



College
ASSISTANCE+



COLLEGE IS EXPENSIVE!

And it's going up 3-5% per year

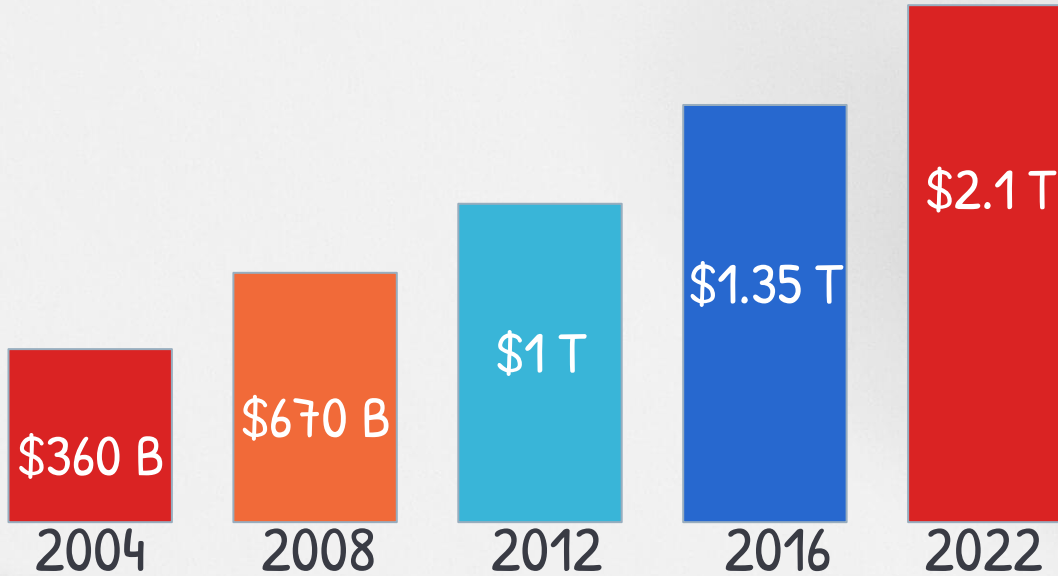
COST OF UNIVERSITY HAS DOUBLED AND IT'S NOT STOPPING


	2004	2021	2030
Rice	\$30,500	\$67,200	\$87,680
Vanderbilt	\$39,800	\$73,100	\$95,378
SUNY Geneseo	\$13,600	\$26,454	\$34,516

HOW MUCH YOU COULD NEED (-40% fin aid)

	1 kid	2 kids	3 kids
Rice	\$161,000	\$337,000	\$547,500
Vanderbilt	\$175,000	\$376,600	\$605,200
Geneseo	\$62,400	\$132,000	\$214,800

STUDENT DEBT IS ONLY GROWING



A top-down view of a wooden desk. In the center is a white sheet of paper with the text "CRIPPLING A GENERATION HURTING LONG TERM FINANCIAL HEALTH" written in a black, hand-drawn font. To the left of the paper is a silver pen and a pen holder filled with various pens and markers. To the right is a white cup of black coffee, a small potted plant, and a pile of yellow and green dried flowers. At the bottom left is a white ruler with black markings.

CRIPPLING A GENERATION
HURTING LONG TERM
FINANCIAL HEALTH



WHAT IS FINANCIAL AID?

GRANTS

Need-based money
without repayment

Merit or performance-
based money without
repayment

SCHOLARSHIPS

WORK STUDY

Need-based campus
jobs; earnings go
toward tuition, fees, etc.

Fixed low-interest
rate money that
must be repaid

FEDERAL LOANS



COST OF ATTENDING
- EFC

= STUDENT FINANCIAL
NEED



EFC

- A measure of a family's financial strength as determined by the FAFSA formula.
- A number used to distribute need-based aid.
- NOT what a family will pay for college.



Tuition, Room, Board: \$59,430


EFC (approx AGI \$113k) - \$19,073

Student Financial Need* \$40,357

***MAY OR MAY NOT BE MET 100% BY THE COLLEGE**

Basic EFC estimations

Parents' AGI	EFC	%
\$25,000	\$0	0%
\$50,000	\$3,000	6%
\$75,000	\$9,000	12%
\$100,000	\$17,500	17%
\$125,000	\$24,500	20%
\$150,000	\$32,000	21%
\$175,000	\$40,000	23%
\$200,000	\$47,500	24%



FOCUS ON PAYMENT TO
FUTURE INCOME

GET A DEGREE, NOT DEBT

HOW DO I MAXIMIZE
FINANCIAL AID?



PATHWAY TO COLLEGE PROCESS

Have Career and
Major Clarity

ON AVERAGE

-5.5 YRS TO GET A 4 YEAR DEGREE

-STUDENT CHANGES MAJOR

4 TIMES

PATHWAY TO COLLEGE PROCESS

Have Career and
Major Clarity

Clarity on
your budget
and financial
profile



FINANCIAL PROFILE

-KNOW YOUR EFC (EXPECTED
FAMILY
CONTRIBUTION)

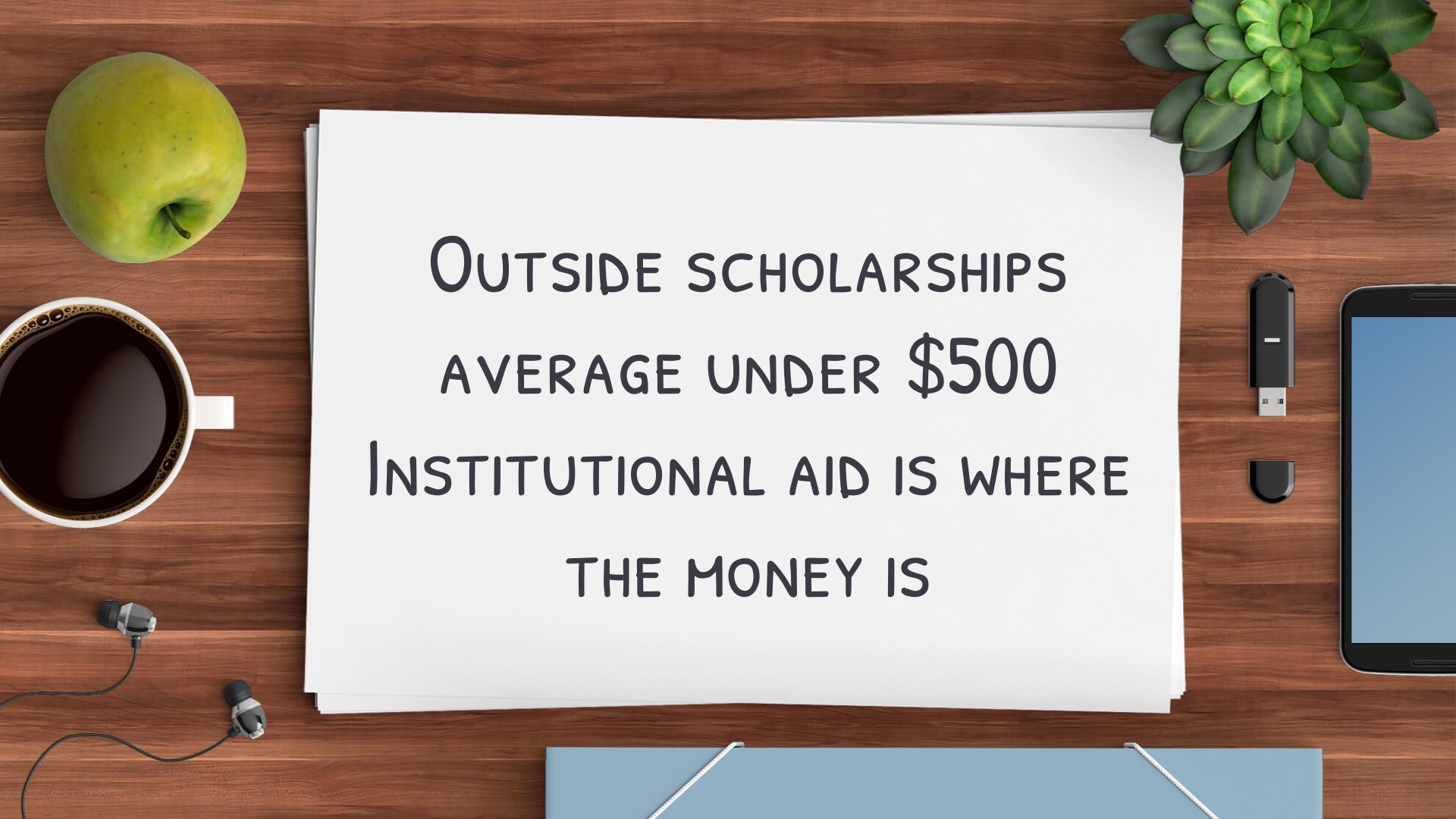
-KNOW YOUR BUDGET

-KNOW HOW MUCH DEBT YOU
WANT TO CARRY



CLARITY ON MAJOR
CLARITY ON FINANCIAL PROFILE
KNOW YOUR ACADEMIC PROFILE

(GPA, SAT/ACT, AP COURSES)



OUTSIDE SCHOLARSHIPS
AVERAGE UNDER \$500
INSTITUTIONAL AID IS WHERE
THE MONEY IS

A top-down view of a wooden desk. In the top left, a portion of a silver laptop is visible. To its right is a small potted plant with green grass-like leaves. On the left side, a grey pen holder contains several pens and pencils. In the bottom left, a white ruler is placed horizontally. In the bottom right, a white mug filled with dark coffee sits on the desk. The background is a dark wood-grain surface.

				GPA	Reading	Math	Total
Student #1	2021	Belmont University	\$6,000.00	4	580	680	1260
Student #2	2021	Belmont University	\$10,000.00	4.5	760	660	1420
Student #3	2020	Case Western	\$27,500.00	4	760	770	1530
Student #4	2019	Case Western	\$20,000.00	4	670	750	1420
Student #5	2019	Case Western	\$22,500.00	4.5	700	710	1410



CLARITY ON MAJOR
CLARITY ON FINANCIAL PROFILE
KNOW YOUR ACADEMIC PROFILE

(GPA, SAT/ACT, AP COURSES)

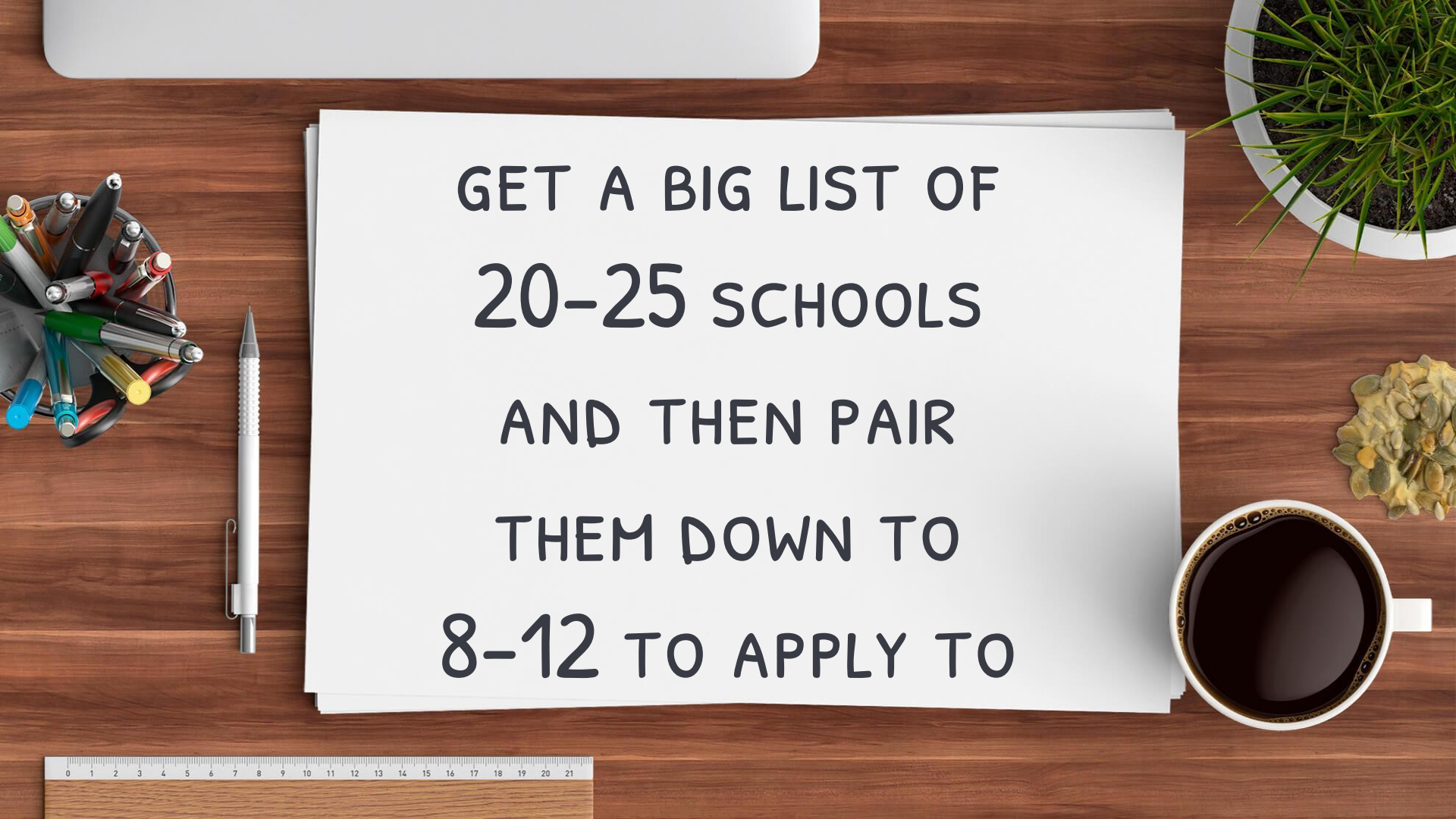
PATHWAY TO COLLEGE PROCESS

Have Career and
Major Clarity

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and financial
profile

Build a
Comprehensive
school list






GET A BIG LIST OF
20-25 SCHOOLS
AND THEN PAIR
THEM DOWN TO
8-12 TO APPLY TO

College Lists

Suggested Colleges

Created by Josh

Albany College of Pharmacy and Health Sciences 

Albany, New York



Allegheny College  

Meadville, Pennsylvania



Clemson University  

Clemson, South Carolina



Colgate University  

Hamilton, New York



Duke University  

Durham, North Carolina



Elizabethtown College 

Elizabethtown, Pennsylvania



Hamilton College  

Clinton, New York




"My List" of Colleges



Stony Brook University  



Stony Brook, New York



SUNY at Albany  

Albany, New York



Pennsylvania State University-Main Campus  

University Park, Pennsylvania



West Virginia University 

Morgantown, West Virginia



Duke University  

Durham, North Carolina



North Carolina State University at Raleigh  

Raleigh, North Carolina



Wake Forest University  

Winston-Salem, North Carolina



Feedback

Total Costs

\$36,962

IN STATE

\$54,026

OUT OF STATE

IN STATE OUT OF STATE

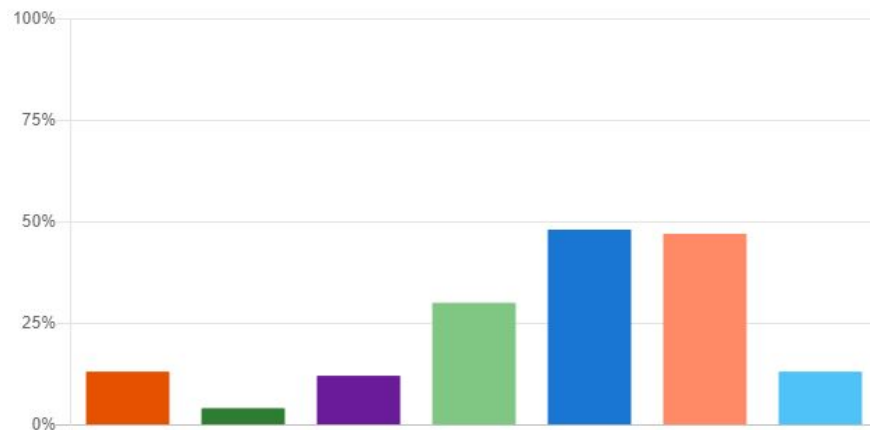
Published Tuition and Fees	\$18,450	\$35,514
Books and Supplies	\$1,840	\$1,840
On-Campus Room and Board	\$11,884	\$11,884
On-Campus Other Expenses	\$4,788	\$4,788
Total Price	\$36,962	\$54,026

Campus Programs

Distance Learning Opportunities	YES
All programs offered completely by distance education	NO
Study Abroad	YES
ROTC	YES
ROTC - Army	YES
ROTC - Navy	YES
ROTC - Air Force	YES
Weekend/Evening college	YES

Financial Aid

Full-time, first-time students receiving aid, grants, loans



AVERAGE RECEIVED

● Pell Grants	\$4,566
● Other Federal Aid	\$1,440
● State/Local Grant Aid	\$3,451
● Institutional Grant Aid	\$7,838
● Student Loan Aid	\$10,942
● Federal Student Loans	\$5,368
● Other Loan Aid	\$22,011

[Feedback](#)

PATHWAY TO COLLEGE PROCESS

Have Career and
Major Clarity

Clarity on
your budget
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profile

Build a
Comprehensive
school list

Application,
Interview &
Essay
Assistance



KEYS TO SUCCESS

-Get help from a college essay specialists

-Know what the extra essay requirements are

-Take your time!

-Emphasis what you have accomplished, not what you have been part of.

-Have others look the application over

INTERVIEWS CAN BE THE GAMECHANGER

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These steps
maximize your
first financial aid
offer



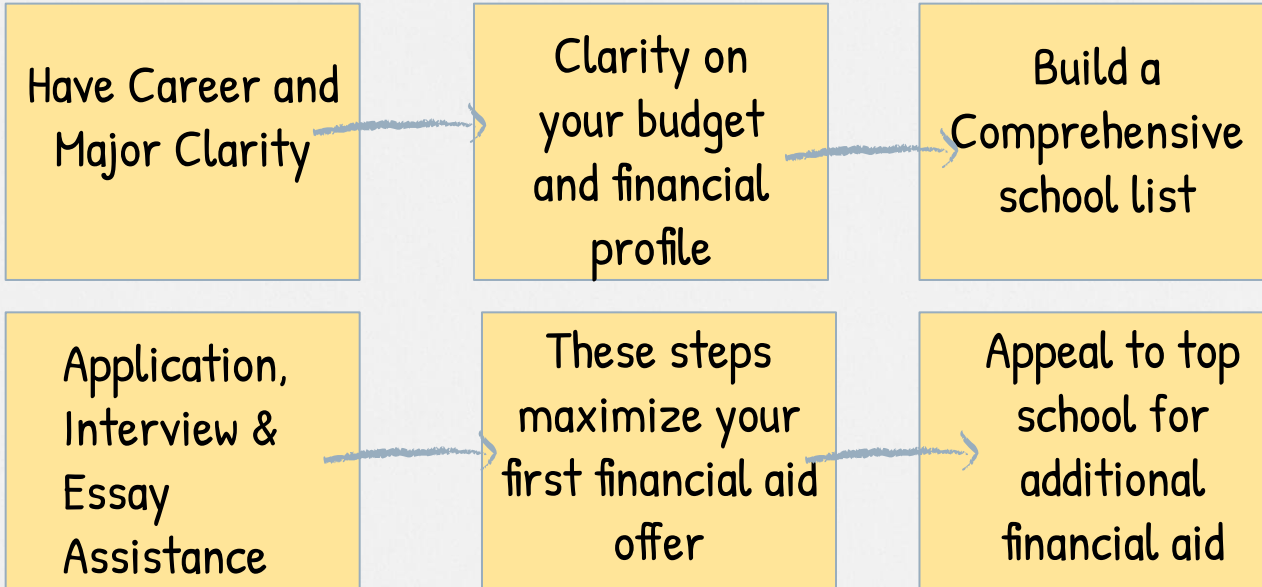
A top-down view of a wooden desk. On the left, there is a white cup of black coffee, a round loaf of bread with seeds, and a stack of papers. On the right, there is a silver laptop, a small potted plant with green grass-like leaves, and a fountain pen. In the center, a light blue clipboard holds a white sheet of paper with text.

Clear **financial profile** +
best possible **academic**
profile + optimized **school**
list + great **application**,
essays and **interview**

=

**Maximized first
financial offer**

PATHWAY TO COLLEGE PROCESS



ONCE YOU HAVE YOUR
FINANCIAL AID AWARDS,
IDENTIFY YOUR TOP
SCHOOLS AND APPEAL
FOR MORE MONEY.

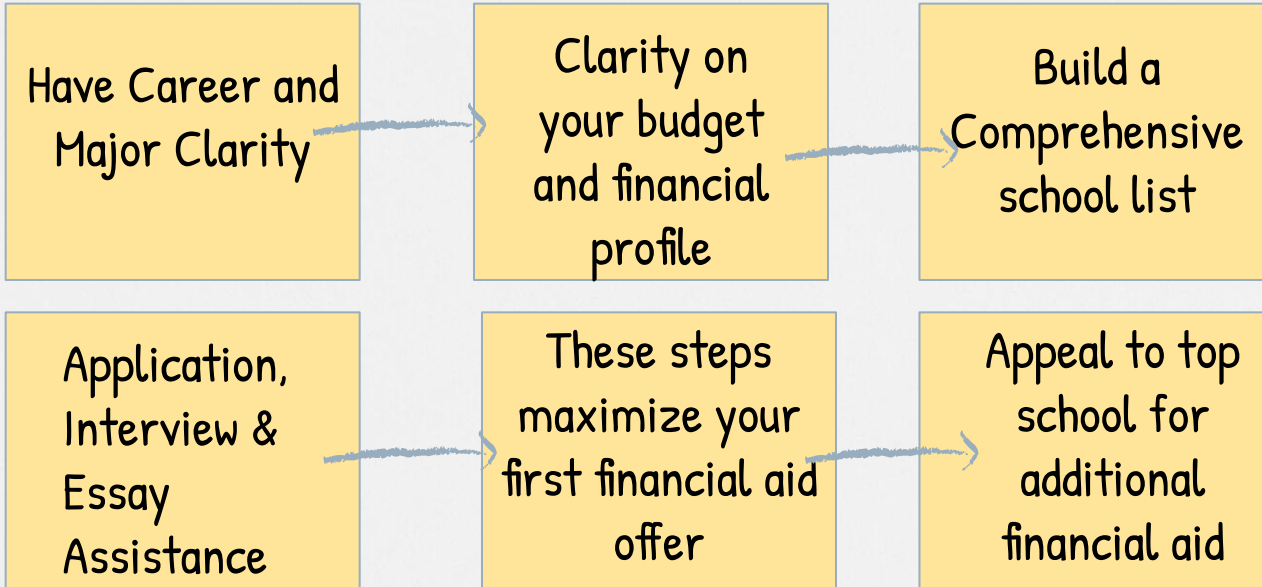




\$3.5 MILLION

On average that's over \$16,000 of additional aid
per family

PATHWAY TO COLLEGE PROCESS





THE BEST TIME TO START THE
CONVERSATION IS THE SUMMER
BETWEEN 10TH-11TH GRADE.

A top-down view of a wooden desk. In the top left is a white laptop. To its right is a small potted plant with green grass-like leaves. In the bottom left is a ruler with markings from 0 to 21. In the bottom right is a white mug filled with dark coffee. On the left side of the desk, there is a grey pen holder containing several pens and pencils, and a single silver pen with a white grip. In the center of the desk is a white sheet of paper with the text 'College ASSISTANCE+' and 'Josh Hogancamp - College Consultant'. The word 'College' is in a dark blue script font with a graduation cap icon above the 'e'. 'ASSISTANCE+' is in a bold, sans-serif font, with 'ASSISTANCE' in red and '+' in grey.

College

ASSISTANCE+

Josh Hogancamp - College Consultant



TWO WAYS WE CAN HELP

10TH - 12TH GRADERS

1 - ON - 1 CONSULTING

For Seniors

Financial Aid appeal
strategy

