

RealCollegeSavings.com

Report: 9 New Ways to Beat the High Cost of College

by Scott Anderson

I know you're the parents of a college-bound student, and you're probably wondering how in the world you are going to pay for it! You have every right to be concerned since the average cost of a 4-year college education today is between \$50,000-\$200,000.

If you're like most folks, you'll probably end up mortgaging your house to the hilt, or spending your entire life savings to muster up enough money to send your child to college. Or, even worse, if you don't have a lot of home equity or money in the bank, you're end up sending your child to the least expensive school rather than the best college for them.

Either way, you'll probably end up feeling guilty, frustrated, and angry when you have to tell your child the truth – **“I just can't afford to send you to the college of your choice; you'll just have to settle.”**

What if I told you that, in most cases, you don't have to make these painful decisions...

Here's The Good News...

My name is Scott Anderson. I am President of RealCollegeSavings.com, the leading college financial counseling website on the Internet.

I guarantee you will discover how to beat the high cost of college – *or you don't pay me a single dime!*

I know this sounds too good to be true, but it really is possible! In fact, many families discover they can send their child to an expensive private university for less than the cost of a state college!

I guess you're wondering why I'm telling you all of this? The answer is quite simple. I have personally helped parents like you to send their children to expensive private and state universities that they never thought they could afford...

And there's a good chance I can do the same for YOU!

I have condensed my years of college finance experience into www.RealCollegeSavings.com and my book, STOP! Everything You Thought You Knew About Paying For College Is Wrong!

As a foretaste, following are 9 secrets to paying for college that you are not going to hear from others.

Secret #1. Why some Middle-Class and Upper-Middle Class parents pay close to nothing for their children's college educations!

Most middle and upper-middle class parents automatically assume they won't be eligible for financial aid if they make over \$60,000 per year.

The truth is far from the myth. In most cases, these parents are eligible for many forms of financial aid since the formulas also take into consideration the total numbers of family members will be attending college at the same time, the cost of the colleges and universities being applied to, etc. Don't assume you won't be eligible. I have actually seen families making \$200,000 per year that have qualified for "need-based" financial aid. That was a shocker. We've even discovered a way for higher income, higher tax bracket families earning well over \$100,000 a year to make college tuition...*fully tax deductible*.

Secret # 2. Why High School – "Financial Aid Nights" And High School Guidance Counselors Can be Hazardous To Your Wealth!

Many parents unknowingly assume that all of their concerns will be answered at the high school "Financial Aid Night" or by their child's guidance counselor. Unfortunately, this rarely turns out to be the case.

Guidance counselors are too bogged down dealing with issues such as teenage pregnancy, drugs, helping students pick colleges, etc. to devote the adequate amount of time necessary to help an individual parent apply for financial aid. Besides, guidance counselors are not trained financial professionals.

Financial Aid Nights primarily focus on how to fill out the forms. They do NOT explain how to legally and ethically increase your eligibility for financial aid by doing "income and asset" planning. They also do NOT help you pick the schools based on each school's ability to give you a good financial aid package. And lastly, they will NOT show you how to negotiate to get the best possible financial aid package from each school.

All in all, go to your Financial Aid Night, but DON'T expect it to solve all your problems.

Secret # 3. How To Send Your Child To An Expensive Private University For Less Than A State School!

(This one really amazes my clients)

Believe it or not, some private schools end up being cheaper than a state school or a local community college.

How can this be, you ask? Let me explain...

9 times out of 10, no matter what school your child applies to, you will have to pay your "Family Contribution." This is the minimum amount of money the government will expect your family to pay at any school.

So let's say your child applies to two schools – one private university and one state college. The private school costs \$25,000 per year and the state school costs \$10,000 per year.

Let's assume your family contribution is calculated to be \$5,000 – which is the minimum the government expects you to pay towards either school.

But here's what happens. Because the private university is well endowed and has a lot of money to give out, they end up offering you financial aid that will cover all expenses above \$5,000 – so all you pay out of pocket to send your child to a \$25,000 a year school is \$5,000.

Unfortunately, the state school does NOT have a lot of money to give out, and all they offer you is \$2,000 in aid – so you end up paying \$5,000 plus the \$3,000 they left you short for a total of \$8,000.

It actually ends up cheaper to send your child to a private school.

Secret #4. How To Lower Your "Out-of-Pocket" Cost, And Get The Maximum Amount of Money From Each School!

(Just like a good CPA can minimize your tax liability, I can show you how to set up your financial situation in the most favorable terms legally allowable)

Certain assets are counted much more heavily in the financial aid formulas than others. Where you keep your money could mean the difference between getting \$10,000 in financial aid or getting nothing. If you don't know how to legally and

ethically position your money properly for purposes of financial aid, you could end up losing thousands in financial aid.

Secret # 5. How To Pick Colleges That Will Give You The Best Financial Aid Packages – More FREE Money, Less Loans!

(Why waste your time applying to schools that will never give you the money you need?)

Some schools are well-endowed and have the ability to award a lot of money to students. Other schools have very little money to give away.

It's important for you to know this information before you ever apply to a school.

By knowing, in advance, which school give the best financial aid packages, you can have your child pick schools that they have the best shot of getting money from.

This way, you don't waste time and money, applying to and visiting schools you will never be able to afford.

Secret # 6. How To Fill Out The Complicated Financial Aid Forms Accurately And On Time! Over 90% Go In With Errors!

(If this happens, you will lose most or all of your eligibility for financial aid)

Did you know that over 90% of all financial aid forms go in with errors or inconsistencies?

Simple mistakes like omitting a social security number, using white-out to make corrections, and not registering a male student for selective service can actually "bump" a form.

If this happens, you will have to reprocess your financial aid forms which will take another 4-6 weeks.

Since financial aid is awarded on a first come – first serve basis, it is imperative that you get your forms in accurately and on time, or you will miss out on thousands of dollars in financial aid that you would have been eligible for.

Secret # 7. How To Locate And Apply For Every “Need – Based” Scholarship, Grant, and Low-Interest Loan That Your Child May Be Eligible For

Leave no stone unturned when searching for money for college. Be sure to apply for all “need-based” sources of funding through the Federal Government, the state you live in, and the colleges and universities your child is applying to. Most of these financial aid programs can be applied for by simply filling out the Federal form (FAFSA) and, in some cases, the CSS Profile form.

Secret #8. How To Pay For Your Child’s College Education On A Tax Favored Basis!

(I’ve used this technique to help my higher tax_bracket clients who don’t qualify for need based financial aid)

Do you make in excess of \$100,000 a year?

If you answered “Yes,” there is a good chance you won’t qualify for need based aid.

But what if I told you there is a way for you t make college tuition tax deductible? Do you think that might save you some money?

On average, I can show higher income earners how to save over \$4,000 a year in taxes!

Secret # 9. How To Send Your Child To The College Of Their Choice Without Spending Your Life’s Savings Or Paying Out Of Your Current Income

Just like a good CPA can help you lower your tax liability, my book, STOP! Everything You Thought You Knew About Paying For College Is Wrong!, can help you get more money for your child’s college education. Why? Because I have poured my years of experience saving families millions of dollars into this book. This book will show you the following and much more: (1) Help you arrange your income and assets to lower your “out-of-pocket” costs and increase your eligibility for college aid; (2) Help you pick schools that you have the best shot of getting money from; (3) Help you fill out the two major financial aid forms so they go in accurately and on time; and (4) Help you negotiate with schools to get the best possible aid package.

Not taking advantage of these “9 Secrets” could literally cost you thousands of dollars in lost financial aid that you may be eligible to receive. Don’t let this happen to you!

I may or may not have the answer to your college financing problems, but don’t you think it’s worth a \$30 book and a few hours of your time to find out. And if nothing else, you will learn a great deal more about the college financial aid process, and you will be able to help your friends and neighbors. So go to www.RealCollegeSavings.com now and get my book, STOP! Everything You Thought You Knew About Paying For College Is Wrong! It will be the smartest \$30 you will ever invest.

Why Am I Making You This Generous Offer?

Because I am sick and tired of watching families and students get taken to the cleaners by their lack of knowledge. Worse yet, it angers me to see students kept out of college because they don’t think they can afford it. I can’t be everywhere in this country to take on new clients, but I can provide you my knowledge through my book and website.

Remember, financial aid is awarded on a first come – first served basis. So it’s imperative that you start your planning immediately since waiting can severely limit your chances of receiving the maximum amount of financial aid!

So act right now! Go to www.RealCollegeSavings.com and get the tools you need to make college affordable.

Sincerely,

Scott Anderson
President