

FREE COLLEGE FINANCIAL PLANNING NIGHT

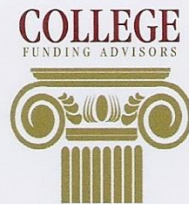


Last year we helped families increase their average financial aid eligibility by over an average \$8,200 per year.

Attend a **FREE** workshop and hear valuable information on the *keys to paying for college without going broke*. Discover the secrets to getting financial aid that the colleges don't want you to know! *We'll discuss the FAFSA form and all the other information you need to understand in order to maximize the amount of financial aid you are eligible to receive!*

The LA Times says that *"filing a tax return is a breeze compared to the financial aid applications."*

The workshop speaker will be Ron Adams, author of **"How To Give Your Kid a 4-Year College Education Without Going Broke."**



In this workshop, you will learn:

- How to *increase* your tax deductions and tax credits.
- How to pick colleges that will give you the best financial aid packages.
- How to send your child to an expensive private university for *less* than a state school.
- Which assets are taken into consideration when the U.S. Department of Education calculates your Family Contribution.
- How to pay for college in failing economy without relying on 529 plans, expensive private student loans or raiding your retirement accounts.
- How to get ahead by developing a customized plan to meet all the college costs you will incur as a family.
- How to *lower* your "out-of-pocket" costs and get the maximum amount of money from each school.

Don't wait till your child is in High School or even in College to figure out how to pay for Tuition and Room & Board. Our guest speaker, **Ron Adams** has extensive knowledge and experience helping families work through the rigors of the college application process which includes the financial hurdles many parents face. This Workshop will show you that there are ways to pay for college if you start now.

There is limited seating for this Workshop. To insure your spots, please RSVP pgmcdermott@ft.newyorklife.com or call (916) 774-6254.

The Workshop will be held on October 9, 2014.
It will be in the Parish Center Garden Room
The Workshop will be from 7:00-8:30PM