



How to Pay For College Without Going Broke!

College & Retirement: You Can Do Both ... with a Plan!

Solutions for Middle School, High School & College Families



Steve Stanganelli, CRP®
College Cash Pro / Clear View Wealth Advisors, LLC
978-388-0020 / www.CollegeCashPro.com

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Our Tuition Buster Program provides a roadmap to the school of your students' choice for less than they ever dreamed possible...

College Cash Pro's Free College Funding and Financial Aid Seminar will teach college-bound families everything they need to know about:

Saving For College

- UGMA & UTMA Custodial Accounts
- Coverdell Education Savings Accounts
- State Plans & 529 Savings Plans
- Retirement Plans

Understanding College Financial Aid

- The College Funding Time Line for Freshman, Sophomores, Juniors & Seniors

What Are the Sources of Financial Aid?

- Scholarships
- Grants
- Federal, School and Private Loans
- Federal Work-Study
- Special Programs for In-state Residents
- College Endowments
- Preferential Financial Aid Packages

Who's Eligible for College Financial Aid?

Every family is! However, the process is not user friendly. Families need to know what they're doing, and they need to know and understand each of the following:

- The schools' true cost of attendance
- Their Expected Family Contribution, and
- Their financial need

The FAFSA & The CSS

- Avoiding common mistakes on the Free Application for Federal Student Aid that can cost families \$1,000's in lost financial aid
- You must meet deadlines to avoid the consequences of applying too late
- Surviving the CSS Financial Aid Profile – a real nightmare! How to make it perfect, and
- Preparing for any and all additional Institutional Forms

Maximizing a Financial Aid Package

- Understanding the advantages and consequences of "Early Decision"
- How to take advantage of the 7 Education Incentives of The Taxpayer Relief Act of 1997
- How to *legally* arrange income and assets to obtain the most financial aid possible
- How to negotiate for the best possible aid package (schools compete for the best students)

And remember, the Financial Aid Process begins all over again for each year a student is in college...



A Special Opportunity for Divorced or Separated Parents

There are several factors that come into play when determining financial aid:

- The designation of the *custodial* parent;
The *non-custodial* parent
The role and impact on financial aid of each
- Divorced or separated parents will learn which designation they are and how to *legally* capitalize on their situation.

Is Goin' To The Chapel A Good Idea?

- Single parents considering marriage will learn the financial advantages & disadvantages in advance so there are no surprises when applying for financial aid.

Small Business Owners & Rental Property Owners Will Discover

- That thanks to President George W. Bush, they have a unique opportunity to obtain megabucks when it comes to financial aid
- How The Higher Education Reconciliation Act made it legal
- How to qualify as a small business owner under the Act, and
- So much more!



Attendees have the opportunity to access the full resources of The College Planning Relief® Parent Resource Kit.

THIS KIT COMBINES the many elements of college planning covered in each seminar: from the timeline for proper college preparation to financial and academic roadmaps to scholarship search and resume building to a complete glossary of terms, this kit provides answers, guidance, and a quick reference for most student and parent questions.

Included in this kit are dozens of scholarship websites and instructions for the pursuit of private scholarships. A resume builder is also included, which is intended to help the student complete their applications as well as to ensure adequate preparation for the college interview.





Steve Stanganelli, CFP®, CRPC®, founder and principal financial planner of College Cash Pros and Clear View Wealth Advisors, LLC, has been a noted financial advisor and lecturer since 1999. In a career spanning over three decades, he has helped families protect their assets, increase their wealth, and at the same time reduce their taxes – while spending less for a college degree.

Steve is an honors graduate of Bentley University's Master of Science (Finance / Financial Planning Concentration) and the University of Massachusetts – Lowell. He has earned both the CERTIFIED FINANCIAL PLANNER™ and the CHARTERED RETIREMENT PLANNING COUNSELOR^(sm) designations. He is an active member of the Financial Planning Association and Merrimack Valley Estate Planning Council.

Personal Note from Steve Stanganelli, CFP®, CRPC®

Since 1986, I've been helping families and business owners throughout the Greater Boston, North Shore and NH Seacoast areas make smarter money moves with mortgages, investments, retirement, taxes and college funding.

As the principal financial planner of [Clear View Wealth Advisors, LLC](#), a fee-for-service firm offering tax, investment and financial planning strategies, I have worked with many clients trying to balance retirement and college funding goals.

My interest in College Planning and Funding began with a typical question from my clients in the Boston area: How do I pay for my kid's college education? They were interested in practical ways to help them finance the ever-increasing cost of college and graduate school. And as the father of three, I have special personal reasons to focus on this area.

I realized long ago that dealing with college funding without a plan jeopardizes retirement. So I have sought out continuing education in this specialized area of personal financial planning and assembled a suite of tools with a network of resources to better answer that question and provide tangible action steps that save parents thousands of dollars in tuition dollars.

As a CERTIFIED FINANCIAL PLANNER™ Professional trained in college funding and a CHARTERED RETIREMENT PLANNING COUNSELORSM, I am uniquely qualified to help SAVE ON the cost of college without sacrificing retirement.

Let me put my experience and resources to work for your family by putting me on your college planning team today. No client has ever said "I wish I'd waited longer".

To contact Steve directly and to schedule a **free Seminar**, please send him an email at steve@CollegeCashPro.com or call **(978) 388-0020**, or use the form on the next page.



Free
College
Financial Aid
Seminar For
High School
Students and
their Families!

Reserve a FREE College Funding Seminar or Webinar Today!

Presented by
Steve Stanganelli,
CFP®
Professional and
Licensed College
Planning Relief™
Specialist

At College Cash Pro we are pleased to announce that your school or organization can now schedule our FREE 2013-2014 College Financial Aid Seminar by direct reservation. Use this opportunity as a group fundraiser or simply an added benefit to your members.

This is a one-of-a-kind complete financial aid program that includes the following vital information for college-bound families:

- Saving For College
- Understanding College Financial Aid
- Sources of Financial Aid
- Financial Aid Eligibility
- Everything You Need to Know about the Free Application for Federal Student Aid, commonly known as the FAFSA, and the CSS Financial Aid Profile.

Each family will be eligible for 500 Tuition Reward Points and a 20% discount on the comprehensive Parent Resource Kit.

Reserve your Seminar:

Dates Preferred:

Name of Contact Person:

Name of School:

Contact Information: (check one)

E-mail me at:

Phone me at:

Approximate number of families: _____

Special Requests:

To schedule a Seminar simply print this page. Fill it out and FAX to: 866.654.4301

– or –

Mail: College Cash Pro / CVWA LLC, 12 Amidon Avenue, Amesbury, MA 01913

– or –

Send the requested information by E-Mail to: steve@ClearViewWealthAdvisors.com

– or –

Call us to reserve your FREE College Funding Seminar at: 978.388.0020

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