)	13		
	14 Investment interest. Attach Form 4952 if required. (See instrs.)	14		
Note. Personal interest is not deductible.	15 Add lines 10 through 14	15	10,000.	
Gifts to Charity	16 Gifts by cash or check. If you made any gift of \$250 or more, see instrs	16	2,000.	
If you made a gift and got a benefit for it, see instructions.	17 Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500.	17		
	18 Carryover from prior year	18		
	19 Add lines 16 through 18	19	2,000.	
Casualty and Theft Losses	20 Casualty or theft loss(es). Attach Form 4684. (See instructions.)	20	0.	
	21 Unreimbursed employee expenses — job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. (See instructions.) ►	21		
	22 Tax preparation fees	22		
(See instructions.)	23 Other expenses — investment, safe deposit box, etc. List type and amount ►	23		
	24 Add lines 21 through 23	24		
	25 Enter amount from Form 1040, line 38	25		
	26 Multiply line 25 by 2% (.02)	26		
	27 Subtract line 26 from line 24. If line 26 is more than line 24, enter -0-	27	0.	
Other Miscellaneous Deductions	28 Other — from list in the instructions. List type and amount ►	28	0.	
Total Itemized Deductions	29 Is Form 1040, line 38, over \$159,950 (over \$79,975 if married filing separately)? <input checked="" type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 28. Also, enter this amount on Form 1040, line 40. <input type="checkbox"/> Yes. Your deduction may be limited. See instructions for the amount to enter.	29	17,537.	
	30 If you elect to itemize deductions even though they are less than your standard deduction, check here ► <input type="checkbox"/>			

SCHEDULE C
(Form 1040)

Department of the Treasury
Internal Revenue Service (99)

Profit or Loss From Business
(Sole Proprietorship)

OMB No. 1545-0074

2008

Attachment
Sequence No. **09**

► Partnerships, joint ventures, etc., generally must file Form 1065 or 1065-B.
► Attach to Form 1040, 1040NR, or 1041. ► See Instructions for Schedule C (Form 1040).

Name of proprietor

CLIENT MID INCOME SE TEEN

Social security number (SSN)

A Principal business or profession, including product or service (see instructions)

BUSINESS

B Enter code from instructions

C Business name. If no separate business name, leave blank.

D Employer ID number (EIN), if any

E Business address (including suite or room no.)

City, town or post office, state, and ZIP code

F Accounting method: (1) ☒ Cash (2) ☐ Accrual (3) ☐ Other (specify) ►

G Did you 'materially participate' in the operation of this business during 2008? If 'No,' see instructions for limit on losses. ... ☒ Yes ☐ No

H If you started or acquired this business during 2008, check here

Part I Income

1	Gross receipts or sales. Caution. See the instructions and check the box if: • This income was reported to you on Form W-2 and the 'Statutory employee' box on that form was checked; or • You are a member of a qualified joint venture reporting only rental real estate income not subject to self-employment tax. Also see instructions for limit on losses.	<input type="checkbox"/>	1	100,000.
2	Returns and allowances		2	
3	Subtract line 2 from line 1		3	100,000.
4	Cost of goods sold (from line 42 on page 2)		4	50,000.
5	Gross profit. Subtract line 4 from line 3		5	50,000.
6	Other income, including federal and state gasoline or fuel tax credit or refund (see instructions)		6	
7	Gross income. Add lines 5 and 6		7	50,000.

Part II Expenses. Enter expenses for business use of your home only on line 30.

8	Advertising	8		18	Office expense	18	
9	Car and truck expenses (see instructions)	9		19	Pension and profit-sharing plans	19	
10	Commissions and fees	10		20	Rent or lease (see instructions):		
11	Contract labor (see instructions)	11		20a	a Vehicles, machinery, and equipment	20a	
12	Depletion	12		20b	b Other business property	20b	
13	Depreciation and section 179 expense deduction (not included in Part III) (see instructions)	13		21	Repairs and maintenance	21	
14	Employee benefit programs (other than on line 19)	14		22	Supplies (not included in Part III)	22	
15	Insurance (other than health) ..	15		23	Taxes and licenses	23	
16	Interest:			24	Travel, meals, and entertainment:		
a	Mortgage (paid to banks, etc)	16a		24a	a Travel	24a	
b	Other	16b		24b	b Deductible meals and entertainment (see instructions)	24b	
17	Legal & professional services ..	17		25	Utilities	25	
				26	Wages (less employment credits)	26	
				27	Other expenses (from line 48 on page 2)	27	25,000.
28	Total expenses before expenses for business use of home. Add lines 8 through 27			28		28	25,000.
29	Tentative profit or (loss). Subtract line 28 from line 7			29		29	25,000.
30	Expenses for business use of your home. Attach Form 8829			30		30	
31	Net profit or (loss). Subtract line 30 from line 29.			31		31	25,000.

• If a profit, enter on both Form 1040, line 12, and Schedule SE, line 2 or on Form 1040NR, line 13 (if you checked the box on line 1, see instructions). Estates and trusts, enter on Form 1041, line 3.

• If a loss, you must go to line 32.

32 If you have a loss, check the box that describes your investment in this activity (see instructions).

• If you checked 32a, enter the loss on both Form 1040, line 12, and Schedule SE, line 2, or on Form 1040NR, line 13 (if you checked the box on line 1, see the line 31 instructions). Estates and trusts, enter on Form 1041, line 3.

• If you checked 32b, you must attach Form 6198. Your loss may be limited.

32a ☐ All investment is at risk.

32b ☐ Some investment is not at risk.

SCHEDULE D
(Form 1040)

 Department of the Treasury
Internal Revenue Service (99)

Capital Gains and Losses

► Attach to Form 1040 or Form 1040NR. ► See Instructions for Schedule D (Form 1040).
► Use Schedule D-1 to list additional transactions for lines 1 and 8.

OMB No. 1545-0074

2008

 Attachment
Sequence No. **12**

Name(s) shown on return

Your social security number

CLIENT AND SPOUSE MID INCOME SE TEEN
Part I Short-Term Capital Gains and Losses — Assets Held One Year or Less

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
1					
2 Enter your short-term totals, if any, from Schedule D-1, line 2...		2			
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d)		3			
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824				4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1				5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your Capital Loss Carryover Worksheet in the instructions				6	
7 Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f)				7	

Part II Long-Term Capital Gains and Losses — Assets Held More Than One Year

(a) Description of property (Example: 100 shares XYZ Co)	(b) Date acquired (Mo, day, yr)	(c) Date sold (Mo, day, yr)	(d) Sales price (see instructions)	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
8 1 1	6/01/00	6/01/06	1,000.	650.	350.
9 Enter your long-term totals, if any, from Schedule D-1, line 9....		9			
10 Total long-term sales price amounts. Add lines 8 and 9 in column (d)		10	1,000.		
11 Gain from Form 4797, Part I; long-term gain from Forms 2439 and 6252; and long-term gain or (loss) from Forms 4684, 6781, and 8824					11
12 Net long-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					12
13 Capital gain distributions. See instrs.					13
14 Long-term capital loss carryover. Enter the amount, if any, from line 15 of your Capital Loss Carryover Worksheet in the instructions					14
15 Net long-term capital gain or (loss). Combine lines 8 through 14 in column (f). Then go to Part III on page 2					15 350.

BAA For Paperwork Reduction Act Notice, see Form 1040 or Form 1040NR instructions.

Schedule D (Form 1040) 2008

2008 TAX RETURN

CLIENT COPY

Client: 1011

Prepared for: CHILD 1 MID INCOME SE TEEN

Prepared by: RICK DARVIS
DARVIS PETERSEN & PETERSON CPAS, PLLC
121 N MAIN ST
PLENTYWOOD, MT 59254-1854
(406) 765-1040

Date: JANUARY 30, 2009

Comments:

Route to: _____

Form
1040EZ

Department of the Treasury — Internal Revenue Service

**Income Tax Return for Single and
Joint Filers With No Dependents (99) 2008**

OMB No. 1545-0074

Label
(See instructions)Use the IRS
label.
Otherwise,
please print
or type.**Presidential
Election
Campaign**
(see instrs)

L A B E L H E R E	Your first name CHILD 1 MID INCOME SE TEEN	MI	Last name	Your social security number
	If a joint return, spouse's first name	MI	Last name	Spouse's social security number
	Home address (number and street). If you have a P.O. box, see instructions.			Apt no.
	City, town or post office. If you have a foreign address, see instructions.			State ZIP code

▲ You must enter your
SSN(s) above. ▲Checking a box below will not
change your tax or refund.Check here if you, or your spouse if a joint return, want \$3 to go to this fund? ☐ You ☐ Spouse**Income**Attach
Form(s)
W-2 here.
Enclose,
but do not
attach, any
payment.

1	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.	1	2,000.
2	Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.	2	60.
3	Unemployment compensation and Alaska Permanent Fund dividends (see instructions)	3	
4	Add lines 1, 2, and 3. This is your adjusted gross income .	4	2,060.
5	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet. <input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$8,950 if single; \$17,900 if married filing jointly . See instructions.	5	2,300.
6	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income .	6	0.

**Payments
and tax**

7	Federal income tax withheld from box 2 of your Form(s) W-2	7	
8a	Earned income credit (EIC) (see instructions)	NO	8a
b	Nontaxable combat pay election	8b	
9	Recovery rebate credit (see instructions)	9	
10	Add lines 7, 8a, and 9. These are your total payments .	10	0.
11	Tax . Use the amount on line 6 above to find your tax in the tax table in the instruction booklet. Then, enter the tax from the table on this line.	11	0.

RefundHave it directly
deposited! See
instructions and
fill in 12b, 12c,
and 12d or Form
8888.

12a	If line 10 is larger than line 11, subtract line 11 from line 10. This is your refund . If Form 8888 is attached, check here <input type="checkbox"/>	12a	0.
b	Routing number.	c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number.		

**Amount
you owe**

13	If line 11 is larger than line 10, subtract line 10 from line 11. This is the amount you owe . For details on how to pay, see instructions.	13	0.
----	-------------------------------------------------------------------------------------------------------------------------------------------------------	----	----

**Third party
designee**Do you want to allow another person to discuss this return with the IRS (see instructions)? ☒ Yes. Complete the following. ☐ NoDesignee's name **PREPARER** Phone no. Personal ID no. (PIN)**Sign
here**

Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation STUDENT	Daytime phone no.
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

Joint return?
See instruc-
tions. Keep
a copy for
your records.**Paid
preparer's
use only**

Preparer's signature RICK DARVIS	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN 517-66-1568
Firm's name (or yours if self-employed), address, and ZIP code DARVIS PETERSEN & PETERSON CPAS, PLLC			
121 N MAIN ST	EIN 26-1115330		
PLENTYWOOD, MT 59254-1854	Phone no. (406) 765-1040		

RESIDENCY Program Worksheet

I. Profile Description

II. Talking Points

A. Financial Talking Points

- 1.
- 2.
- 3.
- 4.
- 5.

B. Academic Talking Points

- 1.
- 2.
- 3.
- 4.
- 5.

III. Pocket Story

IV. Financial Aid Strategies

- 1.
- 2.
- 3.
- 4.
- 5.

V. Tax Reduction Strategies

- 1.
- 2.
- 3.
- 4.
- 5.

VI. Cash Flow Strategies

- 1.
- 2.
- 3.
- 4.
- 5.

VII. Investment Strategies

- 1.
- 2.
- 3.
- 4.
- 5

VIII. Service Pricing

Step 6 – Second Meeting

■ Presenting a “Preliminary Analysis”

- ☐ Connect strategies with family’s “hot buttons” from “Initial Meeting”

- Use “**College Planning Flowchart**”

- Avoid discussing procedures - stick with results

- Strategies are not etched in stone - work with CPA

- ☐ What needs to be included in the “Preliminary Analysis”?

- ☐ Getting hired as a “coach”

- How to present the “Preliminary Analysis” while keeping your powder dry

- Engagement Form & Timeline

- Executive Summary

Script For The Second Appointment- The Review Appointment

1. What questions do you have that came up since we were together last?
2. Has anything changed?
3. I have a few more questions for you.
4. Review what we talked about last week. Let them know you heard what they were saying was important.
 - a. Highlight the goals that need to get accomplished
 - b. Expressed in last meeting
 - c. Emotional and motivational
 - d. What results would light them up
 - How would you feel if we could do all that?
5. Did I miss anything?

I'm happy to say we have good news!!!

We did some analytics and diagnostics on your finances using our college planning software and calculators.

Here's what we found...

Note: Use "**College Planning Flowchart**" here as visual presentation tool

Section 1: Academics and student positioning

Description:

Academics- career planning- student positioning- college selection- admission & application coaching- Forms and deadlines- staying on track- SAT/ACT prep- visitation strategies-CLEP

We found ways to help the student reduce their time spent in college and get admitted to the schools he / she chooses.

Pocket story

Section 2: Identifying all the costs (True cost)

Description:

Determine the full and complete costs at different colleges.

Costs include transportation, personal and extras (skiing, etc.).

Keeps you from being caught unprepared... scrambling at the last minute

Pocket story

Section 3: Reducing the costs

Description:

Financial aid opportunities and good student positioning creates demand and competition for your student. You can attend a private school for the same cost as a public school

We found 4 financial aid strategies and 6 income planning strategies
\$9,000 - \$12,000 estimated savings per year

Pocket story

Section 4: Paying the balance

Description:

We found 4 cash flow strategies

\$12,000 - \$16,000 estimated savings per year

Pocket story

Section 5: Borrowing strategies

Description:

- Your largest expenses are not the debt itself; it's the interest.
- Give examples of 10 years vs. 20 & 30 years.
- Reduce the time needed to repay the loans.
- Reduce the need for loans and reduce the interest paid on loans

Sum it up in one sentence (tell them what you told them)

Well that sounds great.... Where do we go from here?

Here's how we work together:

We'll need several meetings in order to...

- Review your goals to assure that you're on course
- Discuss the strategies... and discuss the options
- Decide which strategies to use and to what degree
- Involve affiliate partners and team members (CPA etc)

Here's a timeline

How does that sound?

CHILDREN

AGE: 0 to 14

SAVING FOR COLLEGE	
SELF / EMPLOYED	W-2
TAX STRATEGIES	
CASH FLOW STRATEGIES	
DEBT STRATEGIES	
INVESTMENT STRATEGIES	

AGE: 14 to 18

PAYING FOR COLLEGE	
GPA / SAT	GPA / SAT
HIGH	LOW

PRIVATE or ELITE PUBLIC COLLEGE

ACADEMIC STRATEGIES	
ACT / SAT	CAREER
COL SELECTION	
ADMISSIONS	
LOCAL SCHOLAR SEARCH	

REDUCING THE COST	
FINANCIAL AID	CLEP
PRIVATE COL GRANTS	
NEGOTIATING	

PAYING THE BALANCE	
SELF / EMPLOYED	W-2
TAX STRATEGIES	
STUDENT LOAN MGT	
CASH FLOW STRATEGIES	
DEBT STRATEGIES	
INVESTMENT STRATEGIES	

PUBLIC or COMMUNITY COLLEGE

ACADEMIC STRATEGIES	
ACT / SAT	CAREER
COL SELECTION	
ADMISSIONS	
LOCAL SCHOLAR SEARCH	

REDUCING THE COST	
FINANCIAL AID	CLEP

PAYING THE BALANCE	
W-2	
STUDENT LOAN MGT	
CASH FLOW STRATEGIES	
DEBT STRATEGIES	
INVESTMENT STRATEGIES	

Transmittal Letter

May 4, 2007

Dear Mr. and Mrs. Jones:

Enclosed is your college financial plan, which has been prepared after careful consideration of your present financial situation and your college planning goals. The plan is based on the confidential information supplied by you and your other advisors. To help you attain your goals, the enclosed report:

1. Assesses your current college financial situation,
2. Suggests strategies and results to reduce the cost of college,
3. Suggests strategies and results to pay the balance of any college funding shortage,
4. Suggests year-by year recommendations to fund your child's college costs, and
5. Suggests your options to implement your child's college financial plan.

If you implement the suggested strategies and recommendations, we believe they will help you attain your college financial goals.

A college financial plan is a work-in-progress and take several years to implement. Once in place, it should be periodically reviewed in light of changes in tax laws, financial aid rules, cash flow strategies, and investment options as well as changes in your goals and circumstances.

Sincerely,

Joe Advisor, CCPS

We have reviewed accept this letter and the accompanying college financial plan. We acknowledge that our college financial planning engagement and college financial plan meet our expectations and the delivery of the plan completes the service. We understand that if we wish to engage you to assist us in the implementation of the plan that this will be under a separate engagement and there would be additional costs.

/s/ John Jones 1-4-2007 /s/ Mary Jones 1-4-2007

Client Transmittal Letter

Septem
ber 15,
2007
Mr. and
Mrs. Joe
Jones
XYZ,
Inc.
123 Elm St.
Boston, MA

Dear Mr. and Mrs. Jones:

Enclosed is your college plan, which has been prepared after careful consideration of your present financial situation and your college planning goals. The plan is based on the confidential information supplied by you, your attorney, Byron Block, and your insurance agent, Martha Smith, CLU. To help you attain your goals, the enclosed report:

1. summarizes your current financial situation,
2. restates your college goals and objectives,
3. evaluates your progress toward attaining those goals,
4. recommends actions and decisions to facilitate college, and
5. provides an implementation action plan.

We have made recommendations that our team of professionals believe will help you attain your goals. Some of the recommendations we have made must be implemented by your attorney, insurance agent, or investment adviser.

A college plan is an evolving process and usually takes several years to implement. Once in place, it should be periodically reviewed in light of changes in tax laws, financial aid rules, and the investment climate as well as changes in your goals and circumstances. We look forward to being of continuing assistance to you in the implementation of your college financial plan.

Sincerely,

John Doe, CCPS

We have reviewed accept this letter and the accompanying college financial plan. We acknowledge that our college financial planning engagement and college financial plan meet our expectations and the delivery of the plan completes the service. We understand that if we wish to engage you to assist us in the implementation of the plan that this will be under a separate engagement.

John Doe 1-4-2007

Mary Doe 1-4-2007

Sample Engagement Letter with Fee Quote

(Appropriate Salutation)

This letter sets forth our understanding of the terms and objectives of our engagement to provide college planning services to you. The scope and nature of the services to be provided are as follows:

1. Goals Assessment

We will assist you in identifying, clarifying, and prioritizing your college goals.

2. Review and Evaluation

We will review and analyze financial information furnished to us relating to your current financial circumstances.

3. Written Plan

Based on our review, we will prepare, in writing, specific preliminary recommendations that will seek to address your college goals. Our recommendations will include procedural techniques and general strategies designed to achieve your stated goals. Where appropriate, we will include financial illustrations and projections for greater understanding of the potential outcomes of the alternatives.

We will meet with you to discuss our analysis and will provide you with a preliminary draft copy. You will be given an opportunity to concur with the preliminary recommendations or suggest modifications. Following agreement on your college planning goals and the strategies to be used to achieve them, we will provide you with a finalized version of the plan.

4. Fees

Our fee for these services will be based on our standard hourly rates and the number of hours required. We expect our fees to be no less than \$, but they are not expected to exceed \$. However, because of the uniqueness of each engagement, this is only an estimate. The total of our billings upon completion of the engagement will not exceed the maximum amount stated above, unless additional work and the resulting additional fees and expenses have been approved by you in advance. **[Or insert information on flat billing rate for these services, if applicable.]**

We will bill you on a monthly basis for fees and expenses incurred to date, beginning with our next regular billing cycle. All invoices for professional services rendered and for related expenses are due and payable upon presentation. Amounts not paid within 30 days from the invoice date will be subject to a late payment charge of 1.5% per month (18% per year). **[Or insert other billing and collection policies here.]**

5. Implementation

We will assist you in implementing the agreed-upon strategies. Accordingly, we will be available on an ongoing basis, by telephone or in person, to answer questions, to assist you or your other advisers to take necessary actions, and to make recommendations regarding these matters. We will bill you for these additional services based on time expended at our

standard hourly rates.

6. Limitation on Scope of Services

These services are not designed, and should not be relied upon, as a substitute for your own judgment nor are they meant to mitigate the necessity of an ongoing review. These services are designed to supplement your own planning and analysis and aid you in fulfilling your college planning objectives. In addition, these services do not include other services that may also be provided upon request by us or other professionals, including but not limited to:

- a. tax compliance services, including tax return preparation;
- b. accounting and auditing services;
- c. review of legal documents such as buy/sell agreements, wills, or other agreements and contracts;
- d. review and analysis of proposals to purchase life insurance; and
- e. any other services not specifically outlined herein.

We will bill separately for any such additional services provided, based on time expended at our standard hourly rates.

If this letter correctly sets forth your understanding of the terms and objectives of the engagement, please so indicate by signing in the space provided below.

Yours very truly,

Smith, Jones, and Baker

The above letter sets forth my understanding of the terms and objectives of the engagement to provide college planning services.

Signed: _____ Date: _____

Caution: Engagement letters have legal ramifications and should be reviewed by legal counsel before finalization. The practitioner (as well as the client) must be prepared to abide by the terms of the engagement letter. Provisions regarding interest charges must comply with applicable usury statutes, if any.

Engagement Letter

This agreement states our understanding of the terms and objectives of our engagement to provide a college financial planning service to you. The scope and nature of the services to be provided are as follows:

1. We will assess your current college financial situation. To accomplish this we will:
1) Identify, clarify, and prioritize your college financial goals, 2) Project the college funds needed, 3) Determine your child's funds currently available to fund college costs, 4) Calculate the *shortage of funds needed to fund your child's college costs*, and 5) Calculate the amount of additional funds, per month or lump sum, needed to cover any shortage.
2. We will suggest strategies that will reduce your child's college funding shortage. These strategies will be categorized into: 1) Investment Strategies, 2) Tax Reduction Strategies, and 3) Financial Aid Strategies.
3. We will also suggest Cash Flow and Loan Strategies that will help you pay the balance of any remaining college funding shortage.
4. Based on our review, we will offer year-by-year recommendations to meet your child's college costs.
5. Where appropriate, we will include financial illustrations and projections for a greater understanding. We will discuss our analysis and will provide you with a preliminary draft copy of a college financial plan for your child. You will be given an opportunity to approve of the preliminary strategies and results. Following agreement on your college financial plan, we will provide you with a written final version of the plan.
6. We will not charge a fee for these services. However, if you want us to assist you in the implementation of the plan our fee will be negotiated for these additional services.
7. If you want us to assist you in implementing the agreed-upon strategies, we will be available on an ongoing basis to answer questions, to assist you or your other advisers to take the necessary actions, and to make recommendations regarding these matters. We will bill you for these additional services based on time expended at our standard hourly rates.
8. This service is not designed, and should not be relied upon, as a substitute for your own financial judgment nor are they meant to eliminate the necessity of an ongoing review. This service is designed to supplement your own planning and analysis and aid you in fulfilling your college financial planning objectives. In addition, this services is not designed to discover fraud, irregularities, or misrepresentations made in materials and financial information provided to us.

This service does not include other services that may also be provided upon request by us or other professionals, including but not limited to:

- a. tax planning advice that is not related to college planning, including tax return preparation
- b. admission and financial aid form(s) preparation and filing
- c. review of legal documents
- d. review and analysis of proposals to purchase specific financial investments and life insurance products
- e. filling out loan applications
- f. finding private scholarships or filling out private scholarship applications
- g. strategies to increase cash flow for your business or other income-producing property
- h. performing mortgage services, including filling out mortgage applications and
- i. any other services not specifically outlined herein.

We will bill separately for any such additional services provided, based on time expended at our standard hourly rates.

If this letter correctly sets forth your understanding of the terms and objectives of the engagement, please so indicate by signing in the space provided below.

Yours very truly,

Smith, Jones, and Baker

The above letter sets forth my understanding of the terms and objectives of the engagement to provide a college financial planning service.

Signed:

Date:

College Planning Goals Clarification Worksheet

Client: _____ Date: _____

Instructions: The sample goals on this worksheet are a starting point from which customized goals can be stated. For married clients, both spouses should have input into the goals clarification process. This may be accomplished by both spouses completing one worksheet together, or by each one completing a separate worksheet. Feel free to customize or personalize any of the goals listed. Indicate the priority each goal has relative to other goals selected by circling a number to the right of the goal. Place a check by each item as it is accomplished.

	Priority of This Goal				
	Low	Med.	High		
1. Maximize college savings accounts for child (or grandchild).	1	2	3	4	5
2. Maintain control over college savings assets.	1	2	3	4	5
3. Maintain flexibility with regard to college savings assets.	1	2	3	4	5
4. Maximize financial aid eligibility.	1	2	3	4	5
5. Balance college savings with financial aid eligibility.	1	2	3	4	5
6. Protect college savings assets from creditors.	1	2	3	4	5
7. Combine college planning with estate planning.	1	2	3	4	5
8. Pay current college costs in a tax-efficient manner.	1	2	3	4	5
9. Take advantage of college loan alternatives.	1	2	3	4	5
10. Consider Medicaid eligibility in college planning.	1	2	3	4	5
11. Other	1	2	3	4	5
12. Other	1	2	3	4	5
13. Other	1	2	3	4	5

Implementation Plan

Client Name: _____

Client ID: _____

Implementation Date: _____

The following implementation plan lists the steps necessary to implement the action recommendations provided in the reports. The implementation plan provides: 1) the recommended step, 2) the action required, 3) the due date, 4) the responsible party, and 5) the date completed. Implementation of the recommendation steps may require substantial participation on your part, and coordination and cooperation from other advisors. If you need help with the implementation or coordination of the plan, we are willing to assist you for an additional fee .

Recommended

				Date
Step	Action Required	Due Date	Responsible Party	Completed
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Additional Information or Notes:

~~Sample College Financial Planning Engagement Letter~~

This agreement states our understanding of the terms and objectives of our engagement to provide college financial planning services to you. The scope and nature of the services to be provided are as follows:

1. Goals Assessment (Use the 3 steps that Ed & I came up with... 1) Assess your current situation, 2) Evaluate your choices, 3) Create a college action plan ?????)

We will assist you in identifying, clarifying, and prioritizing your college goals.

2. Review and Evaluation

We will review and analyze financial information furnished to us relating to your current financial circumstances.

3. Written Plan

Based on our review, we will prepare, in writing, specific preliminary recommendations that will seek to address your college goals. Our recommendations will include procedural techniques and general strategies designed to achieve your stated goals. Where appropriate, we will include financial illustrations and projections for greater understanding of the potential outcomes of the alternatives.

We will meet with you to discuss our analysis and will provide you with a preliminary draft copy. You will be given an opportunity to concur with the preliminary recommendations or suggest modifications. Following agreement on your college planning goals and the strategies to be used to achieve them, we will provide you with a finalized version of the plan.

4. Fees

We will not charge a fee for these services. However, if you want us to assist you in the implementation of the plan our fee will be negotiated for these additional services.

5. Implementation

If you want us to assist you in implementing the agreed-upon strategies, we will be available on an ongoing basis, by telephone or in person, to answer questions, to assist you or your other advisers to take necessary actions, and to make recommendations regarding these matters. We will bill you for these additional services based on time expended at our standard hourly rates.

6. Limitation on Scope of Services

These services are not designed, and should not be relied upon, as a substitute for your own business judgment nor are they meant to mitigate the necessity of an ongoing review. These services are designed to supplement your own planning and analysis and aid you in fulfilling your college financial planning objectives. In addition, these services are not designed to discover fraud, irregularities, or misrepresentations made in materials provided to us.

These services do not include other services that may also be provided upon request by us or other professionals, including but not limited to:

- a. tax planning and compliance services, including tax return preparation;
- b. financial aid form preparation and filing
- c. review of legal documents such as buy/sell agreements, wills, or other agreements and contracts;
- d. review and analysis of proposals to purchase investments and life insurance products;
- e. performing mortgage services, including filling out mortgage applications;
- and
- f. any other services not specifically outlined herein.

We will bill separately for any such additional services provided, based on time expended at our standard hourly rates.

If this letter correctly sets forth your understanding of the terms and objectives of the engagement, please so indicate by signing in the space provided below.

Yours very truly,

Smith, Jones, and Baker

The above letter sets forth my understanding of the terms and objectives of the engagement to provide college planning services.

Signed:

Date:

Caution: Engagement letters have legal ramifications and should be reviewed by legal counsel before finalization.

Refund Letter

May 4, 2007

We acknowledge that our college financial service has been terminated and that the full refund of our money completes your obligation to perform the service.

/s/ John Smith 5-4-07

/s/ Mary Smith 5-4-07

Participant Evaluation

Second Client Meeting – The Preliminary Analysis

- 1) At the start of 2nd meeting did advisor ask:
 - Did I miss anything at last meeting? Y/N
 - What are your questions from last meeting? Y/N
 - What's new since last meeting? Y/N
- 2) Did advisor review prior meeting discussion? Y/N
- 3) Did advisor review all six sections of Preliminary Analysis including a description of the section, the number of strategies found in that section, the range of potential savings and a pocket story? Y/N
- 4) Were the strategies connected to the result that the family indicated in the initial meeting was important to them? Y/N
- 5) Were pocket stories used to connect? Y/N
- 6) Did they include the child in the process? Y/N
- 7) Did they clearly express these points about the service:
 - Immediate results? Y/N
 - Gain without pain? Y/N
 - Best if you act sooner than later? Y/N
 - Not too early to start? Y/N
 - Academic positioning is a part of the service? Y/N
- 8) Was it made clear they can't get this service anywhere else? Y/N
- 9) Was the "Preliminary Analysis" presented while "keeping the powder dry"? Y/N
- 10) Did the advisor go to next step before the client was closed to move forward? Y/N
- 11) Were the engagement terms gone over? Y/N
- 12) Did they cover advisor's obligations and the family's obligations? Y/N
- 13) Was it made clear the things that are/are not included in the engagement? Y/N
- 14) Was the price issue handled correctly? Y/N
- 15) Was it clear the family was hiring an implementation "coach" rather than buying a plan? Y/N

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

Step 7 – Implementation

■ Implementation Procedures

☐ Using Third Party Administration services

■ Academic

- ☐ MCP
- ☐ E-Prep
- ☐ CLEP
- ☐ Apply-Wize

■ Financial

- ☐ MCFC
- ☐ Tax strategies
- ☐ Debt strategies
- ☐ Asset strategies

■ Strategies don't work if you don't implement them

☐ Networking with the CPA “Gate Keeper” PPT

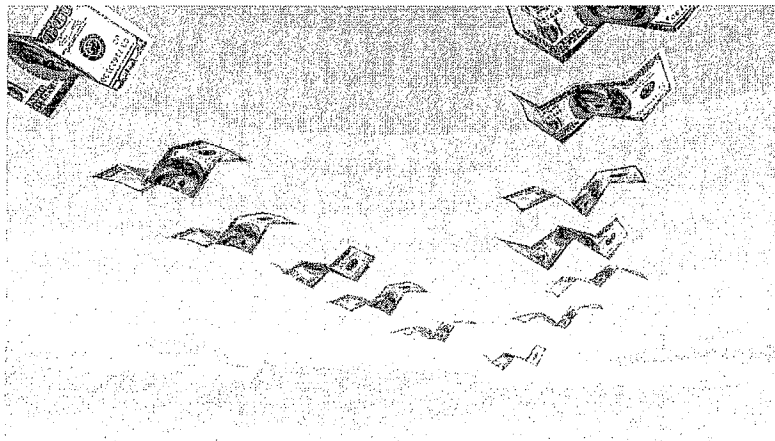
Dear "Accountant's Name":

Our mutual client would like to increase their cash flow to help fund their college and retirement goals. Since proper planning can dramatically increase cash flow, we need your expertise to accomplish their goals. Please review the attached package to determine if the one, or more, of the various cash flow planning strategies are suitable for you to implement for our mutual client. If so, we have provided sample documents, forms and contracts to assist you with the implementation process.

If you have any questions about the MyCashFlowCoach.com program, please go to <http://www.MyCashFlowCoach.com> for more details.

Rick Darvis, CPA, CCPS
MyCashFlowCoach.com

Cash Flow Planning



Cash Flow Solutions For Critical Times

Cash Flow Planning

Today we'll cover:

- Two ways to increase cash flow for college
 - Income Planning
 - Debt Reduction Planning

Income Planning

- ✓ Income Planning = Strategies + Implementation
 - Strategies that reduce income
 - Reduces taxes
 - Increases cash flow to fund college
 - Increases financial aid opportunity

Federal Income-Tax Brackets

Current Rates	Scheduled 2011 Rates	Change
10%	N/A	N/A
15%	15%	0%
25%	28%	+ 12%
28%	31%	+ 11%
33%	36%	+ 9%
35%	39.6%	+ 13%
Cap Gains	Cap Gains	
15%	20%	+ 33%

Case Study

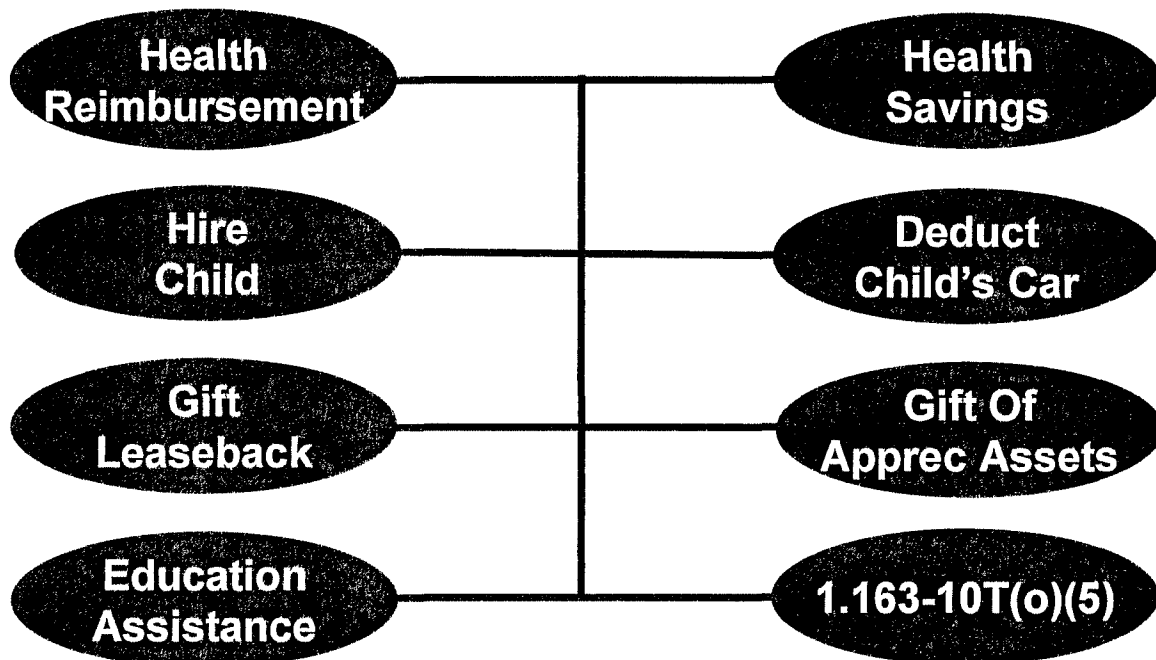
Joe The Plumber

40 years old

1 Child (College-Bound)

ASSETS	AMOUNT	DEBT	AMOUNT
RESIDENCE	\$400,000	MORTGAGE	\$216,500
BANK ACCOUNT	\$10,000	CAR LOANS	\$35,000
STOCKS/FUNDS	\$10,000	CREDIT CARDS	\$15,000
401(k)	<u>\$200,000</u>	BUSINESS LOAN	<u>\$50,000</u>
	\$620,000		\$316,500

Cash Flow Strategies Business Tax Deductions



Cash Flow Strategies Business Tax Deductions

STRATEGY	TAX SAVINGS
HRA (Section 105)	
HIRE CHILD	
GIFT / LEASEBACK	
EDUCATION ASSISTANCE	
HSA	
DEDUCT CHILD'S CAR	
GIFT / APPRECIATED ASSET	
1.163-10T(o)(5)	
CASH FLOW SAVINGS	\$6,500 / yr

Cash Flow Strategies

Education Tax Credit

STRATEGY	TAX SAVINGS
AMERICAN OPPT TAX CREDIT	\$2,500
CASH FLOW SAVINGS	\$2,500

Debt Reduction Planning

- Two KEY strategies to pay off debt
 - Debt Consolidation
 - Cash Flow Maximizer

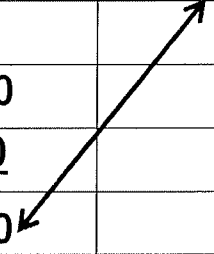
Debt Consolidation

	<u>Before Consolidation</u>		<u>After Consolidation</u>	
	Monthly		Monthly	
	<u>Payment</u>	<u>Balance</u>	<u>Payment</u>	<u>Balance</u>
Mortgage	\$1,400	\$216,500	\$2,000	\$316,500
Car Loans	\$ 600	\$ 35,000		
Credit Cards	\$ 420	\$ 15,000		
Business Loan	<u>\$ 580</u>	<u>\$ 50,000</u>		
Totals	\$3,000	\$316,500	\$2,000	\$316,500

\$1,000/mo. Cash Flow Savings

Additional Cash Flow Strategies College Tuition Planning

	<u>BEFORE</u>	<u>AFTER</u>	<u>CASH FLOW</u>
Taxable Income	\$100,000	\$75,050	
Business Tax Savings			\$ 6,500 / yr
American Oppt Grant			\$ 2,500 / yr
Debt Consolidation			\$12,000 / yr
Cash Flow Available			\$21,000 / yr
Private University Cost	\$38,000	\$38,000	
Estimated Financial Aid	- 0 -	<u>\$17,000</u>	
Final Tuition Bill	\$38,000	\$21,000	



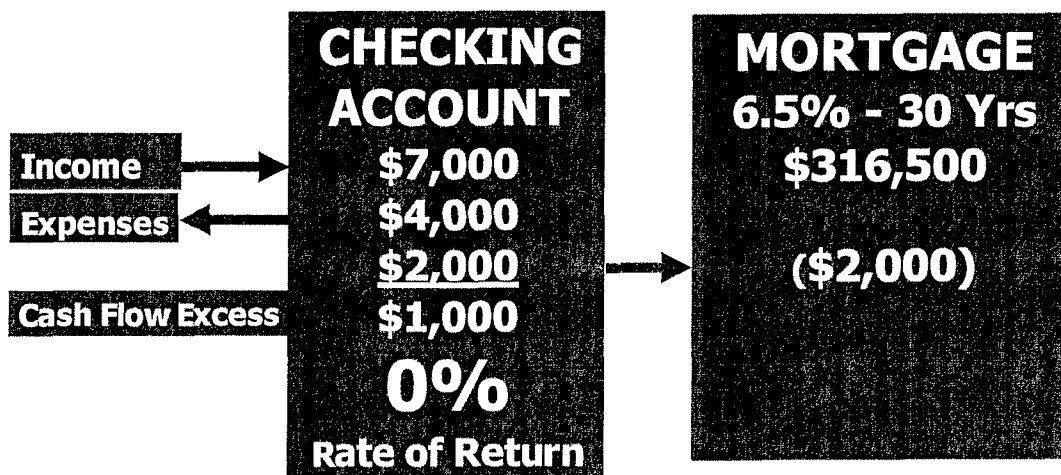
Debt Consolidation Results

- Increased cash flow by \$1,000 per month
- Increased mortgage by \$100,000
 - Joe's old mortgage = \$216,500
 - 15 years left on mortgage
 - Joe's new mortgage = \$316,500
 - 30 year mortgage

How can Joe pay this new debt off?

Cash Flow Maximizer Strategy

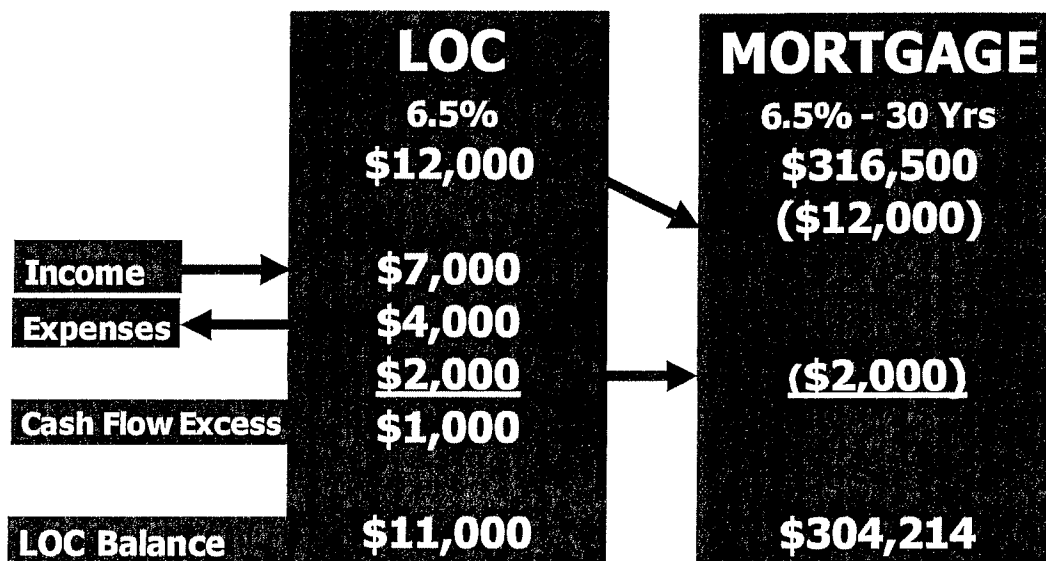
Conventional Method Of Paying Debt



How Cash Flow Maximizer Works

Cash Flow Maximizer METHOD

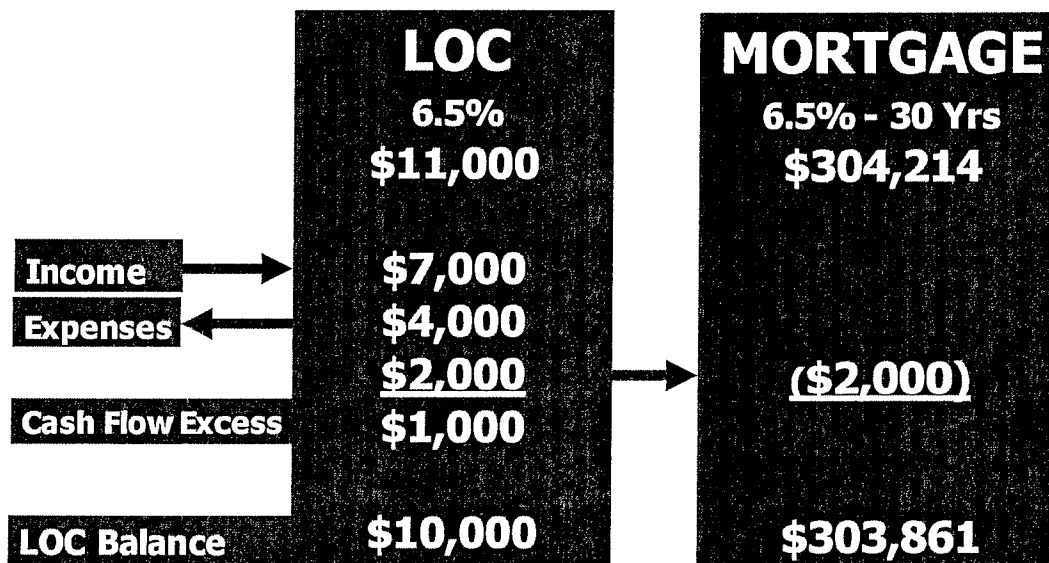
MONTH 1



How Cash Flow Maximizer Works

Cash Flow Maximizer METHOD

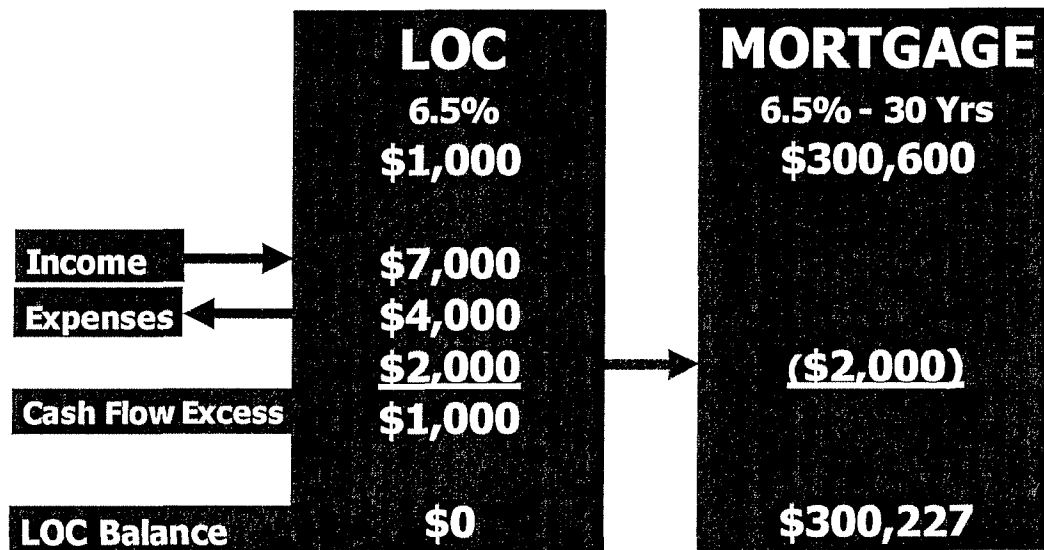
MONTH 2



How Cash Flow Maximizer Works

Cash Flow Maximizer METHOD

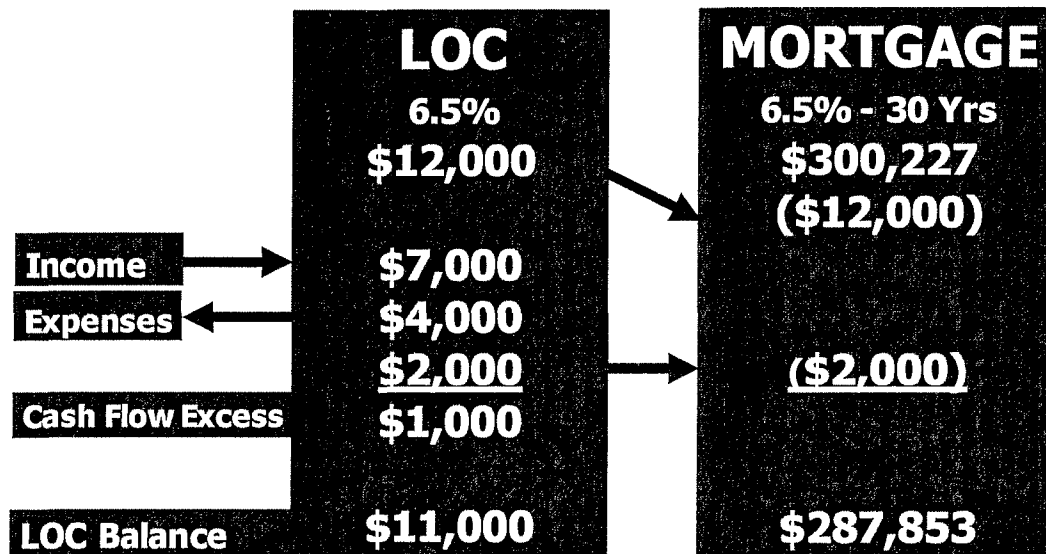
MONTH 12



How Cash Flow Maximizer Works

Cash Flow Maximizer METHOD

MONTH 13



YEARS 1-13

Year	Cash Flow Maximizer Mortgage Balance	Conventional Mortgage Balance
1	300,227	\$312,962
2	\$282,866	\$309,188
3	\$264,341	\$305,506
4	\$244,575	\$301,232
5	\$223,486	\$296,672
6	\$200,985	\$291,807
7	\$176,976	\$286,615
8	\$151,360	\$281,078
9	\$124,027	\$275,166
10	\$94,865	\$268,861
11	\$63,750	\$262,133
12	\$30,550	\$254,954
13	\$0	\$247,952

Balance After 13 Years

Amortization Schedule

Cash Flow Maximizer Balance		Bi-Weekly Mortgage Balance	Conventional Mortgage Balance		Cash Flow Maximizer Cumulative Interest Paid		Conventional Mortgage Cumulative Interest Paid		LOC COST @
\$316,500		\$316,500	\$316,500		\$316,500		\$316,500		6.50
\$30,549.84	12	\$217,999.16	\$254,334.32	12	\$146,121.16	12	\$225,905.64	12	4290.00
\$16,714.82		\$216,981.67	\$253,711.47		\$146,286.64		\$227,283.29		4349.58
\$14,804.87		\$215,964.18	\$253,085.24		\$146,377.18		\$228,657.56		4403.75
\$12,884.56		\$214,946.68	\$252,455.63		\$146,457.37		\$230,028.43		4452.50
\$10,953.86		\$213,929.19	\$251,822.60		\$146,527.16		\$231,395.90		4495.83
\$9,012.70		\$212,911.69	\$251,186.14		\$146,586.50		\$232,759.94		4533.75
\$7,061.02		\$211,894.20	\$250,546.24		\$146,635.32		\$234,120.53		4566.25
\$5,098.77		\$210,876.70	\$249,902.87		\$146,673.56		\$235,477.66		4593.33
\$3,125.90		\$209,859.21	\$249,256.01		\$146,701.18		\$236,831.30		4615.00
\$1,142.33		\$208,841.71	\$248,605.66		\$146,718.11		\$238,181.44		4631.25
\$0.00		\$207,824.22	\$247,951.77		\$146,724.30		\$239,528.05		4642.08

$$\$239,528 - (\$146,724 + \$4,642) = \$88,162 \text{ savings}$$

Summary of Cash Flow Maximizer Benefit

Use debt to pay off debt

- 6.5% LOC to pay off 6.5% mortgage
 - Paid off mortgage in 13 years vs. 15 years
- Lump Sum > Monthly
 - \$12,000/ year vs. \$1,000/month
 - Reduces amortization schedule much faster

You do NOT need to use LOC!



NICCP
NATIONAL INSTITUTE
OF CERTIFIED COLLEGE PLANNERS

Networking with CPAs & Tax Advisors

Presenters

Rick Darvis, CPA, CCPS

Ron Them, RFC, CCPS



CCPS
CERTIFIED COLLEGE
PLANNING SPECIALIST

Profile of CPA to Network With

- Age 30 to late 50s
- Has less than 6 – 8 employees
- Client base of small business owners
- Has an entrepreneurial and creative mindset
- Positive, upbeat, decision maker
- Don't go after the big accounting firms
- Look at networking with Enrolled Agents (EA)
- Talk to the “decision maker”

Where To Locate CPAs

- City Business Journals (www.BizJournals.com)
- State CPA Societies (www.AICPA.org)
- Local CPA Chapters
- Online resources (www.CPADirectory.com)
- Yellow Pages
- Google Search for local CPAs

How to Meet CPAs

- Meet CPAs through other Centers of Influence (eg, other CPAs, attend local CPA meetings or CPE seminars, attorneys, realtors, insurance agents, bankers, financial advisors)
- Contact the state CPA societies and tell them that you are seeking a certain type of CPA (eg, a CPA that specializes in taxes for business owners) in your area.
- Ask CPAs to speak at your seminars
- Mutual clients is the best way to build a relationship

CPA Mindset

- CPAs value their “Independence” and want to do what is best for the client.
- CPAs are driven by fear of the IRS, SEC, NASD, AICPA, FINRA and that clients will be taken advantage of by financial advisors.
- because they are not driven by greed (getting a commission).
- CPAs are paid to say NO!

How to Build Relationships with CPAs

- Offer the “Intro to College” course for CPE to the CPA
 - Offering CPE courses that I give can help build a relationship with CPAs without you needing to be the expert
- Offer to pay the CPA’s way to the NICCP Conference
 - Use my credibility (testimonials for leading CPAs) and other NICCP Affiliates (Frank Minor, Don Betterton, etc.) to show the CPAs that you have assembled a credible TEAM to help their clients with college planning.
- Put the CPA on your newsletter list
- Give the CPA case studies of how you helped other clients

How to Get Referrals from a CPA

- CPAs are process oriented
 - Involve the CPA up front because if you don't you may be just wasting your time because the CPA may kill the deal later
 - Ask for a CPAs help up front with a mutual client. Never send a completed financial plan to the CPA for approval. Involve them at the beginning of the process of developing a plan, not at the end
 - Follow-up with the CPA that you contacted the client, what progress you are making with the client, and the results that you achieved for the client through your joint efforts
-

Step 8 – Follow-up

- Periodic “check ups”

- How are you going to stay in touch?

- Change is inevitable and good for business
 - Consult us before taking any new action
 - Consult us when “financial health” changes

- Newsletter & Blog

- NICCP Drip Marketing System

Conclusion

- Summary of 8 steps
- Follow-up with Ron
- Future workshops
 - ☐ Attend again at no cost

College Planning

Providing Solutions To Make College An Affordable Reality News



Ron Them, RFC, CCPS

Ron is a Registered Financial Consultant and Certified College Planning Specialist specializing in unique cash flow strategies to provide financial advisors and their clients with affordable solutions for the high cost of education.



The Tuition Rx Program **"For Advisors Only"**

- Create a new niche market to sell your financial products!
- Add your picture and info on this newsletter and give it away to drip market on thousands of prospects!
- Use 'high college prices' to drive clients to your office!
- Get my expert coaching help for each client!
- Parents must borrow and invest for college - why shouldn't it be with you?

Use this low-cost college

College vs. Retirement – The Perfect Storm

The current recession is stirring up a perfect storm for college bound families - how can you pay for college and still continue to fund your retirement?

Most colleges continue to raise their tuition because there is less money being given to support higher education from the state and federal governments. As a result, more students must turn to loans as a major source of funding for college. Yet, taking on the responsibility of an \$80,000 or \$150,000 loan is very difficult for most lower- to middle- class families who are already strapped for cash.

However, if you are the parent of a college bound student, the cost of college may not be the biggest financial issue you face today. You could be missing the big picture! Consider these facts:

- The youngest baby boomer is now 45
- The oldest baby boomer is now 63
- The average age of parents with college bound kids is 40-45 years old

Now fast-forward 20 years down the road when today's parents with college bound kids are 60-65 and they want to retire. At that time the majority of Boomers will be 70-80 years old. Consider this:

- Will you still be paying off education loans over the next 20 years?
- Will college costs keep you from adequately funding your retirement?
- Will Uncle Sam need to tax your 401(k) at higher rates to cover the older Boomer's old age benefits?
- Will you have enough money to outlast inflation if you live to age 90?

These are all tough questions to face in this tough economy. If you are a parent facing the college vs. retirement dilemma, you really should take the time to put some simple numbers together - to see if college costs will force you into a lower standard of living during retirement. If these numbers don't add up because your current retirement fund has taken a hit this last year, then you need to seriously think about building a new retirement plan now, with college expenses built into it. Give us a call. We can help!

Private Colleges Must Work Harder To Lure New Students

This down economy finds many private colleges working harder to fill their freshman classes. A \$50,000 per year private school tuition – even for such a prestigious school as say Carnegie Mellon – is a harder sell to students who may also have the option of paying less than half that to go to a prestigious state school. As a result, private school leaders are worried about declining enrollment and are making new efforts to help students whose families otherwise

**planning tool and watch
your sales grow!**

CONTACT
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www.cfionline.com
ron@tuitionrx.com

Ron Them is a Registered
Investment Advisor in the state of
Ohio.

might not be able to afford tuition because of the recession.

Schools with a recognizable brand name and a big endowment, like Harvard or Yale, can offer free or heavily discounted tuition. But the challenge is much greater for smaller schools without the big endowments. Last year, many of these smaller schools had to sweeten their offers of financial aid. Some schools have already frozen tuition for next year and increased aid at the same time. If you are a high school junior who plans to attend college in the near future, do not rule out private colleges because of cost. You may be pleasantly surprised that some private schools will offer better deals than public schools for the school year 2010-2011.

The author of this newsletter is Ron Them, CCPS.

If you have any questions about the information contained in this newsletter, or any questions about college funding in general, please contact our office.



College Planning
News



College Planning Specialist

Ron Them, RFC, CCPS

CERTIFIED COLLEGE PLANNING SPECIALIST

Answers for families concerned about making the right college decision

941.555.5555

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College Planning Newsletter

16 May 2010 149 Comments

College Funding Information (Arial Bold 16-point)

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And of course, when you have top search engine rankings, you can drive high quality traffic to your site absolutely for free. But in order to get top ... [\[Continue reading\]](#)

14 May 2010 27 Comments

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