

American College Funding – Fee Schedule

FAFSA - complete and submit - \$150

- We take complete responsibility for filling out the FAFSA form so that it gets filled out correctly and on time, increasing your eligibility for financial aid (#7 below).
- We will also apply for the PIN numbers if that has not already been completed
- Update the FAFSA once the tax returns are completed
- \$75 for each additional FAFSA for other children (i.e. \$225 for 2 FAFSA's)

CSS Profile + FAFSA – complete and submit - \$100 additional

- We fill out and submit the entire CSS Profile form (#8 below)
- In addition to the FAFSA for a total fee of \$250
- \$75 for each additional CSS Profile for other children (i.e. \$400 for 2 FAFSA's & 2 CSS Profiles)

Noncustodial CSS Profile Form + CSS Profile + FAFSA – complete and submit -\$50 additional

- We fill out and submit the entire noncustodial CSS Profile
- In addition to the CSS Profile and FAFSA for a total cost of \$300

One-hour comprehensive consultation - \$200

- Calculate your Expected Family Contribution (EFC)
- Predict need based financial aid eligibility at your desired colleges based upon your EFC
- Determine strategies that could lower your EFC and increase your aid eligibility
- Help predict any merit aid eligibility at your colleges based upon your students' test scores
- Analyze your overall financial situation and make any recommendations that could help in paying or saving for college
- Discuss tax strategies that business owners can utilize to help cover a portion of the college costs
- Answer any and all questions you may have about how to best pay/save for college given your particular situation

Our Complete Coaching Experience - \$1,835

- Initial retainer of \$395
- \$40 per month, for 36 months, starting in the January that your oldest child is a senior in high school
- This total fee covers all of your children – you may be done paying prior to all of your children graduating
- Includes everything listed above for all of your children
- Help in appealing financial aid awards
- Develop comprehensive financial plan to cover the college costs in the most tax-efficient manner
- Help in directing your children to the colleges that will provide the maximum amount of merit/need-based scholarships
- Your personal consultant to help with anything having to do with paying for your children's' college educations
- Please see additional items below:

We guarantee to perform the following required services on time and accurately as a part of our complete coaching experience:

- 1. *College Search***
We are able to show you each school's breakdown of how much they cost to attend, ACT/SAT requirements to be accepted, as well as how much aid they historically provide. This information is crucial in deciding which schools fit your personal financial situation.
- 2. *Calculate your Estimated Family Contribution***
We will review your financial picture and put it through our computer software to determine what your EFC is.
- 3. *If applicable, we will make recommendations to reduce your EFC***
After determining your EFC we will make recommendations to get it as low as possible to increase your opportunity for financial aid.
- 4. *Analyze your financial situation***
We will do an overall evaluation of your specific situation, this enables us to know what to suggest to you to help cover the burden of putting your children through college.
- 5. *Make recommendations to pay for your EFC on a Tax Favored basis***
No matter how much need-based financial aid you receive there is still going to be some money that you are going to have to pay out of your own pocket for your children's college education. We help you figure out the best way to pay for that portion of the college education with the least amount of disruption in your current monthly cash flow.
- 6. *Make recommendations on how to reduce your monthly cash-flow***
During the college years, cash flow is king. We work to help our clients create the optimum cash flow through debt restructuring during the college years.
- 7. *Complete the filling out of the FAFSA form***
We take complete responsibility for filling out the FAFSA form so that it gets filled out correctly, increasing your eligibility for financial aid.
- 8. *Complete the filling out of the CSS Financial Aid Profile***
We take complete responsibility for filling out the CSS Financial Aid Profile form so that you fill it out correctly, increasing your eligibility for financial aid.
- 9. *Assist in filling out any other institutional forms***

We will help you complete any institutional forms that certain colleges may have you fill out for financial aid.

- 10. *Remind you of important financial aid deadlines***
We let you know when certain forms are due so that you do not miss any important deadlines.
- 11. *Confirm accuracy of the Student Aid Report and make any adjustments***
We go over with you the SAR report that you get back from the Department of Education after you fill out the FAFSA. We then confirm that everything turned out the way it was supposed to, and make any changes if needed.
- 12. *Review all financial aid awards for fairness***
Once you start receiving your offer letters we will help you confirm that the offers are where they should be.
- 13. *Coaching on appealing a financial aid decision***
If the offers are not where they should be we will help you in appealing those awards.
- 14. *Provide complete customer service***
We will provide complete help in going through this tough and confusing financial aid process every year, for each of your students.
- 15. *Implement financial recommendations***
Once we agree on what financial avenue we want to explore, we will help you achieve your goals for not only paying for college with the least amount of money out of your pocket, but also helping put more money into your pocket for your own retirement.
- 16. *PEACE OF MIND***
This is the #1 thing that we are able to provide for our clients. Once we have put our plan together and we will help in implementing the plan to assure your children get the education they deserve.

No fees will be paid to ACF until you completely understand our strategies, what we are able to do for you, and what savings you can expect to receive based on our strategies.

With our help you will be paying the 'informed buyer' price for college, not the 'uninformed buyer' price.