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CERTIFIED FINANCIAL PLANNER™ Professional
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College Cash Pro Tuition Buster Bundle Program Options

A.) Tuition Buster™ Bronze

✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 2 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs

Typical Cost:

- \$1,200 plus \$350 per student ¹

B.) Tuition Buster™ Silver

✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

✓ Aid Eligibility Comparison Report / EFC Plus

This report will show your calculated EFC and the award history of up to 5 different colleges in a head-to-head format and forecast your out-of-pocket expense at each. This report could save you thousands of dollars in errant assumptions about the true cost of college. Additional reports may include a detailed EFC projection for both FAFSA and PROFILE, and a "What Will College Cost Estimate" report.

✓ What-If Analysis

Changes in a family's financial structure may result in greater financial aid eligibility. This analysis will show the financial aid eligibility impact of specific recommended changes. This report demonstrates the value of the recommendations and can allow the parent(s) the opportunity to make an informed decision. Ideal for more detailed tax planning for business owners, self-employed professionals or investment property owners.

✓ Advisor Support

Limited advisor support for up to one year to clarify, answer questions or provide guidance on implementation.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Projection of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs

Typical Cost:

- \$1,500 plus \$350 per student ¹

C.) Tuition Buster™ Silver Plus Retirement Review

✓ College Plan with Family Funding Analysis

A formal professional plan that calculates necessary financial information and college selection information for your son or daughter. This is our keystone product. It includes a calculation of your family's Expected Family Contribution (EFC), Cost of Attendance (COA) at likely schools, Scholarship Opportunities, evaluation of student and home loan options, a Cash Flow Model for managing family finances during the college years, and the projected impact of various tax, savings, and cash flow strategies on lowering college costs.

✓ Aid Eligibility Comparison Report / EFC Plus

This report will show your calculated EFC and the award history of up to 5 different colleges in a head-to-head format, and forecast your out-of-pocket expense at each. This report could save you thousands of dollars in errant assumptions about the true cost of college. Additional reports may include a detailed EFC projection for both FAFSA and PROFILE, and a "What Will College Cost Estimate" report.

✓ What-If Analysis

Changes in a family's financial structure may result in greater financial aid eligibility. This analysis will show the financial aid eligibility impact of specific recommended changes. This report demonstrates the value of the recommendations and can allow the parent(s) the opportunity to make an informed decision. Ideal for more detailed tax planning for business owners, self-employed professionals or investment property owners.

✓ Retirement Ready or Not: Retirement Boomer® Report

This process will provide you with a projection of your retirement readiness. Without this knowledge parents routinely OVERSPEND on college and find out too late that they have delayed or destroyed their retirement dreams.

✓ Advisor Support

Limited email and phone support for up to one year to clarify, answer questions or provide guidance on implementation.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Projection of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- Retirement Boomer Report

Typical Cost:

- \$1,800 plus \$350 per student ¹

D.) Tuition Buster™ Gold

✓ Everything in the Tuition Buster™ Silver Plus Retirement Review

PLUS

✓ The CVS System

We developed this College Visit Scoring System to provide a way of measuring how well every school will match up to your student's expectations. Using our system and criteria ranking that is derived from the student's educational objectives, you'll have a method of evaluating schools that goes beyond visual impressions and prevents relying too heavily on recollection or emotion. This is a numbers-based, portable system that should be used on EVERY college visit.

✓ College Quick Reference

Consistently formatted data on more than 13,000 US colleges and universities in an easy to digest and evaluate 2-page report. Up to SIX different reports are available upon request. These reports are key to efficient and accurate head to head comparisons. While this data is available elsewhere, no single source provides a more convenient display of: Cost, Freshman Academic Profile, Size, Campus Characteristics, Extra-Curricular Clubs and Activities, Majors, Affiliations, Financial Detail, Award History, Admissions & Contact Data and the most important statistic: 4-, 5 and 6-year graduation rates.

✓ 529 Plan Portfolio Lab Analysis

Review of college savings plans to determine the one that best suits your needs and time frame along with a personal recommended allocation and changes.

✓ College Planning Resource Binder & Parent Kit

This handsome binder contains valuable resources including financial aid reference guides, student and parent loan information, college planning calendar, scholarship information, websites and strategies. Over the life of your college planning, this binder can become the focal point of an organized approach. Clients will find that they include visit notes, application copies, college correspondence and other relevant college search data in this binder.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 4 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- What-If Scenarios
- Specialized On-Campus Scholarship Search
- Retirement Boomer Report

Typical Cost:

- \$2,400 plus \$300 per student ¹

E.) Tuition Buster™ Platinum

- ✓ Everything in the Tuition Buster™ Gold

PLUS

- ✓ Professional Counseling

You will be offered unlimited email support and up to three (3) phone meetings of up to one hour each, during which the following may be discussed:

- Retirement projections and analysis using additional tools to determine your Personal Funded Retirement Ratio and probability of success using Monte Carlo simulations
- College Funding recommendations and plan design
- Award Letter and/or Student Aid Report comparison
- Guidance on selection of loans and loan types to cover any funding gap
- Parent cash flow improvement strategies

- ✓ Client Care Center with College Admissions Accountability Coaching

With this program package offered through the help of our third-party partners, we can help recommend colleges or universities that offer a complementary fit for your student using Personality Profiles and Career Search tools. Using diagnostic tools, we help your student identify the major/program of interest and the appropriate school based on financing criteria. Depending on which of the three service levels you choose, our partners may assist with managing the college timeline from campus visits through interviews including testing, preparing applications, reviewing essays and securing recommendation letters.

Reports and Analyses Included:

- Cashflow Summary Review
- College Cost Calculator to Determine College Education Needs (up to 6 colleges)
- Estimate of Funding Gap
- Projected Expected Family Contribution
- Review of Tax Planning Strategies to Lower College Costs
- What-If Scenarios
- Specialized On-Campus Scholarship Search
- Retirement Boomer Report

Typical Cost:

- \$3,600 plus \$300 per student ¹

F.) College Advice Lists

Focus on developing a list of candidate schools based on specialized queries
Ideal for High School sophomores and seniors

The college **advice tool** yields vitally important information that can help clients make better-informed college selection and planning decisions that may substantially **reduce their out-of-pocket college costs and IMPROVE their retirement savings outlook.**

Search queries include reports on:

- Best schools with highest 4-year graduation rates
- Best schools for financial aid packages
- Best schools for students in the top 20% of applicant pool
- Best schools for merit-based scholarships
- Best 529 plans that offer tax deductions

Typical Cost:

- \$300 per student ¹

G.) Your College List

The college list is the most important factor in college affordability. **This module is focused on finding the right list of candidate schools.**

In addition to financial criteria, the list will help identify schools that are a fit for the student's academic ambitions and learning style and where the student may most likely gain admission.

Starting with the right list avoids needless college visits, saves time, and may help save money by avoiding costly and time-consuming school transfers or changes in majors.

This service may be offered in conjunction with College Tuition Solutions, Inc.

Typical Cost:

- \$1,495 per student ¹ (\$500 CCP advisor fee plus \$995 CTS third-party fee)

H. FAFSAassist™ with Financial Aid Award Analysis

Each college and university has its own financial aid policies and requirements. These can include the way eligibility for aid is calculated. Filling out the FAFSA or CSS Profile can be confusing. **This module includes guidance but goes beyond completing the forms.**

This module is designed to help parents successfully navigate the potential roadblocks to financial aid at the schools on your list.

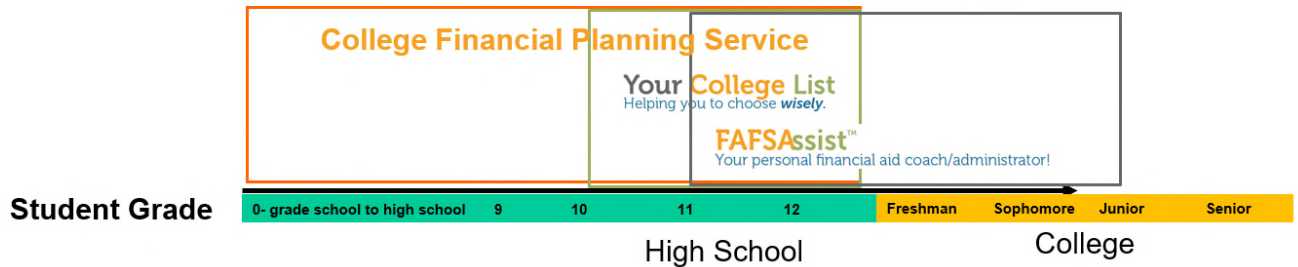
The program is designed to help parents save time and avoid delays or headaches. And the program will provide an analysis and comparison of the student aid award letters as well as recommendations on scholarships and grants to consider as well as guidance on negotiating with target schools.

This service may be done in conjunction with College Tuition Solutions, Inc.

Typical cost:

- \$1,350 per student ¹ (\$500 for CCP advisor fee plus \$55 technology fee plus \$795 CTS third-party fee)

Services and timeline



Services	Time frame
College Planning Service	Until financial aid forms filed for freshman year of college
Your College List	Sophomore to Senior HS
FAFSAassist	Junior year in HS through Junior year in college

PROGRAM NOTES

Footnote 1: Fees may be adjusted to reflect more complex income, asset, tax and liability situations. Call for details.

- **Build Your Own Bundle:** Services are available in bundles noted as well as a la carte. Please call for quotes on individual items or modules that can be combined.
- **Hourly Rate Option:** Sliding scale hourly rate option based on income ranging from \$90 to \$300 based on complexity and household net worth. Three-hour minimum.
- **Multiple Students:** Multiple student discounts available for 3 or more students in a family.

Parent Resource Kit: \$360 (or \$180 if added to Bronze or Silver plan programs)

Parent Resource Kit included at no extra charge in all Gold & Platinum programs

Annual Review: \$1,200

Annual Review with FAFSA/Profile Assistance and Answer Keys: \$1,100

Stand-alone / a-la carte options

- **Services are available separate from the bundled program presented here.**
- **FAFSA and Profile Form Answer Key – Financial Aid Form Preparation Assistance: \$300**
- **Strategy Sessions – In-Depth Consultations without Formal Reports: Hourly Rate Applies or Fixed Fee Option at \$600**



- Monthly installment payment plans available. Credit cards accepted.

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