

KJM FINANCIAL

College Financial Planning for Students of All Ages

Topics of Discussion

College Planning Foundation

- Financial Analysis and Preparation for students and families whether you qualify for need-based financial aid or not.

Student Assessment

- The current average amount of time it takes a student to graduate is 5.8 years. Students who complete Student Assessment graduate, on average, much sooner, **potentially saving a full year's tuition or more!!!**

College Funding Strategies

- Calculate Expected Family Contribution (EFC)
- Financial Aid Award Estimate
- Strategies for paying college costs while protecting your savings and retirement accounts.
- Provide a college search to evaluate specific schools in relation to cost, grants/scholarship, loans and work-study

Financial Aid Data Gathering and Processing

- College Planning Checklist with timelines and deadlines
- Complete FAFSA, CSS Profile and supplemental forms
- Advise and counsel on Stafford and PLUS loan applications
- Provide tested appeal letters if you are under-awarded by a school
- Personalized College Scholarship Eligibility Report, including MERIT SCHOLARSHIPS!

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The College Selection Journey is a long and complicated one. You and your student will have to make a plan, apply to schools and make a decision during challenging economic times.

With the average cost of a higher education rising at three times the rate of inflation, it is no wonder many families are taking a long, hard look at their finances. Even if you do not qualify for financial aid, Merit-Based Scholarships need to be researched.

Even state school in New Jersey can end up costing well over \$100,000 over the course of 4 years. Planning financially for your student's college education is more important than ever! But there are significant non-financial issues to consider as well.

KJM Financial is here to help! We will apply our twenty plus years of experience to your family's college planning situation. We can help your family create the best foundation for college success.