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The Business of Negotiating for More College Aid

By TANYA MOHN

CHOOSING a college should be more like buying a car — or at least that's what Paul Celuch thinks. Find one that fits your taste, lifestyle and budget, he says, then negotiate the best deal. After all, you shouldn't buy a Lexus if you can't afford one — and, whatever car you buy, do you really want to pay the full sticker price?

"We approach college like any other large consumer product," said Mr. Celuch, a former corporate executive who is now an educational consultant. "It's big business, and you're the consumer."

The college admissions frenzy has spawned a cottage industry of private tutors, SAT prep classes and consultants to assist applicants with most everything from recommending activities to polishing essays. And when it comes to dealing with the rising costs of college, experts say, people are flocking to financial planners.

Mr. Celuch said the consulting firm that he helped to create in 2004, **College Assistance Plus**, near Rochester, has found a niche in helping students negotiate the application process for a good academic fit, but with a focus on finances.

"We approach college like a large consumer product"

He got the idea to start the company several years ago while teaching a money management class at Lima Baptist Church in Lima, N.Y., where he is deacon. "I became aware of the huge impact that college debt was having on our church's members," said Mr. Celuch, who put his

two sons through college without borrowing. "People told me, 'This is destroying our family.'"

According to a recent College Board report, the volume of student borrowing from private sources has skyrocketed as college costs have risen and as family income, grant aid and federal loans have failed to keep pace. Data from the National Center for Education Statistics indicate that the share of students seeking aid for undergraduate education increased steadily, to almost 75 percent in 2003-04 from around 30 percent in 1989-90.

"We needed help," said Greg Fuerst, of Howard, N.Y., a father of four. Two children were already in college, and he was \$65,000 in debt paying for it when he sought out College Assistance Plus about a year ago, he said. "We were experiencing stress we never would have imagined."

His daughter Carly, then a sophomore at Keuka College in Keuka Park, N.Y., had financial aid, but it wasn't enough. Mr. Celuch encouraged her to apply to transfer to another school that was strong in occupational therapy, her major.

Based on the company's data base, which tracks college endowments and past financial aid awards, and on Carly's high grade-point average, Mr. Celuch chose a school "more hungry, and probably a little more aggressive," than Keuka. He was correct that it would offer more aid.

Mr. Fuerst then sent a letter to Keuka, detailing the other school's offer. "All of a sudden, there was more money," Mr. Fuerst said: a \$5,000 scholarship and a resident-assistant position. Together, they

totaled \$6,785, in addition to the \$7,500 award that she received each of her first two years.

With a total of \$14,285 in aid, Carly remained at Keuka. Mr. Fuerst said that it was possible that his daughter would have received more aid by approaching Keuka directly, without a counteroffer or the help of College Assistance Plus, but that he "wouldn't have done it on my own."

Carolanne Marquis, executive vice president of Keuka College, said she could not comment on Carly's situation, but said that generally when appeals or counteroffers are presented to the college, it assesses them "very carefully," weighing students' financial and academic circumstances before making a decision.

"We work very hard to meet their needs," Mrs. Marquis said of all students seeking financial aid, but "if another school has deeper pockets, sometimes there is nothing we can do."

"Help make sound decisions to avoid going into debt"

Walter J. Krieg, president of the Princeton, N.J., franchise of College Assistance Plus, said the company hopes to help clients make sound decisions to avoid going into debt. In community presentations, he highlights what he sees as common trends: that guidance counselors are often overburdened with too many students and do not have the experience or the time to focus on finances, and that more and more students are often changing majors, transferring or taking five or more years to graduate.

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