

College Assistance Plus - CNY



Get a Degree...not Debt

A Better way to reduce College Cost Finding a viable Major

The College process is more complex than when today's parents went to college. The costs have skyrocketed, and employment opportunities require more strategy. This is why [these advisors and banks](#) trust their clients to CAPlus. Having worked for over 9 years with over 3900 families, we'd like to walk you through novel approaches, which include bringing private colleges closer to SUNY prices. A good overview can be seen on the 30 minute "[It's About Money](#)" and 60 minute "[PBS WCNY Financial Fitness](#)" programs. This is the **largest purchase decision you will probably ever make**. If each of your students takes a \$25,000 loan each year, and pays with the loan source the college offers (\$830/mo) over twenty years, the cost of undergrad per student doubles to \$199,000!



CAREER & MAJOR SELECTION

Too many students (over 60%) change majors 4X and spend 5 to 6 years as an undergrad. This is entirely preventable. Our College Coach process helps them get closer to their right major and eliminate false starts so they get out in four years. 53% of recent grads are unemployed or in non-degree jobs - and half have moved back home. Just as serious, many who could have picked the right major for a satisfying and interesting career, end up plugging along in a job that does not harness their true potential as a person. This is why we developed our **personal College Coach** program. We have **so many students who come to life** when they merge their true interests with practical career goals with a more refined choice of major they enjoy, with practical employment and income projections. We also stay with you for mid-course fine-tuning. Our dedicated college coaches meet personally with your student.

FINANCIAL BENEFITS

- **Wisely selecting the right college** – Our seasoned team and unique database help us find colleges that you may not have considered. This information allows us to negotiate private colleges closer to or lower than state schools. We have put students into equivalent or better programs at \$9K per year who were ready to spend \$44K. Having a cohesive strategy through undergrad and grad school saves money. For example, we put a high school grad ultimately interested in Notre Dame Law School into Xavier undergrad for only \$11,900 per year (normally \$45,000) rather than \$57,000 at Notre Dame. Now due to a better class rank than she would have had at ND, will get a better deal at Notre Dame Law School.
- **Getting the best first offer** – Optimizing the FAFSA, Essay, and Interview with our experts always improves the first offer. We also know which majors get the best offers and integrate with your major, career plan, and our **NCAA sports process**. Undeclared or liberal arts receive weaker offers. **Loans** – Finding the lowest cost loans each year.
- **Negotiating the first year** – This is why the NY Times featured us. Since we know the scholarship histories of each college and major, shortfalls of enrollment, and specific colleges/programs to use as leverage, we can predict outcomes. Each spring we measure the reduction we gain for new students, from the already better than average first financial aid offers. **Last year, the savings was \$17,200 per student**, spread over 4 years. Before we offer to work with you, we assess your situation relative to these averages. You should understand that without specific knowledge of the right price to ask for, and knowing who the prime competitors for each major, it is difficult to see these results. We understand the nuances of built-in barriers. We grow by referral and only want to work with situations we're sure will make a great story!
- **Re-negotiating in successive years** – If your student maintains a 3.0 or better GPA, we have a proven process to appeal for additional scholarship monies throughout their undergrad years. We are very successful in increasing the first-year gain.
- **Getting through in 4 years** – Too many students change majors 4 times and spend 5 to 6 years as an undergrad. Our process helps them get closer to their right major and eliminate false starts so they get out in four years. An extra year means more room, board, and tuition, plus the opportunity-cost of not working a \$60,000 job! SUNY colleges average even longer due to overcrowded pre-requisites, and less flexibility when changing majors.
- **Graduate school** – Due to higher grad tuition, our process is very fruitful in graduate school, law school and med school.

- **Tuition Rewards** – You receive 6000 Tuition Rewards points which are guaranteed scholarships at [these colleges](#). Each point = \$1. If you attend another college, we use this as additional leverage during negotiations, in which case you can roll these points down to other children, nieces, nephews, or grandchildren. Points must be added by the end of their **Junior year**. A senior’s points benefit younger siblings. Each child receives an additional 500 points on each birthday for free.

TIME SAVINGS & PEACE OF MIND

We’ve had clients tell us the time savings alone is worth it. Eliminating the guesswork and visiting the right colleges rather than travelling half the country is worth it alone. We help you with **financial aid forms, applications, essays, college interviews, college visits**, and all the moving parts of the decision. **Peace of mind** that you are doing it right the first time is invaluable. We know the differing cultures of the colleges and which ones your students will thrive in. We also know how to get them into the dorms most conducive for studying and even how to select their own roommate. You have a busy life. We keep you on track for all the deadlines.

Standard Services - Setting your Student up for Life	
Undergrad & Graduate Overall Strategy	Getting the best first offer
Career & Major Selection***	Negotiating original cost reductions
Expected Salary projections & job fit	Progressive additional reductions each year
9-12th Grade Prep & Positioning	Finding lowest cost loans - each year
NCAA Sports and coach marketing	Annual FAFSA & tuition review
Comprehensive College search & selection	Checking progress for major & career
College visit support and guides	Grad School - same as above
Application, Essay, and FAFSA help	Job interview & networking training
How to control a campus interview	Loan consolidation & mediation

***Separate \$350 option for assessment program and personal College Coach meetings

Examples are the best way to explain. The **black numbers** are from actual data. The \$17,200 is the average from our spring negotiations - additional movement from already good offers. Often this can be much higher, but we will evaluate up-front if your situation is average, or tending high or low. The **blue numbers** are our rough estimates on the conservative side, which you can adjust according to your situation and personal reflection. All situations are different, which is why we always look carefully at yours first. If the student is a senior, the Tuition Rewards scholarships flow to younger siblings, nieces, nephews, or grandchildren. The below numbers are estimated improvements are above and beyond what people typically experience without assistance.

Blue numbers are rough estimates of the logical impact		Black number are historical actuals
Savings Categories	4 Year Total	Remarks
Right major and career	\$ 10,000	Or more. Some majors better scholarships. Avoid liberal arts.
Better first offer than on your own	\$ 10,000	To \$30,000 Due to better FAFSA, app, essay, interview prep
Strategic plan & informed selection of college	\$ 10,000	To \$120,000 (we are OFTEN thanked for this)
NCAA Sports marketing program	\$ 20,000	To \$40,000 - Sports resume and coach marketing is included
First year negotiations (Actuals)	\$ 17,200	Spring 2012 Average. Many situations higher
3 following years appeals	\$ 7,500	Our average. More with good GPAs
Tuition Rewards - 6000 starting points	\$ 6,000	May grow to 10,000+ points with time
Grad school savings	\$ 10,000	To \$60,000 or more
First student savings (2nd student would be similar)	\$ 80,700	(Second student cost is half, but benefit the same)
Avoidance of 5th year in college (if applicable)	\$ 20,000	College Cost
	\$ 60,000	First job opportunity-cost from extra year.
Better student loans	\$ 20,000	To \$60,000 Lowest rates each year, better term, co-signer release
Networking training & job interview prep	\$\$\$	
Value of time	\$\$\$	Parents find the college process can be a full-time job
Better career and life outcomes	\$\$\$	Finding the right career early with minimal debt
Less quantifiable, but real-life outcomes	\$ 190,700	

IN SUMMARY

Our work is much more than just about reducing cost, but we’ll review your situation to see if the outlook is above or below average. We won’t take on clients who we predict will be much below average, since we strive to increase this measurement each year, and our growth is referral based. We partner with you on all these services each year through the completion of Grad School (even if there is a gap) for a one-time fee that works out to \$500 per year or less, and half price for subsequent students. We’d love to learn more about [your situation](#) (see link) and determine how much CAPlus can help your family. You’ll take away valuable insight and tips from our free phone or personal consultations, and have a chance to ask your college questions. Just call or email us to learn more!

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Please share our “Get a Degree...not Debt” philosophy with your friends!

