



Sample Personal & Corporate References

A growing number of banks, credit unions, financial advisors, and CPAs who have used CAPlus services now actively promote this to their client base as a way to make a lasting difference to families.



<p>Oakwood Financial Services</p> <p>Oakwood Financial Services provides comprehensive financial planning with a specific focus on retirement planning. They strive to treat clients with the same care with which they would treat their own families' finances.</p>	<p>Wealth Resources Network</p> <p>Wealth Resources Network is a financial services firm based in Liverpool, NY. They offer wealth management and advice to clients across the country.</p>	<p>EFP Rotenberg</p> <p>EFP Rotenberg is a 200-person Certified Public Accounting firm, headquartered in Rochester, NY, with a broad range of specialized accounting services and work as Greater Rochester's second-largest locally owned accounting firm.</p>	<p>Fairport Savings Bank</p> <p>Fairport Savings Bank is a community savings bank serving greater Rochester, NY area, including Fairport, Tonawanda and Tonawanda. It is a premiere provider of mortgages, consumer loans, checking and savings products.</p>	<p>Acuity Advisors and CPAs</p> <p>For the past 22 years, Acuity Advisors and CPAs have been providing individuals and companies in the Rochester, NY area with tax-related, tax, accounting and financial reporting services.</p>	<p>Erie Federal Credit Union</p> <p>The Erie Federal Credit Union is not a bank, savings and loan, or a brokerage house but a Full-service Federal Credit Union with a community charter.</p>	<p>Stambaugh Ness</p> <p>Stambaugh Ness, LLC is a CPA/Business Consulting firm that serves the Central Pennsylvania and Northern Maryland region. It combines experienced staff and quality resources to keep a hand on their client's pulse.</p>	<p>Finger Lakes Federal Credit Union</p> <p>Finger Lakes Federal Credit Union helps its members achieve their own financial goals by providing convenient, high-value financial products, delivered with exceptional personal service.</p>
<p>Generations Bank</p> <p>Generations Bank has combined with business and residents in the Northern NY Finger Lakes region since its founding in 1970, while maintaining a strong commitment to each and every community in which it operates.</p>	<p>Cooper/Haims Advisors</p> <p>Cooper/Haims Advisors, LLC is a financial investment advisory firm headquartered in Victor, NY. The firm manages over \$200 million in assets under management.</p>	<p>Sage Rulley</p> <p>Sage, Rulley & Co., Inc. is a financial investment advisory firm headquartered in Rochester, NY, helping clients understand the types of financial decisions they need to make and the options available to them as a 100 percent St. Sage Rulley.</p>	<p>St. Plus Credit Union</p> <p>St. Plus X Church Federal Credit Union is a non-profit cooperative financial institution, chartered by the Federal government, and owned by its members. Members enjoy low cost loans, high dividend savings, and free checking.</p>	<p>Ukrainian Federal Credit Union</p> <p>The Ukrainian Federal Credit Union began in 1982 to serve the Ukrainian community in Rochester, NY. It has since expanded to offer personalized financial services to members across the United States.</p>	<p>Schlabig & Associates</p> <p>Schlabig & Associates, Ltd is a trusted provider of tax and accounting services to clients in Rochester, NY and a member of the 800 Section Alliance.</p>	<p>Provvidenza & Wright</p> <p>Provvidenza & Wright is a Rochester-based accounting firm with more than 20 years of experience and offers financial, tax, and advisory services in the small and medium cap market.</p>	<p>Mengel Metzger Barr & Co</p> <p>Mengel Metzger Barr & Co is a certified public accounting firm that provides guidance to clients in the Rochester, NY area. MMB&C is a member of the 800 Section Alliance.</p>
<p>The Summit</p> <p>The Summit Federal Credit Union is a non-profit, member-owned, full-service financial cooperative. The Summit provides a full range of affordable financial products and services to members in Western and Central New York.</p>	<p>Cobblestone Capital Advisors</p> <p>Cobblestone Capital Advisors is a registered investment advisor firm located in Rochester, NY, managing private and institutional funds. Cobblestone offers a large variety of portfolio management and investment consulting services.</p>	<p>Family First FCU</p> <p>Family First Federal Credit Union is a small, home-based credit union for families, NY educators, but it is now a full-service financial institution with more than 11,000 members and over \$100 million in assets.</p>	<p>Xceed Federal Credit Union</p> <p>Xceed Federal Credit Union was originally formed in 1984 as a credit union for associates of Xerox Federal Credit Union. Today, they are the workplace credit union for Xerox employees and other businesses across the country.</p>	<p>Buffalo Community Credit Union</p> <p>The Buffalo Community Federal Credit Union is a nonprofit financial institution that provides a full range of services to clients throughout Erie County, NY.</p>	<p>Meridia Federal Credit Union</p> <p>The Meridia Federal Credit Union is a nonprofit financial institution that focuses on the personal approach to financial services.</p>	<p>Cornerstone Federal Credit Union</p> <p>Cornerstone Federal Credit Union is a nonprofit financial institution that offers financial services along with great care.</p>	<p>Brookport Federal Credit Union</p> <p>Brookport Federal Credit Union provides the members of its credit union family with value, convenience and excellent resources that help them set and achieve their financial goals.</p>
<p>Ever & Green Federal Credit Union</p>	<p>SAGE Scholars tuition rewards</p>	<p>SGROI FINANCIAL</p>	<p>great eric</p>	<p>Ereco Community Federal Credit Union</p>			

Over 6800 students have benefitted from the very personalized CAPlus partnership

Learn from these family & school stories about a different way to approach college.

Below are some letters we received from families and school officials. I'd be glad to connect you with any of these people if that would be helpful for you.

John Decker jdecker@CollegeAssistancePlus.com 315-656-7973

George Allen – Financial Advisor & Parent - Having been in the financial services career for nearly 30 years, I have had a myriad of clients have kids head off to college. The cost is significant and quite often hard to navigate to find the right school for kids can be big expense. Setting aside the cost of college, choosing the right school with the right degree/curriculum can be a challenge for many parents and students today. These families have been very thankful for my introduction to CAPlus! They can be especially helpful to those that don't have the time to do the research. I love how they partner with families all the way from high school to college and graduate school to help students find the right career and major, the right colleges, and minimize student debt by negotiating tuition and employing many other cost reduction strategies. I have been using them for my daughter and my soon-to-be High School Junior son. – George Allen, Northwestern Mutual

Dave Mushott, High School Guidance Counselor - I have had the privilege of working in the field of education for over 17 years. During this time, I have served as a teacher, athletic director, vice principal, and the last six years as the Director of Student Services and Guidance at Worthington Christian High School. During my tenure as guidance counselor, I have had the joy of helping over 500 high school seniors with the college application process. Though it has been a struggle at times to keep track of all the information on colleges and universities, scholarships, loans and grants I have enjoyed the journey. "What college is best for the student?" "Which university has the best programs?" "Which school produces the best pre-med applicants?" These are just a few of the questions I have faced through the years.

Things changed about two and a half years ago when representatives from College Assistance Plus came to my office to discuss how I could become a better guidance counselor and help my students with these difficult questions. I realized that their knowledge of the college application process far exceeded my own. I couldn't spend enough time with them to learn all the things I needed to be the best kind of good counsel I could be!

The best way to understand how CAPlus works is to consider the illustration of buying a new house: Your friend sells real estate. Imagine if you had him with you step-by-step through the entire process to make sure you got the best deal. You could make sure that you had the best information and the right house for your individual needs. This is what CAPlus does. Truly professional guidance counselors, they understand the college process from start to finish. I have personally sent several dozen families to CAPlus for their college planning, and they have had great success. I fully endorse their professionalism and their hard work, and their services. When you sign up for College Assistance Plus you're not just getting a business deal. You're getting a relationship - one that will change your outlook on college and the application process.

Terry Quinn – Principal, Mercy School This is a letter of recommendation for John Decker and the CAPlus or College Assistance Plus program. I am Terry Quinn, the principal of Our Lady of Mercy School for Young Women. We are a college prep school in its 86th year of existence. Our Lady of Mercy is sponsored by the Sisters of Mercy and is an all-girls school of approximately 735 students grades 6-12. Last year we had 134 graduates who earned 22.5 million dollars in scholarship offers.

Over the last four years, we have used CAPlus for evening meetings with parents as they embark on the college process. It helps our parents understand the process of working with colleges to get the most financial support possible. As principal, I am careful not to support and/or promote one service over another. CAPlus does a great job of informing the parents without an overwhelming push to use their company.

Our parents leave the meeting with a better understanding of the process and the resources available from our school and outside agencies that can assist families with this complex process. I think that John Decker and the others who have presented to the parents of our school have found the delicate balance within their presentation.

I do not hesitate to endorse John Decker and CAPlus in this capacity. Please let me know if you have any questions. You can contact me at 585-288-7120 x303 or email at tquinn@mercyhs.com.

Sincerely,



Terry Quinn

Principal

Our Lady of Mercy School for Young Women

Mary Kay - Academic Director of a College Accounting and Finance Dept - " I think that CAPlus was VERY helpful. Based on their suggestions, I believe that we received the most aid possible, given their suggestions. The input they provided saved us money that more than covered the fee. In all cases, I know we got the absolute maximum aid for the particular school, due to the help of CAPlus. My younger son, got a free ride for tuition and he was not at the top of his class, a 90 average and average SATs. CAPlus plus also helped us set our expectations with our kids early on, which was very helpful. For example, my oldest son wanted to go to Tufts initially. At close to \$60,000 and growing every year, there is no merit aid offered and we did not qualify for need based aid. My son had talked to CAPlus and they helped him early on see that it likely is not worth the differential if you have other very good options. He ended up not even applying to Tufts. He plans on going to grad school, where he will likely get a grad assistantship and have it paid for and then he can go to a top name. (A point they made). In the merit based aid, the helped us early on establish the differentiating factors for our boys (we only have boys, but they do this for girls as well :)). I think CAPlus is the best investment in college you can make. There will be some area that they will help you with that will make it clearly worth the investment. I have many friends that say the same. Lastly, the team is first class. They do this more to help people than anything else. You couldn't ask for a better team to work with!"

Paul - I am very pleased with CAPlus. In the first month of service, CAPlus saved me \$20,000 in REAL cash, while pointing us in a better direction. Paul Celuch coached me in how to approach one school regarding my daughter's tuition. By following his guidance exactly, the school gave my daughter a scholarship that resulted in a \$20k reduction in her tuition at Gordon College! She is now a senior and is going to be seeking CAPlus guidance regarding Graduate school in her chosen field of endeavor.

A second daughter just now received assistance in career planning from CAPlus. With your assistance, my daughter is now much more confident in her next moves. CAPlus went even further to identify a post education position where, after three years, she will have any and all student loans covered by her employer. WHERE ELSE can you get that kind of guidance??? We were very pleased with your help in choosing and funding college. We are equally thrilled with your ability to help post- graduation. CAPlus actually offered to assist in identifying reasonable sources for consolidating student loans post-graduation.

I can't say enough about how positive our experience with CAPlus has been!

Letter to Paul Celuch, CAPlus Founder

As promised, I am emailing highlights from the notes I took when I called your references. I very much enjoyed speaking to each reference and really appreciate the time they took to tell me their particular story, how they knew you, and what CAPlus did for them. Here are the comments that helped us make the decision to work with CAPlus:

- College Assistance Plus helped us think outside of the box.
- CAPlus brought colleges to the table that we never heard of.
- They emphasize graduating without debt.
- CAPlus helped our family treat the decision as a business decision instead of falling for the college's sales pitch.
- College Assistance Plus helped our son be more realistic.
- CAPlus was fantastic at negotiating packages.
- We had access to CAPlus and the entire team whenever we needed to.
- CAPlus helped move our daughter through the process; she listened better to an outside voice.
- The packaging of our student led to much better aid.
- CAPlus knows every trick in the book to maximize aid.
- College Assistance helped our student think in a balanced, more long term way.
- Paul helped us tease out the reality from the sales pitch on a college visit.
- CAPlus helped us negotiate every year; we never paid tuition increases.
- Our student graduated on time and went onto a big name graduate school.
- CAPlus guided us not to put all our money into undergraduate school but save for high end graduate school.

Sincerely, Sue

George & Kathy - John Decker and our CAPlus team worked hard to smooth the challenging transition for our son into RIT 5 year engineering masters degree program. Like many families, we were ill prepared financially for college, not to mention RIT's rates. The CAPlus team utilized Alex's grades and other strengths to save precious resource \$\$\$money - which paid their fee in the 1st year...every dollar saved in years 2 – 5+ will be "gravy". Alex made the dean's list and is the only student he knows of without a student loan! Whether for your child, grandchild or a family in need ... CAPlus is a wonderful investment. Thank you so much!

Todd - - When we signed our 4 children up with CAPlus we looked forward to help with the college search process and the applications. We already had questions with the FAFSA and CSS Profile, and I knew more would follow. We have been extremely pleased with the essay help, the common app help and all the financial forms that need to be filed, but I never imagined we would clearly recoup our investment so quickly. We have already received additional scholarship money our son's first year of college to pay for our total investment to CAPlus. We now have experts on our side for the next 10+ years to answer all our questions and help us save money!!
Thanks, **Todd**

Marissa -

Note, we helped this family identify St Lawrence as a better school than they were looking at with the right programs, cost, and the ability to play on the golf team. We helped them achieve a great first offer, then appealed for more saving an additional \$18,000 over four years, and may do so further in the future.

Paul - Just a quick note to thank you for taking the time from your traveling schedule to meet with us on last week in Syracuse. Our conversation was insightful and helpful for Nick as well as Joe and I. The information you shared was fuel in Nick's mind and soul for him to act and move forward with. We speak with Nick often and each conversation he refers back to the meeting with you and the ideas you planted or reaffirmed for him. It's difficult being a young person today with all the challenges and the variety of daily choices they have in front of them. No wonder so many young people say they often feel overwhelmed because there is SO much. We appreciate EVERYTHING you and your team have done and continue to do for Nick (and us), helping him "focus"

on his goals/dreams and what's important and to always be thinking big picture (now and for his future). We also want to thank you for forwarding to Nick the name of the young man to contact for more information at UB's Dental School. It will be good for Nick to get an insider's perspective on things and a look at what's ahead to help plan out the next couple of years i.e. class selection, testing, job shadowing, internships etc. Hi Theresa~ Just a quick note to thank you for setting up the meeting with Paul last week. Things worked out very well. He truly is inspiring :-). Theresa, thank YOU again your time and efforts to collect all of our questions / concerns and communicate them to Paul. I so appreciate all you have done for us over the last year. Thanks again and look forward to touching base with you again soon.

Bob - "John Decker and the staff at CAPlus have helped us so far to guide our daughter Hannah through some of the most critical steps in the college search process. For instance, last spring, Hannah's Junior year in High School, I appreciated their timely advice on ways to help Hannah to maximize her SAT and ACT scores. More recently, their insights about specific schools and majors have really helped us to make the most of the time spent exploring majors, visiting colleges and making contacts among the faculty and admissions staff. We see the fruits of this now as Hannah is really, really focused on the application process and has narrowed down her list of schools. I've appreciated their ongoing support and encouragement in our own efforts to help Hannah apply what she knows about herself, her interests, passions and strengths, to her plans for careers, majors and colleges."

Katlyn – The family's financial advisor asked us to contact the family. The parents were looking at sending Katlyn to St John's for \$52K per year to study photography. Neither Katlyn's grades, nor SATs were particularly helpful, so we felt we could only negotiate a smaller size scholarship. Katlyn would carry most of the loan, with parent co-signing. We coached the parents how to approach Katlyn to take ownership and enter a SUNY school, get good grades, then negotiate with a private school, as well as target a marketing degree that used photography. The family came to a workshop in Dewitt just to thank us for saving over \$100,000. Katlyn become motivated and achieved a 3.93 GPA and was on Deans list at Buffalo State. We were able to get her into Cazenovia Collage at \$24,000 for a much more viable Marketing Communication degree and is attending at is less than half of what she would have paid at St Johns and is in love with the school.

Monica

I have never regretted my investment in this service, and feel that it has more than paid for itself. College and the entire process of visiting colleges, applying to colleges and the financial aid system has changed dramatically since I applied to college in the 80s! I would have been lost without CAPlus guiding me and my student/daughter thru the entire process, reminding us of important deadlines, helping my daughter with her resume, application essays, etc.

The staff at CAPlus are great, especially our advisor, Brenda. She was extremely helpful with every step of the process, including helping us with the FASFA two years in a row. She had great insight into applying to "leverage" colleges in order to have some good financial aid packages to use when negotiating with my daughter's first choice school. My daughter ended up getting a better package at her first choice (UNH) than any offered by NY state schools!

I am also impressed that the quality of service does not diminish once the student is accepted and in school. We had a few reasons to contact Brenda this year with questions related to my ex-husband's employment status changes, my daughter's issues with changing her major, etc. and Brenda still replies to our emails promptly, and is always willing to help in any way she can, including taking the time to call UNH to help us with negotiating their process for major changes. She has developed a personal relationship with my daughter to the extent that my daughter feels comfortable emailing Brenda for advice. When you look at how expensive college is, the costs that occur with mistakes filling out the FASFA, missing important deadlines or not knowing how to negotiate financial aid packages can add up fast and make it an even more expensive proposition. I appreciate all of the services we have received to date! Thanks.

Andy - A grandfather who purchased services for his granddaughter - As a loving Grandpa, I always look for ways to give my grandchildren guidance and gifts that encourage them on their path to adulthood. When my oldest Grandchild began the college search process, I noticed the stress impacting her negatively. As a typical guy, I wanted to fix it. That turned out to be more difficult than when she was a 5 year old struggling with a puzzle. I was introduced to CAPlus and found their services and resources to be the answer to helping without being intrusive. She is now working through the process of finalizing her decision about what college to attend and how to approach the finances but she is engaged in the decision making and I am so blessed to be able watch the process.

A student entering graduate school:

It is with great satisfaction that I recommend College Assistance Plus for assistance in applying for graduate school heard about CAPlus through a family member who recommended that I meet with them to discuss my applications and the intricacies of the financial aid process. I met with Paul Celuch several times over the next few months, and as my acceptances continued to roll in, Paul and the CAPlus team continued to provide me updated information about cost of living, tuition expectations, and loan costs for each school I was considering. Paul made himself available routinely, and was easy to communicate with about the process. When considering schools, students often only know location and tuition and have a superficial understanding of how one school might “rank” over another. Students do not always have the benefit of knowing the costs of living and other financial statistics to consider for each school to which they may apply. CAPlus was able to provide all that, and often Paul was even able to discuss, in specific detail in some cases, the social life and communities in each location I was considering from his own personal experience. Most important of all, perhaps, were the informal conversations I was able to have with Paul about where I actually wanted to attend school and where I would be truly happy. Paul was able to reflect my goals and desires back to me to help me identify the best overall fit for my education and future career. Thanks to Paul and the CAPlus team, I was more informed and aware of the real costs of each program I was accepted to, and I was able to choose the best fit for me and my personal goals, not just the school with the nicest name. When I finally made the decision to attend my chosen graduate school, Paul and the CAPlus team took my input and helped me draft an effective letter to the financial aid department which not only helped me meet key decision-makers within the program, but allowed me to earn a sizeable scholarship for my studies. CAPlus helped me from the first day I found out I was accepted to graduate school through the entire process until I made the final choice to attend the school I wanted. CAPlus helped me with my FAFSA, my loan applications, and even helped me secure a sizeable scholarship. Without College Assistance Plus, I might be in the wrong city at the wrong school paying entirely too much for my education simply because I was unaware their services were available or unwilling to look for assistance. They took me step by step through the process and helped me find the best fit for me, and I will be forever grateful for their services.

A SHORT TOUR OF OUR OFFICES



CAPlus Can Help!

We, like you, are concerned with the financial future of our families. Families today are borrowing a huge amount of money to pay for their children's college educations. Watch this short, entertaining video to learn more about College Assistance Plus and how we can help you set your child up for success with minimal college loans.



John Decker
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Arrange your free College Coaching Call

Contact John Decker at 315-480-1232 or jdecker@CollegeAssistancePlus.com