

# A Complement to Your Process

We have been at hundreds of locations across the country and helped thousands of families – in grade school, junior high, high school, as well as at the collegiate level. As a community resource, we want to extend our information and resources to your school so that we may provide an added value to families that have college as their next goal.

## **To whom it may concern,**

**Responsible College Advocates** (RCA) works in tandem with schools, businesses, and other organizations throughout the country to provide an educational program and resources that assist families in reducing their out-of-pocket and loan costs for a college education.

I would like to schedule a time for a brief 15 to 20 minute conversation to give you an overview of how we benefit families with college-bound children.

We provide our presentations, resources, and solutions at no cost to your families or your school.

Please contact me at my email address and phone number below.

Regards,

*John White*

*Certified Pay-for-College Specialist & Certified College Debt Specialist*

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## The 5 Parts to **The Affordable College Plan**



### College Program & Pay-for-College Timeline

Shows how to qualify for the maximum Financial Aid, find colleges that have a track record of gifting, REDUCE the amount of Parent and Student Debt on the front end of College with a year-by-year timeline to reassure the process.

### FAFSA Opportunities

How your economy currently functions and finding how much money you are unknowingly and unnecessarily giving away each month to fees, interest, and over payments on taxes, and its impact on your college costs.

### Micro-Scholarships

We share how you can accumulate Scholarship dollars, now, while your children are young, for doing certain activities within your family. Benefits can accumulate up to \$5,000 or more every year.

### The College Debt Elimination Program

Shows a step-by-step process that will guide a family to eliminate all college debt in 4-7 years after the last one graduates without spending one more dime than you are currently spending.

### Job & Career Preparedness

Ensuring that the hard-work your family exhibits throughout the whole college process results in a job or career that leads to a successful launch in life.

## All Encompassing Benefits

### Parents:

- ✓ Develop “college aid planning” concepts that may lower your out-of-pocket costs by increasing your eligibility for funding.
- ✓ Show you how to complete and file the FAFSA form so that you can maximize benefits.
- ✓ Practical solutions for today’s tough economy centered around familial goals during and after-college.
- ✓ Learn how to structure your finances so you are not penalized with how much you are expected to contribute to the college education.
- ✓ Uncover additional monies in your own personal economy that you may be unaware of which can be used to ease the burden of the high cost of college.
- ✓ Discover the 6 myths pertaining to who is eligible for financial aid.
- ✓ Learn how your out of pocket expenses for some private schools can be lower at public schools.
- ✓ Create custom solutions based on your personal goals with a Year-by-Year timeline.

### Students:

- ✓ High school guidance counselors are skilled at helping the students choose the best college, choose a major based on their strengths, prepare for ACT/SAT testing, essay writing, resume building and the college application process and choosing their high school curriculum based on the college they want to attend. In today’s world, what families also need help with include the following:
  - ✓ Customized Game Plan for the years beyond high school.
    - Help with locating and negotiating of student loans, grants and tuition.
    - Develop a plan to help you graduate in four years (national average of 6 years).
    - Starting at any point in the process, we work with their family to structure their personal economy so you can qualify for the maximum amount of financial aid possible.

- ✓ Once you have optimally positioned yourself for gifting, we will analyze your situation and let you know exactly what you can expect to pay for each school you are considering. This will benefit families in three ways:
  1. Eliminates the fear and hesitation of applying to schools based solely on their published cost of attendance.
  2. Allows the student to apply to the best school they can get accepted to based on their qualifications.
  3. If you know what you are expected to pay, you can plan and prepare a strategy to manage the costs both during college as well as post-graduation.

## Benefits to Your School

- ✓ An increase in the number of students attending more prestigious institutions.
- ✓ Families being better prepared to cover the cost of college.
- ✓ One on one private consultation for those families who need additional time to plan for college.
- ✓ More in-depth strategies on how to complete the FAFSA and Profile forms.
- ✓ The ability to publicize a greater number of grants and awards.
- ✓ An independent third-party approach to help families choose a school based on facts instead of perception.
- ✓ Responsible College Advocates has been trusted to present their concepts at many high schools throughout the nation.

## Cost of the Program

We believe that your students and their family should not have to pay for clarity and understanding when it comes to paying for their education goals. That is why we educate with a nationally recognized 501(c)(3) non-profit, the *Heartland Institute of Financial Education* and have no cost to your families or your school. Our process is educational. We are not affiliated with any products, companies, or institutions. Being a Community Resource to high schools allows us to keep our marketing and communication costs to a minimum with the biggest impact on our communities.

## Our Process

1. Schedule a 15-20-minute conversation with the leadership at the school to explain our concepts and the information we share with families. It is during this dialogue that we ensure our message is in alignment with the values of the school and, if necessary, how to adjust accordingly.
2. Most schools increase attendance at the events by utilizing email marketing or allowing us to promote our event with a table at events already scheduled at the school (i.e. Open House, Parent's Night, College Night).
3. Secure a date and location for the event.
4. We will provide email invitations that can be sent out.
5. We handle all RSVP's.
6. Comment sheets are passed out at the even to all attendees. We provide a copy of all comment sheets received at the event to your leadership.
7. No parents are contacted for follow up after an event unless they specifically request to do so on the comment sheets.

*You are excellent at getting students to college, ensuring they are prepared. We are excellent at giving them a custom plan to alleviate the "how do I pay for this?" question, giving students and their family the ability to focus solely on the education they receive.*

**Responsible College Advocates<sup>®</sup>** supports the processes you already have in place with resources on:

- ✓ *FAFSA Filing*
- ✓ *Micro-Scholarships*
- ✓ *Breadth & Depth of College Selection*

## 3 Presentation Options for Parents

We offer 3 different presentation options for parents to learn about The Affordable College Plan®. Please refer below for more details:

### Live Event

A Certified Pay-for-College Specialist trained by the founding members of Responsible College Advocates® and the Heartland Institute of Financial Education, a nationally recognized 501(c)(3), will host a live presentation of The Affordable College Plan®. This entails dual marketing efforts between the RCA Advisor and your school (as many of the schools we work with do). Digital and physical flyers are handed out, newsletter articles, and email blasts are all available options to gather attention for the upcoming date. For parents who are interested but do not have the ability to attend, please refer to the option below listed “iDecide - The Affordable College Plan®”.

### Virtual Presentation

We conduct virtual presentations to many across the country through a Microsoft Teams platform. The same type of marketing with an extra layer of registration through a designated and customized landing page would be added on for the curious parents to receive a link to the meeting. The only information that will be asked is their name and email address. This information will not be sold nor will we ‘pester’ your parents with spam emails. For those who do not attend, there will be a fully recorded presentation that we will send upon request; that same recording will also be sent to your staff as well.

### iDecide - The Affordable College Plan®

The entire presentation that would be received live or virtually in a traditional presenter format, is now available in a ‘choose your own adventure’ format. This *interactive presentation* is available for all parents. There is no set date or time for an event, just a link that is emailed out to all families. Upon accessing this link, one will have to input their name and email address (phone number is optional) to access their *personalized* presentation of The Affordable College Plan®. Just like our promise to you with a virtual presentation registration, we will not sell or divulge the contact information shared with us. You may also see a sample copy of this interactive presentation upon request.

### Choosing the Best Option for Your School

We are open to using any of these three options as viable educational platforms for your families. Contact your Certified Pay-for-College Specialist about which avenue best suits your community’s needs and the steps on how to move forward.