

Interview With Jean: You must read this BEFORE our meeting so that we can spend the time focused on your family and your situation.

How Did You Become A College Admissions and Financial Aid Expert?

Since 2003, I've worked with hundreds of families solve the problems of finding the right fit for the student and the family -- colleges that fit academically, socially and financially. ***I have been so fortunate to help so many parents give their children the college education they need and deserve. The best part is that my parents aren't wiping out their savings, doing "without" or sacrificing their retirements to pay for their student's college education.***

To go back a bit, you see, for the better part of my "life after college" I taught English at both the college and high school levels. I loved working with these students because it was exciting to help them set the stage to leap to the next level of their lives.

But, there was also a part of me that loved solving problems and creating strategies, so, for a smaller portion of my career I was a Senior Sales and Marketing Manager for a National Entertainment Company. It was fun and interesting work (meeting some Hollywood stars was certainly a perk, too); but, eventually, I really missed working with students.

I became a college admissions and financial aid expert primarily because I got tired of seeing so many families getting increasingly frustrated and overwhelmed by the entire college "thing".



It was while I was a teacher, and continuing into my business career, that I witnessed first hand the effects of increasing competition to get in to the colleges on students and the effects of skyrocketing college costs on families.

Just what are the colleges looking for from a student? Why does one kid get in and another who "looks the same" on paper doesn't? Why weren't my good grades and SAT scores enough? How does the college think we can pay so much? Why are we not getting any

financial aid?

These were just some of the questions I'd hear time and time again from parents and students. The problem solver in me would kick in and could see the solution so clearly -- and that's when it hit me! My background in both the business and education areas put me in a unique position to help families. You see the education-focused side of me understands the desire to be at a great school and to find the right fit. And the business person in me also realizes that an essential ingredient of that "right fit" has to be about the money. ***Giving your student a college education is essential to their future opportunities, but you shouldn't go broke or have to live in a tent to do it!***

I provide the answers students and parents want and need so you can get this oh-so-important job done right because you only get one chance.

Of course, now that I'm a mother myself, I really understand the frustration parents are feeling. Like the parents I work with, I look at my children and want nothing but the best for them and will do everything in my power to help them to get it.

I view the students I work with in the same way... ***I want nothing but the best for you and will do EVERYTHING in my power to help you get that college education you need without it becoming a financial nightmare.***

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Who Do You Work With?

I work with families who want to find the best schools and the best programs at the best prices possible. While one student might be Ivy League material, the perfect fit for another might be a large public university or another private college. Finding the right fit for the student is always important. Of course, a college education is also likely to be one of the largest and most important investments a family will ever make. Having expert advice to help you maximize your financial aid eligibility is invaluable.

All of my families have this in common: They are looking to make informed decisions about the entire college process and they want to avoid making mistakes that will cause college to be more expensive than is absolutely necessary.

The parents I work with are all busy dealing with work and running a family and all the things that come with that. They already have a pretty full plate. They value the time savings that comes from knowing what to do, when to do it and having someone show them exactly how to do it.

The parents who work with me also realize that the money aspect of college is also important. They know they have to pay, but they also realize that you shouldn't pay more than you have to. They value a good deal, so they're looking for the best education at the best price possible.

The students I work with are good, solid students who come from both public and private schools.

They know they want to go to college and they're doing what they need to do to make it happen. As a result, they, like their parents, are typically pretty busy -- keeping up with their studies, sports, volunteer work, clubs, making time for friends and family. Because they're so busy, they find the thought of adding such a big, important project -- perhaps THE most important project, the "college thing" -- and still finding time for everything else pretty overwhelming.

Because both parents and students are so busy, they find it overwhelming to make the time needed just to figure out what needs to be done. On top of that, they then need to find more time to get it all done.

The families I work with value knowing what to do, when to do it, and most importantly the time saved by having someone show them exactly how to do it (or, sometimes actually doing some of the work for them).

I help my families get organized and provide them with a detailed, individualized plan so that your student doesn't miss any opportunities to get in to the colleges right for him or her and so that you don't make mistakes that end up having you leave money on the table!

Who Don't You Work With?

I'm very selective in who I work with and I cherry-pick my clients, choosing to (gently) turn away people who aren't suited to my programs and won't get the results they're seeking. I don't want to take those clients' money or to spend our time without getting meaningful results.



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- **My coaching programs require consistent action and are NOT for those individuals who consistently make excuses for not getting their assignments done or challenging every aspect of the program.** If you want to whine and complain, rather than take back control and take action, my programs aren't for you.
- **I also can't work with the student who hasn't made the decision to actually go to college or who is saying they want to go but isn't BEHAVING as if they want to go,** in terms of their academics and activities.
- **The decision to go to college should already be made by the time you come to me.** I can help the kid who knows she wants to go to college and is doing the right things in terms of grades, tests, activities, etc., but is unclear yet about what she wants to study at college.
- **I cannot convince a student who is unwilling to put in the effort to do better in school. I do not and cannot help parents "convince a student he or she needs to go to college."**
- **If you are a parent who insists on "taking over" the entire college process -- including completing your student's applications because "they're too busy" -- my individual coaching programs aren't for you.** Parents, helping your student is one thing, but doing it all for them is not really helping them. If you truly believe that you must do this, then invest in my home coaching system to help you do that.



If you are one of these people, I gently and respectfully ask that you not call or schedule an appointment, and I hope you understand why. We'll probably just not work well together and I wouldn't want you to waste your time or money. Is that fair?

It's also important that you are comfortable with the coaching investment. I offer three programs for one –on–one work, as well as a more affordable group coaching option, and it's critical that making that financial commitment doesn't create additional pressure.

If your income doesn't support private, one-on-one coaching at this time, that's perfectly ok! I've been there, too. Until the time is right for working with me one-on-one, please take these steps:

1. **Sign up for my free weekly email newsletter:** The College Oracle: Your Voice of Wisdom In the Crazy World of College Admissions & Financial Aid.
2. **Watch for the free teleseminars I offer** on a regular basis and join in.
3. **Invest in my Get NOTICED, Get IN, Get MONEY Home Coaching System** – it outlines all of the principles and strategies I use with my coaching clients in a step-by-step system that can make doing it yourself easy, time-effective and yield better results (and, it's guaranteed).
4. **If “doing-it-yourself” really isn't for you, and one on one coaching is more than you're comfortable spending, consider investing in my group coaching program** – it's an affordable alternative to private coaching.

Finally, those who are "too busy" to commit to making time to do this, you won't benefit from working with me. Whether you "do this yourself" or work with me, you're going to have to make the time to make this happen.

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Finding the right colleges, investigating them, applying to them -- it won't just "happen" magically. It takes a lot of time and work. Doing it all yourself also requires a great deal of self-discipline. But, if you aren't ready to commit to showing up and doing what needs to be done, whether with me or on your own, you won't get results.

So, how do your programs work?

All of my programs stem from my 7 step Get NOTICED, Get IN, Get MONEY system. During my work with hundreds of families since 2003, I have found that using these principles produces repeatable, verifiable results.

The average amount of time I work with families is 18 months. It simply takes that long to accomplish all you need to get NOTICED in the admissions office, get IN at the colleges right for you and get MONEY to help pay the college bill.



Of course, if you're not realizing you need help until late in your junior year or even at the beginning of senior year when you're in "application season" -- don't worry! My programs work no matter where you are in the process.

When we work together, we're looking at the whole picture. We'll get you organized and lay out a personalized strategy for creating real options, not just a list of schools.

To get the best results, you really do need to focus on the entire college-bound process. Not just the admissions or just the financial aid side. I am continually adding to my knowledge -- visiting colleges, investigating college admissions trends, keeping up with all of the financial aid rules.

I know the atmosphere, admissions philosophies and historical financial aid trends of various colleges. I put all of this knowledge to work for you. I never stop learning about the colleges and what they want -- ***I'm always learning it so you don't have to.***

What coaching program options are there?

If you're the family of a high-school junior or soon-to-be senior and **you want to be certain at the end of the day that you've done absolutely everything possible and have left no stone unturned**, I offer three different individual coaching programs as well as a group coaching option because I want to be sure there is something for everyone!

For those looking to get the best possible results, there are three Individual Coaching programs: Platinum Admissions and Financial Aid, Gold Admissions Assistance, and Silver Financial Aid Assistance. Together we'll develop a comprehensive, individualized plan that addresses your specific goals, concerns and needs when it comes to the college admissions and financial aid process.

For families who realize that Individual Coaching isn't right for them -- perhaps because of time and/or budget constraints, my group coaching plan allows students to get valuable information on what to do, when to do it and the opportunity to ask questions on how to get it all done during regularly scheduled monthly calls. And, my Home Coaching System outlines everything step-by-step, allowing you to get focused and organized so you can get this done quickly and easily -- it's perfect for those who think even group coaching is out of their budget.

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All coaching (individual and group) is provided by telephone and the internet except for the 3 hours of in-person consultation time that's offered with the Platinum Coaching Program. Telephone meetings eliminate the time and expense of travel and it makes it much easier to fit our meetings into your regular schedule. With the phone and the internet these days, there is very little that really needs to be done "in person".

However, understanding that some students work better (actually, I find it's more often the parent, but that's okay) with in-person, that option is included in the Platinum and can be scheduled as needed with other programs for an additional fee.

Okay, but can you really save me money?

Yes! In my experience, families who work with me, following the principles and steps outlined in the program, at the right schools, are rewarded with more money to help pay the bill. Having a plan will get you better results than trying to do this on your own. Of course, if you're looking to save the most money possible, my individual coaching programs yield the best results.

Now, when you're looking at the expense of college, I understand that it can be a bit overwhelming to think of spending money up front to save money later. My coaching families typically recoup their investment in my services -- and still have money left over -- with just ONE of the financial aid offers.



Although I don't have a crystal ball or magic wand and cannot guarantee a specific amount of financial aid, ***I can proudly say that since I started doing this, following the principles outlined in my programs, my individual coaching clients have consistently received, on average, \$12,365 to \$15,574 per year.***

At the end of four years, that's \$50,540 to \$62,296 left in their pockets rather than the schools!

What would you do if that money were left in your pocket?

Can't we really just do this all ourselves?

The colleges and Federal Government are going to love you! This allows them to keep control over the process instead of you, the parent, understanding how the process works and taking back control from them.

College really has changed since you went through the process. SAT scores are different, there's more competition, it's a lot more expensive - just to name a few.

When you do it yourself, you will have to rely only on yourself to make it all happen. You'll need to figure out what you need to do, learn how to do it, and then actually DO IT! You'll need to do this and still work, take care of your family, devote time to your other kids

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who aren't going to college, etc. -- **are you sure you'll be able to find out all the information you still don't know in time?**



Unless you spent the last 5 - 10 years studying and understanding the college admissions and financial aid process, there is no way you are going to know what the colleges are looking for in an applicant or how to get the maximum amount of money from each school. And, if you do try it yourself, you'll spend countless hours trying to figure it out BEFORE you even spend the time to actually get it done.

The recent economy really points out the perils of not getting proper advice. Look at how many families because everything was going well and money was easily accessible bought into houses they really couldn't afford or leveraged themselves so deeply that now they're in serious trouble.

With four years of college costing a minimum of \$45,000 to as much as \$180,000 or more, you can easily create those same mistakes with poor college choices. Only instead of a mortgage you can't afford, you could be saddled with college loans you really can't afford!

You're literally buying a house that you'll have to pay for in 4 years time and if your child decides to move out of that "house" in 2 or 3 years time you'll still have those payments, but no house to show for it. What would that do for you? How would your relationship be impacted?

I help my families avoid expensive mistakes and keep more money in their pockets. **My clients have consistently received, on average, financial aid packages of \$12,365 to \$15,574 per year. That's \$4,365 to \$6,574 higher than the national average.** At the end of four years, that's \$50,540 to \$62,296 that STAYS in their pockets because they didn't have to pay it to the college. **EVEN AFTER you subtract the money they paid for my help, they are still saving a lot of money!**

If you're not sure WHAT admissions and financial aid techniques you should be implementing in the FIRST place, then it's time to take action and invest in a step-by-step college admissions and financial aid system that will feel easy and authentic to you.

But, if you know in your heart of hearts you really want to be the one to coach your student, my Home Coaching System provides you a step-by-step solution with templates, take action sheets, organizers and over 5 hours of audio instruction about the key elements of the applications, so you can help your student develop his or her own plan of action following the same proven principles I use with my clients. Go to www.getnoticedgetingetmoneysystem.com for more information.

I'm not a DIY-type person and I want and need the best results possible for my child, so it sounds like Individual Coaching is what I'm interested in. What are my choices and how do they help me?

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VIP Platinum Program

This complete college program was created to produce maximum results for the busy, on-the-go family who wants to make sure they find the best schools for their student, academically, socially and financially and is my most popular program.

We'll work together to design an individualized, comprehensive plan for your student and your family, based on your student's strengths, academic and career interests, and the parents' financial goals.

We'll then help you implement the plan by presenting college options that meet the family's stated plans, helping develop systems and delivering a clear, consistent message to the colleges.

We'll handle the financial aid paperwork so you don't have to spend any time figuring out forms or deciphering formulas. We'll make sure you're focusing on exactly what needs to be done so you spend your valuable time on simply getting the job done right.

And, the best part, once your student is in college, we don't leave you high and dry... we'll continue to handle the financial aid paperwork so you won't have to worry about forgetting or missing a deadline. We're here to support you and ensure you maintain your financial aid packages throughout all four years of college.

Gold Admissions Assistance Program:

This 14+ month program targets those families who want a competitive edge in the admissions office but are less concerned about the financial part of the process.

It's designed to provide answers to the tons of questions you have about college, help you cut through the marketing hype and arm you with the information you'll need to make so many important decisions.

We'll help you create and implement an individualized college admissions plan to help you get NOTICED in the admissions office and get you IN at the colleges right for you.

You'll get help with planning out what standardized tests you should be taking and when; how to quickly and efficiently evaluate colleges to see if they're right for you, develop a communication plan at the right schools

Together we'll help you deliver a consistent, compelling message to the schools that meet their strengths as well as their career, academic and social interests.



Silver Financial Aid Assistance Program

This 12+month program targets the parents and their financial situation specifically. It is ideal for the family who doesn't feel they need help with the admissions process but wants to position itself for as much financial aid as they are eligible for at the schools their student selects. Knowing your situation allows you to make informed decisions and is the first step to avoiding costly mistakes – then you need a plan to follow through.

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We'll work together to get a clear picture of the family's current financial aid picture at the schools. You'll also have a concrete outline of what types of colleges will have the best opportunities for you and your student.

You'll be in a better position to encourage your student's interest in schools that work for her in terms of programs, but also work for your budget. **Most importantly, you'll be able to avoid colleges that won't have the money you need.**

We'll also develop a personalized plan of action for making sure you jump through all the financial aid hoops so you don't pay one penny more for college than is absolutely necessary at the schools you and your student ultimately select.

We're not "do-it-yourselfers" and like your individual coaching, but we're concerned about money right now. Is there a more affordable option?

I completely understand your situation, I've been there myself. BUT, it's great you also realize how important it is to start developing a strategic plan NOW. ***I'd hate to see you going without a plan at all -- you will spend more money for sure!*** That's why I developed my **Get NOTICED, Get IN, Get MONEY Group Coaching Program.**

This monthly program is for the busy, on the go family who want access to me and guidance on what to do and when to do it. They want information and answers to their questions, but feel they don't need all of the services or individualized attention that my private individual coaching programs have to offer.



You'll get valuable information, knowing what to do and when to do it as well as some help on how to do it. In this program, you'll be able to listen in on my individual coaching students' group topic calls. You'll get the same guidance and advice that they are getting!

During these calls we'll cover everything from exploring careers and majors to covering the bases when it comes to financial aid. Then, as you're implementing the strategies and techniques, you'll have call-in opportunities to get your questions answered so you can keep going and not lose momentum.

Every day that passes is another day of preparation lost and I'd hate to see you going without a plan at all. My group coaching program is a great program to get you and your student started and if during the first 90 days of the program you decide you need more help or your financial situation changes, you can upgrade to an individual coaching program. ***The most important thing is that this program can get you moving forward towards developing your plan!***

When combined with my Get NOTICED, Get IN, Get MONEY Home Coaching System and all of its assignments, templates and "Take Action" sheets, you'll be able to start creating your own plan. In my experience, having a plan produces better results. Period.

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Okay, great, we know we need help and we we know which program works for us. How do we get started?



Congratulations! Your decision speaks volumes about your commitment. The fact that you're ready to move ahead tells me that you have the drive and determination to be successful in our work together.

So, let's arrange a time to talk! We'll spend some time getting acquainted and I'll learn more about your needs and goals to confirm that the program you've selected is well suited to your needs.

Just call my team at 410-715-2116 to arrange our appointment to talk. I'm honored you'd like to work with me, and I can't wait to "meet" you!

If we're not sure we're ready to get started, is there any way to sample your work to see if it's the right solution for us?

Well, you can always sign up for my weekly email newsletter, "The College Oracle" which is absolutely free! I also encourage you to participate in any of the free "Finding Cash For College" workshops I host -- via telephone conference call, LIVE at various locations throughout the Baltimore/DC Metro area -- or listen to the MP3 recording of one of my live workshops that comes on the Free CD! Even though it's free, trust me there's a LOT of great information given at the event that can help you get started.

Another GREAT way to sample without a huge investment is to join my Group Coaching Program.

This program is ideal for families who realize that Individual Coaching isn't right for them -- perhaps because of time and/or budget constraints, or because they want to "try before they buy". Depending on which level group coaching plan you choose, students get valuable information on what to do, when to do it delivered right to their email box and the opportunity to ask questions on how to it all done during Q & A call in opportunities.

If you're interested in one of the Group Coaching Options, whether it's due to budget concerns or simply wanting to "try before you buy", give my team a call at 410-715-2116 and they can answer your questions as well as get you started.

We see the value you provide but we just can't see spending money now if I have to spend so much on college itself...

Well, I can sympathize and understand that feeling. But, let me ask you something, if you don't get help with the whole process, at the end of the day, how will you be sure that you aren't spending more than is absolutely necessary?

What if you could have been spending \$3 or 5,000 per year less? (that adds up to \$9-20,000 in savings) How will you be certain that your student won't end up selecting a college you really can't afford?

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I know it can be overwhelming when you think about the upfront investment. BUT ***if finding every dollar possible to pay for college is important to you, can you really afford not to make that investment?*** How will you afford the college bill when it arrives and it's way more than you feel you can pay?

I help my families avoid the mistakes that can cost you the opportunities at a particular college or end up making college more expensive. BUT, it's a proactive service. If you come to me AFTER you've made these mistakes, I won't be able to help you.

Many of my families recover their investment when I identify money saving strategies that lower the amount the colleges will expect them to pay towards their student's education. For the few families for whom we can't identify immediate savings, those families happily report they more than recoup their investment with just ONE of the financial aid awards their student receives.

When that happens, the coaching more than pays for itself!

But, even after taking all of that into consideration, if you still feel it's more than you can handle, my Home Coaching System is the perfect solution. It provides for you the step-by-step structure that can position you for more money. **If your car breaks down and you can't afford a mechanic, it doesn't solve the problem that your car still needs to be fixed, does it?** So, do you just pop open the hood and start fiddling, or is it wise to spend a couple of bucks on a manual to help you fix the problem? You invest in the manual, of course!

Go to www.getnoticedgetingetmoneysystem.com for more information and to invest in your manual!

My student doesn't know what he or she wants to do, should we wait to work with you?

Well, if your student knows that college is for them, perhaps it's just a case of "deer-caught in the headlights" situation. What will you do to help them figure it out? Will you not send your child to college unless he or she figures out what he wants to do?

If the answer to that question is No - we need to start now even more. As long as your student knows he or she wants to go to college but hasn't yet decided what he or she wants to do, my program will start them seriously thinking about how college fits into their long term goals.

One of the first steps I do with students is exploring interests, what careers might match those interests and then help them identify what majors can help them get into those possible careers. This is key to targeting colleges that have the programs they want (and the money to help pay the bill that you need) Do you see how this is going? :-)

If you decide to wait, you'll lose valuable it won't change the fact that, up until now, she hasn't given much thought to possible careers. It won't change the problem that you face that without some sort of focus, he could target colleges that aren't the best fit for him. **If you wait for your student to do this on your own, you could be waiting a very long time or spending a lot of money.**



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I'm Not Sure My Student Will Do What Needs To Be Done, Should I Wait To Work With You?

Well, first you need to figure out what is behind that. You really need to know that because, if it's a case of your student now really wanting to go to college or being suited for college, why are you pushing them to college? You really need to know because two years from now, if



Susie drops out and you're \$75,000 in debt with nothing to show for it, it's going to create a lot of family angst. It's also going to have a ripple effect on future family decisions.

But, if college is what they want and they're well suited for it, if you leave your student without a plan and without guidance on what to do and when to do it, do you really think he or she will still "do what needs to be done"?

All too often the reason a student isn't "doing what needs to be done" is that he or she is overwhelmed and simply doesn't know where to start. I'll work with your student to start breaking things down into simple steps. **Knowing what to do, when to do it, and most importantly, getting guidance on HOW to do it can make a HUGE difference in getting motivated.**

My group coaching plan is perfect for families in this situation, because it's not as long of a commitment as individual coaching and an affordable way to "test the waters". You'll start getting information you need to start creating a plan. If some structure and guidance gets your student started, if you decide individual coaching is right for you, you can upgrade to one of those programs -- we'll simply apply the group coaching fees to your program.

After six months, if your student is making progress, you can continue on a month to month basis and cancel at any time. If your student isn't moving forward and not "doing what needs to be done", all you have to do is give us a call and let us know and we'll end your membership in the program.

I already know that the state school is my cheapest option, so I don't really need to work with you, right?

Well, your student still needs to get in! She still needs to have a plan and a strategy in place. **Parents are often surprised to learn that many public universities have gotten a lot more selective during the past few years and many can no longer be considered an automatic "safety" school.** Unfortunately, they often learn this lesson at their student's

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expense when the rejection letter arrives. **If you're only looking at public in-state schools, then my Group Coaching Program or the Get NOTICED, Get IN, Get MONEY Home Coaching System is probably right solution for you.**

My student has already decided on XYZ college, so I don't really need to work with you, right?

Well, my first question would be, why XYZ school? Can your student give you concrete reasons for that choice beyond things like "it's got a great atmosphere" or "it's a nice campus"? It's important you understand the REAL reasons for the focus on one school and one school only.



If the reasons for focusing in on a particular school is "atmosphere" or Johnny is following his friends, that may be well and good. But how will you feel, if you're paying and footing the bill for him to have a great time and he's getting mediocre grades, what will that do for your relationship? You really need to know because two years from now, if Susie drops out and you're \$75,000 in debt with nothing to show for it, it's going to create a lot of family angst. It's also going to have a ripple effect on future family decisions.

If your student is focused on a particular school for real reasons, then your student still needs a strategy to get in. More importantly, he still needs to develop additional options. Many of my clients had their sights set on a particular college when we first started working together. Sometimes they still end up at that "dream college" -- and that's fine. But, many times, they don't because -- here's the shocker -- they changed their mind! Can you believe it?! A teenager changing his mind, who'dve thunk it?

Applying only to one college, "Putting all your eggs into one basket", so to speak, creates two problems: 1. It will make college more expensive because it's a take it or leave it proposition; and 2. what is the "be all end all" college in October may be "the pits" come April. I've seen this happen time and time again. If you have no other options, it's community college for you.

The good news is, when it happens to my clients, they have other options available to them.

All College Counselors do the same things, right? Can't I get the same thing from my Guidance or College Counselor at school? One of the key differences flows from my 7 step "Get NOTICED, Get IN, Get MONEY System™." Unlike most college counselors - and even a lot of families who "do it themselves", ***I focus on both college admissions AND financial aid as part of an***

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integrated plan. Focusing only on financial aid or only on the college search and application process will have you leaving money on the table.



Expert Advice = Maximum Results

I work with the entire family – I work with the student when it comes to finding colleges, cutting through the marketing glitz, identifying strengths, possible careers, etc. I also work with the parents, by knowing the rules of financial aid and how they work, to ensure the college dream doesn't become a financial nightmare.

Unlike other guidance/college counselors I am proactive with my students and their families. I don't schedule students' classes; I don't have to deal with students who are having "issues" at school. I don't have to do lunch duty or administer standardized testing or handle over 900 students because I'm responsible for more than one grade.

I am not waiting for you to come to me to tell me what you need help with.

I'm guiding you step-by-step through the process and providing the immediate feedback that's needed to get it all done and put your best foot forward with the schools. I'm not simply "telling" you WHAT to do, I'm also SHOWING you how to do this.

I'm invested in and committed to your college success. I don't wait for you to have a question, I help you formulate the questions!

I'm solely accountable to the families who hire me. An important distinction from say a financial planner or accountant who claims to do "college planning" is that, on the financial side, I suggest strategies based on my knowledge of the rules of financial aid and what affects the financial aid formulas; but, I do not "sell" my parents any financial vehicles or investments such as annuities or insurance policies, or specific investment vehicles.

My parents are armed with the information but not "forced" to adopt it or pressured to buy investments they may or may not need in order to implement the strategies. They are then free to work with whomever they wish to help implement the suggestions – or even to decide that they don't want to pursue the strategy, if that's what they wish.

Bottom line, I help my families save time and money. My students have gotten into a full array of schools – the ivies included. The difference is that my families made informed decisions about colleges based on the right fit for the student academically and socially and the right fit for the family from a financial standpoint.

They are also pleased when they get MONEY they need to help pay the bill! Although I cannot and do not guarantee any specific amount of financial aid, I can proudly say that since I started doing this, following the principles outlined in my programs, my clients have consistently received, on average, \$12,365 to \$15,574 per year.

At the end of four years, that's \$50,540 to \$62,296 left in their pockets rather than the schools!

Interview With Jean: You must read this BEFORE our meeting so that we can spend the time focused on your family and your situation.

Imagine This:

Watching your student receive his or her college degree and you didn't spend your last dime to make it happen?

How would that make you feel, knowing you gave your student a critical piece of his or her future success AND had more money left in your pocket at the end of the day? Pretty darned good, right?



Well, I can help you!

Call my team at 410-715-2116 and let's get started making this a reality!