



College Aid Pro™

OUR MISSION

TO END THE STUDENT LOAN CRISIS BY
EMPOWERING FAMILIES TO SHOP SMARTER FOR COLLEGE

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Your Presenters!

Peg Keough
Director of Education

Matt Carpenter
CRO

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UNDERSTANDING YOUR OFFER

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1. Grants

- Tend to be need-based: Expected Family Contribution matters

- Institutional Awards

- Pell Awards: Federal program for lower-income candidates

2. Scholarships

- Mostly merit-based on certain qualities, like academics or athletics

- Many scholarships have rules and obligations (ex: maintain GPA)

3. Work Study

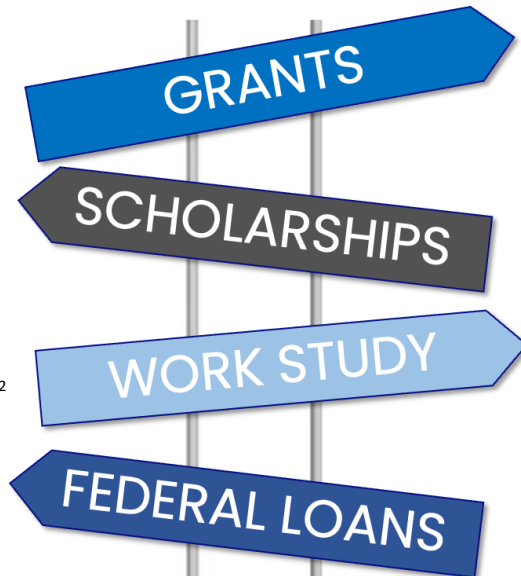
- Opportunity to work at university

4. Student / Parent Loans

- Backed by the government

- Direct Federal Loan (Stafford Loan) – 2 forms

- Parent Plus Loan



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UC Davis Financial Aid Office Official Award Notice

based upon the information provided on your FAFSA or Dream Act Application, and any additional documents submitted including outside resources. Federal, state and university funds are limited and subject to availability at the time they are offered. The amounts and types of aid are subject to change or cancellation without prior notice.

Estimated Cost of Attendance for

Tuition & Fees	\$14,046.00
Books & Supplies	\$1,601.00
Room & Board and Personal Expenses	\$16,399.00
Transportation	\$629.00
Nonresident Supplemental Tuition	\$26,682.00
Other	\$150.00
Total Estimated Cost of Attendance for	\$59,507.00

Contributions

Student Self-Help	\$3,133.00
Expected Family Contribution (EFC)	\$33,143.00
Total Contributions	\$36,276.00

Financial Need

\$23,231.00

Estimated Financial Aid

Fed Direct Parent PLUS Loan	\$50,874.00
Fed Direct Subsidized Loan	\$3,500.00
Fed Direct Unsubsidized Loan	\$2,000.00
Total Estimated Financial Aid	\$56,374.00

Remaining Cost

\$0.00

Estimated Financial Aid by Term

Award	Fall 2016	Winter 2017	Spring 2017	Total
Fed Direct Parent PLUS Loan	\$16,958.00	\$16,958.00	\$16,958.00	\$50,874.00
Fed Direct Subsidized Loan	\$1,167.00	\$1,167.00	\$1,166.00	\$3,500.00
Fed Direct Unsubsidized Loan	\$667.00	\$667.00	\$666.00	\$2,000.00
Total	\$18,792.00	\$18,792.00	\$18,790.00	\$56,374.00

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2020-2021 Financial Aid Offer

We are pleased to offer you the following financial assistance for the 2020-2021 academic year. The costs and financial aid in this letter assume you will live on campus and be enrolled in 12-18 credits per quarter. If this is not correct, please contact our office.

Estimated Costs for the 2020-2021 Academic Year: Your estimated total cost of attendance is \$72,662

Direct Cost (estimated charges billed by DU):	Estimated Indirect Costs (not billed by DU):
Tuition \$52,596	Books \$1,000
Fees \$1,179	Personal Expenses \$1,440
Housing \$8,949	Transportation Expenses \$2,189
Meals \$5,229	Average Loan Fees \$80
Total Direct Costs: \$67,953	Total Indirect Costs: \$4,709

Financial Aid Offered for the 2020-2021 Academic Year:

	Fall 2020	Winter 2021	Spring 2021	Summer 2021	Total
Grant, Scholarship and Waiver Eligibility:					
Chancellor Scholarship	\$8,667	\$8,667	\$8,666		\$26,000
Residence Hall Grant	1,000	1,000	1,000		3,000
Total Grants, Scholarships and Waivers:	\$9,667	\$9,667	\$9,666		\$29,000
Student Loan Eligibility:					
Direct Subsidized Loan	\$129	\$129	\$130		\$388
Direct Unsubsidized Loan	1,704	1,704	1,704		5,112
Total Loan Options:	\$1,833	\$1,833	\$1,834		\$5,500
Total All Aid:	\$11,500	\$11,500	\$11,500		\$34,500

Estimated Out-of-Pocket Direct Costs for the 2020-2021 Academic Year:

Estimated Direct Costs Without Loans: (\$67,953 minus \$29,000):	\$38,953
Estimated Direct Costs with Loans (\$67,953 minus \$34,500):	\$33,453

Find options to help manage your out-of-pocket costs on our website at www.du.edu/financialaid.

Make sure you know if the gift aid is merit or need-based aid!

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Below please find your **TENTATIVE** 2020-2021 financial aid offer.

Source	Fall	Spring	Total
Trustee Scholarship	\$7,500	\$7,500	\$15,000
Need-Based Oxy College Grant	\$2,253	\$2,252	\$4,505
Federal Work Study	\$1,550	\$1,550	\$3,100
Occidental College Low Interest Loan	\$1,100	\$1,100	\$2,200
Federal Subsidized Direct Loan	\$1,750	\$1,750	\$3,500
Federal Unsubsidized Direct Loan	\$1,000	\$1,000	\$2,000
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Total	\$15,153	\$15,152	\$30,305

Cost of Attendance 2020-2021

Direct Costs		Indirect Costs	
Tuition and fees	\$58,536	Books and supplies	\$1,240
Housing and meals	\$16,592	Misc./Personal	\$1,500
Total Costs (direct plus indirect): \$78,168			

Grants and scholarships

Total Grants and Scholarships	\$19,505 /yr
Grants and scholarships from school	\$19,505
Federal Pell Grant	\$0
Cal Grant	\$0
Outside scholarships reported on CSS Profile	\$0

Net Costs (Cost of attendance minus total grants and scholarships)

Net Costs	\$ 58,663 /yr
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NOTE: This calculation does not include loan and work options. See below for an updated net cost.

Loan Options*

Federal Direct Subsidized Loan	\$3,500
Federal Direct Unsubsidized Loan	\$2,000
Oxy Loan	\$2,200

* Maximum level based on eligibility as determined by Financial Aid Office. See award letter for details on institutional loan type.

Net Cost After Loans (Cost of attendance minus total grants and scholarships and loans)

	\$50,963
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Work Options

Work Study (federal or institutional)	\$ 3,100
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Other Options

Monthly and semester payment plans offered by Student Business Services Office

Parent PLUS Loans – your estimated eligibility is \$47,863

Non-federal private education loan



WHITMAN COLLEGE

Financial Aid Award Letter

Please accept, sign and return one

Student ID:

Your Financial Aid Award	Amount	Accept (Y/N)	Loan Amount*
Pearson Achievement Scholarship	\$9,000	_____	
Lomen-Douglas Scholarship	\$10,650	_____	
Subsidized Stafford Loan	\$3,500	_____	_____
Federal Work Study	\$950	_____	
Award Total	\$24,100		

*You may request a different loan amount, but please pay attention to the annual loan limits based on your class level. (Refer to general information sheet). Subsidized loan and work study eligibility is based on estimates and may change once your FAFSA results have been reviewed. Work study should not be used in calculating your payment. Work study wages are paid directly to the student.

Estimated Cost of Attendance (COA)

Tuition and Fees	\$46,142
Room and board	\$11,564
Books & Incidentals	\$1,400
Travel	\$250
Total COA	\$59,356

Expected Family Contribution (EFC)

Parent Contribution	\$29,800
Student Contribution	\$1,970
Non-Custodial	\$3,000
Tuition Benefits	\$0
Total EFC	\$34,770
Financial Need (COA-EFC)	\$24,586

HOW DO WE KNOW IF WE RECEIVED A FAIR AWARD?

○



CAP COST PROJECTIONS

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COA

.....

COST OF ATTENDANCE

“Sticker Price”



EFC

.....

EXPECTED FAMILY CONTRIBUTION

What colleges think you can pay annually



NEED

.....

AMOUNT OF FINANCIAL AID THE FAMILY IS POTENTIALLY ELIGIBLE FOR

SHOULD WE ALWAYS APPEAL?

○

Is It Ever A Waste Of Time?

GOOD CANDIDATES FOR APPEAL

Private College

COVID Impact

Retirement Distribution

Divorced / Separated / Remarried

(Watch out for IM/FM Colleges!)

Business Owners

Better offer from competing college(s)

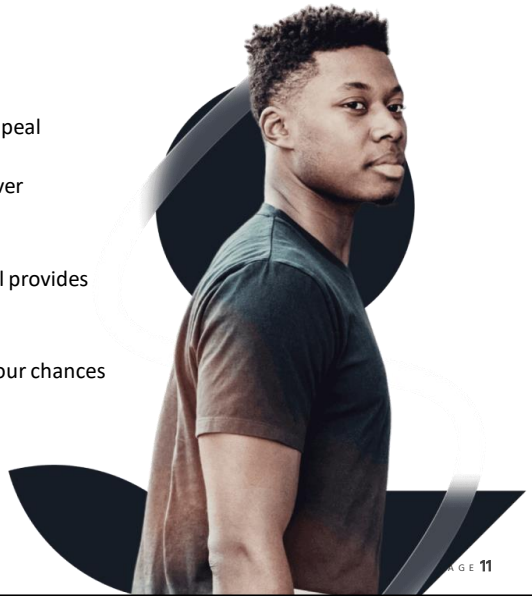
BAD CANDIDATES FOR APPEAL

State / Public Colleges & Universities with no changes and no one-time distributions

ASSESSING YOUR CHANCES



- ✓ Know where you fit in their admin profile
- ✓ Understand that public colleges are less likely to entertain an appeal
- ✓ Many colleges accommodate requests that they would have never considered 10 years ago
- ✓ Go to [College Aid Pro](#) to see how much non-need aid the school provides
- ✓ Compare your offer to their discount rate
 - If you are expected to pay less than their average family, your chances of success increase
- ✓ Must take action well **before May 1**



GUIDEPOSTS FOR YOUR SUCCESS



- ✓ Understand the implications and limitations of Early Decision
- ✓ Demonstrate your interest throughout
- ✓ Stay respectful no matter how frustrated you might become
- ✓ Nurture personal relationships with college professionals
- ✓ Complete every step the college recommends promptly
- ✓ Compare your offers, especially between "like" institutions
- ✓ Be prepared to show competing offers (hang onto ALL offers you receive)
- ✓ Compare 4-year and 6-year graduation rates to evaluate likelihood of 5th year
- ✓ Appeal to correct department: Admissions or Financial Aid?



HOW TO APPEAL FOR THE BEST POSSIBLE PACKAGE



1. Bring Color /
Background To Your
Story



2. Ask For Specific
Amount Of Additional
Aid



3. Show Awards Offered
By Other Colleges



4. Challenge Expenses
Not Considered On
Taxes



5. Be Persistent!
(Demonstrate Interest)



6. Student Lead The Charge

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BEFORE APPEAL



Financial Aid

Award Summary

Financial Aid Year

Select the term hyperlinks below to see more detailed information.

Aid Year

Award Description	Category	Offered	Accepted
Provosts Scholarship	Merit	22,000.00	22,000.00
Unsubsidized Direct Loan	Loan	5,500.00	0.00
Parent PLUS Direct Loan	Loan	4,000.00	0.00
Aid Year Totals		31,500.00	22,000.00

Currency used is US Dollar.

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AFTER APPEAL



Before: \$22,000 free money

After: \$31,700 free money

Financial Aid

Award Summary

Financial Aid Year

Select the term hyperlinks below to see more detailed information.

Aid Year				
Award Description	Category	Offered	Accepted	
Chapman Grant	Grant	5,700.00	5,700.00	
On-campus Housing Grant	Grant	3,000.00	3,000.00	
Provosts Scholarship	Merit	22,000.00	22,000.00	
CW/Journalism Scholarship	Talent	1,000.00	1,000.00	
Subsidized Direct Loan	Loan	3,500.00	3,500.00	
Unsubsidized Direct Loan	Loan	2,000.00	2,000.00	
Parent PLUS Direct Loan	Loan	4,000.00	0.00	
Aid Year Totals		41,200.00	37,200.00	

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CAP Is Your Partner for College Funding

Whether you want a better way to help your clients plan for the cost of college, or you just want a trusted partner you can introduce clients to so they don't get in over their heads with debt and rob their retirements, we've got you covered.

1
Be the Expert for Your Clients

Guide your clients with professional tools and support.

What does it cost? \$99/month

- Discounts for member associations like FPA, NAPFA, and XYPN

Who is this for?

- Advisors who want to provide great college planning advice

What do you get?

- Pro Software and Family Portal
- Project need-based aid and merit scholarships at 3,700+ colleges
- Orbitz-style school search
- Every scholarship at every school
- Professional community, training, and world-class support

2
Treat Your Clients to Expert Help

Include MyCAP in the value YOU offer, without lifting a finger.

What does it cost? \$149-\$299/client

- 1-19 clients = 15% discount
- 20 clients = 20% discount
- 30+ clients = 30% discount

Who is this for?

- Advisors who want their clients to get expert financial-aid guidance they can trust, but don't want to be the experts themselves

What do you get?

- MyCAP Software for your clients
- 1-on-1 Guidance for your clients
- Co-Branded web page
- Exclusive access to on-time webinars for your clients

3
Refer Your Clients to Expert Help

Parents and students have financial-aid and scholarship questions. We have answers.

What does it cost? Nothing

- 15% discount to your clients via unique link and coupon code

Who is this for?

- Advisors who want to connect their clients with the best resources and experts at a discount, but not assume the cost

What do your clients get?

- MyCAP cutting-edge software
- Project need-based aid & merit scholarships at 3,400+ colleges
- Orbitz-style school search
- Every scholarship at every school
- 1-to-1 focused expert guidance

And leverage our FREE 5-part webinar series "The Future of Financial Aid"
Click below to schedule a call with a member of the CAP team to learn more.

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NEXT STEPS

We are here to support you!

FINANCIAL ADVISORS

Talk with CAP about how we can support your practice

Book an Intro Call with Dave Bowman

[HERE](#)

Join Roundtable!
[Click Here](#)

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