



A BETTER APPROACH TO COLLEGE

The College process is more complex than when today's parents went to college. The costs have skyrocketed, and employment opportunities require more strategy. This is why [these advisors and banks](#) trust their clients to CAPlus. Having worked for over 10 years with over 5000 students, we'd like to walk you through some novel approaches, which include bringing private colleges closer to SUNY prices, regardless of family income. A good overview can be seen on the 30 minute "[It's About Money](#)" and 60 minute "[PBS WCNY Financial Fitness](#)" programs.

This is likely the **largest purchase decision you will ever make**. If each of your students takes a \$25,000 loan each year, and pays with the loan source the college offers (\$830/mo) over twenty years, the cost of undergrad per student doubles to \$199,000!



MAJOR & CAREER

Too many students (over 60%) change majors 4X and spend 5 to 6 years as an undergrad. This is entirely preventable. Our College Coach process helps them get closer to their right major and eliminate false starts so they get out in four years. 53% of recent grads are unemployed or in non-degree jobs - and half have moved back home. Just as serious, many who could have picked the right major for a satisfying and interesting career, end up plugging along in a job that does not harness their true potential as a person. This is why we developed our **personal College Coach** program. We have **so many students who come to life** when they merge their true interests with practical career goals, and a more refined choice of major with practical employment and income projections. We also stay with you for mid-course fine-tuning throughout college on job acquisition. Our dedicated college coaches meet personally with your student.

COLLEGE SELECTION & COST REDUCTION

Wisely selecting the right college – Our seasoned team and proprietary database help us find colleges that you may not have considered. This information allows us to negotiate private colleges closer to or lower than state schools. Having a cohesive strategy through undergrad and grad school saves money.

Getting the best first offer – Optimizing the FAFSA, Essay, and Interview with our experts always improves the first offer. We also know which majors get the best offers and integrate with your major, career plan, and our complete **NCAA sports process**. Undeclared or liberal arts receive weaker offers. **Loans** – Finding the lowest cost loans each year.

Negotiating the first year – This is why the NY Times featured this nationally unique approach. Since we know the scholarship histories of each college and major, shortfalls of enrollment, and specific colleges/programs to use as leverage, we can predict outcomes. Each spring we measure the reduction we gain for new students, from the already better than average first financial aid offers which is shown on the back page. Then if students have B or better averages, we use a similar approach to further reduce the cost each year. You should understand that without specific knowledge of the right price to ask for, and knowing who the prime competitors for each major, it is difficult to see these results. We understand the nuances of differing built-in barriers that colleges use. We grow by referral and review your situation first before offering to work with you in order to have good results.

Getting through in 4 years – Too many students change majors 3-4 times and average 5.5 years as an undergrad. Our process helps them get closer to their right major and eliminate false starts so they get out in four years. SUNY colleges average 6.5 years due to overcrowded pre-requisites, and less flexibility when changing majors. We like to see you benefit from a good private at near to or even below SUNY prices. (see next page).



GRADUATE SCHOOL & CAREER

Due to higher grad tuition, our process is very fruitful in graduate school, law school and med school. During all years of college we maintain focus on acquiring the first career position, and fine-tune the academic program for that purpose, then personally meet with students to train them in proven job interview and networking skills.

COMPREHENSIVE CARE

We've had clients tell us the time savings alone is worth it. Eliminating the guesswork and visiting the right colleges rather than travelling half the country is worth it alone. We help you with **financial aid forms, applications, essays, college interviews, college visits**, and all the moving parts of the decision through a very personal relationship. **Peace of mind** that you are doing it right the first time is invaluable. We know the differing cultures of the colleges and which ones your students will thrive in. You have a busy life. We cover you from high school through graduate school for a one-time fee that works out to \$500 or less per year, and half of that for subsequent students.

Standard Services - Setting your Student up for Life	
Undergrad & Graduate Overall Strategy	Getting the best first offer
Career & Major Selection***	Negotiating original cost reductions
Expected Salary projections & job fit	Progressive additional reductions each year
9-12th Grade Prep & Positioning	Finding lowest cost loans - each year
NCAA Sports and coach marketing	Annual FAFSA & tuition review
Comprehensive College search & selection	Checking progress for major & career
College visit support and guides	Grad School - same as above
Application, Essay, and FAFSA help	Job interview & networking training
How to control a campus interview	Loan consolidation & mediation

< Click for Detail

Examples are the best way to explain. The below chart depicts the benefits we've seen from a comprehensive approach with over 5000 students. The numbers which are specifically measureable are stated. Each family is different, which is why we always look carefully at yours first, and provide discussion and review before offering to work with you.

SAVINGS CATEGORY	4 Year Total	REMARKS
Viable major & career	\$\$\$\$\$\$	Lifetime impact. Also declaring the right major brings larger offers
Strategic Plan & informed college selection	\$\$\$\$\$\$	Very large impact. Many have thanked us for saving over \$100,000 here
NCAA Sports marketing & coach program	\$\$\$\$\$\$	Sports resume, coach search, integrated academic strategy. All included
Better first offer than typical	\$\$\$\$\$\$	Large impact due to better FAFSA, app, essay, interview coaching & above
First year negotiations from improved offers	\$17,200	2014 results of reductions from already good offers (5000 student experience)
3 following years appeals - further reduction	\$7,500	Call for personal assessment if you are already in college
Grad School Savings	\$\$\$\$\$\$	Identification, strategy, tuition negotiaton each year. Includes law & med
Avoidance of 5th year in college	\$\$\$\$\$\$	\$20,000 - \$50,000 Due to early and correct major/career selection
Opportunity-cost of not working that year	\$\$\$\$\$\$	\$50,000 and up
Better student loans	\$\$\$\$\$\$	We find the best loans each year and save \$10's of thousands over time
Networking and Job Interview Training	\$\$\$\$\$\$	Job focus in college then Personal training on how to network and interview
Value of your time	\$\$\$\$\$\$	Save tremendous time, guesswork, remove the worry of not optimizing
Better career and life outcomes	\$\$\$\$\$\$	The high school / college years set you up for the rest of your life
Total	\$\$\$\$\$\$	A large number, and a solid start to life

Learn about free strategy coaching session

At Special Topics on CollegeAssistancePlus.com/CNY

Or contact John Decker at 315-656-7973

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