

College Financial Planning

You probably are...

- Feeling apprehensive about the sticker price of college.
- Experiencing information overload about scholarships and financial aid, that may not even apply to your family's situation.
- Unaware that many "certified education consultants" and "funding advisors" could be salespeople pushing *products with commissions*.

You want to achieve...

- the best strategy to pay for college as wisely as possible.
- Confidence that you are getting the best return on this significant investment.
- A healthier way to discuss the budget with your child.

Formulate your plan ...

To include all 4 legs of the funding table: financial aid, scholarships, tax help, and current cash flow. *The first two legs get all the attention!* But you also need to:

- Know ways to reduce the cost of college by considering current and future income, assets, taxes, and borrowing strategies.
- Avoid trading your entire nest egg for college. You want your child to have all the opportunities you may have experienced yourself, but you need to preserve your financial well-being and **integrate retirement** and other goals into your plan.

Most parents cannot do all these things effectively, especially if they have demanding professional lives or are busy raising their family. Even if you have people advising you on these different arenas, a Comprehensive Financial Planner brings together expertise in all these areas that could save you thousands.

Design your optimal plan first, *then* find the best schools for your money.



After working as an advisor at UC Davis for 15 years with an M.A. in Education and becoming a Financial Planner, **Paige Farrell** can leverage her expertise in both areas to help families craft a personalized approach for college. She is also a Mom of students at Mira Loma and Rio Americano high schools, so she's passionate about helping other parents proactively dialog with their student about this significant investment. Everyone's idea of financial well-being is unique. Same goes for your college and retirement plan and whether or not you are on track.

Pick the package that's best for your family.

	MOST POPULAR	
Get Organized	Integrated College & Retirement Plan	Comprehensive Financial Plan
✓ Inventory of assets and liabilities	✓ Inventory of assets and liabilities	✓ Inventory of assets and liabilities
✓ Cash flow: deploying savings and being tax-efficient	✓ Cash flow: deploying savings and being tax-efficient	✓ Cash Flow: deploying savings and being tax-efficient
✓ Optimal college spending plan	✓ Optimal college spending plan	✓ Optimal college spending plan
	✓ On track with retirement	✓ On track with retirement
	✓ Investment portfolio review	✓ Investment portfolio review
		✓ Tax planning
		✓ Insurance
		✓ Estate planning
		✓ Customized topics
\$750-\$1,500 estimated range*	\$2,000-\$2,500 estimated range*	\$2,500-\$4,000 estimated range*

* You will be given a customized flat fee quote after our complimentary "data gathering and discovery" meeting after we better understand the complexity and nature of your assets and resources.

Here's what you'll get:

- 1) **Someone to help you get organized!** Paying for college is a great time to work on your Financial Plan.
- 2) **Tax credits and deductions** which get you to the targeted benefit, coordinated with 529 withdrawals so that you don't make tax mistakes.
- 3) **Spending 529s flexibly** to know if spreading out or bunching makes the most sense.
- 4) **Pre-qualifying yourself for any loans**, so that you or your child do not over borrow. You'll know what's advisable and proactively have an outlined plan for repayment.

Having a customized spending plan could save you \$10,000-\$100,000 and focus your student on the best schools within your family's range.

(916) 333-5760 or hello@endeavorplanning.com