



5 STEPS

to making college

more affordable

A Free E-Book From **Class 101 College Planning Services**

College is More Affordable Than You Think

These 5 Steps can unlock college for any student

The college selection and application process is broken for most students. They simply don't understand how to select the best schools and don't start the process until it's too late to apply for grants and scholarships. Many also do not get enough personal attention from their school guidance counselors. The typical high school counseling experience is often time crunched and impersonal. In fact, if students are able to get individual time with a counselor to focus on the college process, they often receive less than an hour during their entire high school career.

The average tuition for a public college education is approximately \$20,000, and the cost for private colleges is nearly twice that amount. That's a shocking 40% increase for public four-year institutions since 2005, according to the College Board. As a result, more than 40 million Americans are saddled with student loans, collectively racking up trillions of dollars in debt. Worse, the rate of students dropping out of college is tragic, with many students ending up at the wrong schools and unhappy with their college experience. Nationally, one out of three* incoming college freshmen never makes it to their sophomore year, according to U.S. News & World Report.



It doesn't have to be this way!

Class 101 is a national college planning service that is dramatically transforming the college selection process for thousands of high school students. We offer a much-needed solution, giving each student personal planning time – up to 30 hours annually. Class 101 students apply to an average of 10 schools and receive more than \$200,000 in scholarships and aid, and students who go through our program tend to stay in school. The drop out rate for students that use our program is far below the national average student drop out rate.

Our team of college planning experts at Class 101 believes that college doesn't have to be expensive or a disappointing experience for students. With more than 4,000 colleges to choose from, we help identify the perfect school for students, regardless of their background or interests, while helping them save as much money as possible.

*Source: <https://www.usnews.com/best-colleges/rankings/national-universities/freshmen-least-most-likely-return>



What if a student could find the perfect college AND save money on expenses?

The first step toward to a student's college success is to start planning NOW. Planning for college can be done as early as freshman year in high school, and this is an ideal time to start the exploring different options. Most students wait until the end of their junior year to start researching colleges, and by then they may be missing out on helpful financial opportunities. Below are the 5 steps to making college more affordable

Step 1: Create a College List

Developing a list of potential colleges is the most important step students should take their freshman year of high school. The average high school student chooses from two or three schools. Often, these are the schools their parents attended or the schools that are popular go-to picks among their peers. Unfortunately, this small selection of schools is often limiting for students. Those schools may not specialize in what they want to study and may not offer the right scholarship opportunities, or simply may be the wrong cultural or social fit. Class 101 can help with this process.

A college list may include both public and private schools, schools in and out of a student's geographic area, and schools that are suitable for the student socially and culturally.

Five important factors should be considered when creating a college list:

1. Location, location, location. Consider the distance of schools from home and how comfortable the student is with being away from home. Look at colleges far away as well as close to home. A student may fall in love with a school that is far away from home base but that is a great fit and awards the right scholarships and grants. The important thing is to be open minded and to look at a wide variety of schools.

2. Amount of available grant money. Some schools recruit specific types of students and have more money to give out to them. Don't assume that college has to be expensive, even the really high-priced liberal arts schools. In some cases, it is less expensive to attend a \$50,000-a-year private college than it is to go to a local or state public university.

3. Major areas of study - Some colleges are ranked higher for certain concentrations of study. Students interested in pursuing a music career, for example, should narrow their college lists to those with strong music programs. It's a good idea to create a list of 5 to 10 schools with strong programs in students' areas of interest and then look at all of them.

4. Special scholarships - Many students have special interests and passions, and colleges may offer scholarships focused on those areas. Starting the college planning process early allows students to have time to compete for them. These scholarships can be difficult to find, however, especially if students are not familiar with searching for them.

5. Campus tours - It's important for students to tour as many colleges as possible. Visiting during the fall or spring semester while classes are in session helps students get a true picture of that school. A selection process should start with looking at 10-20 college visits by the sophomore year.

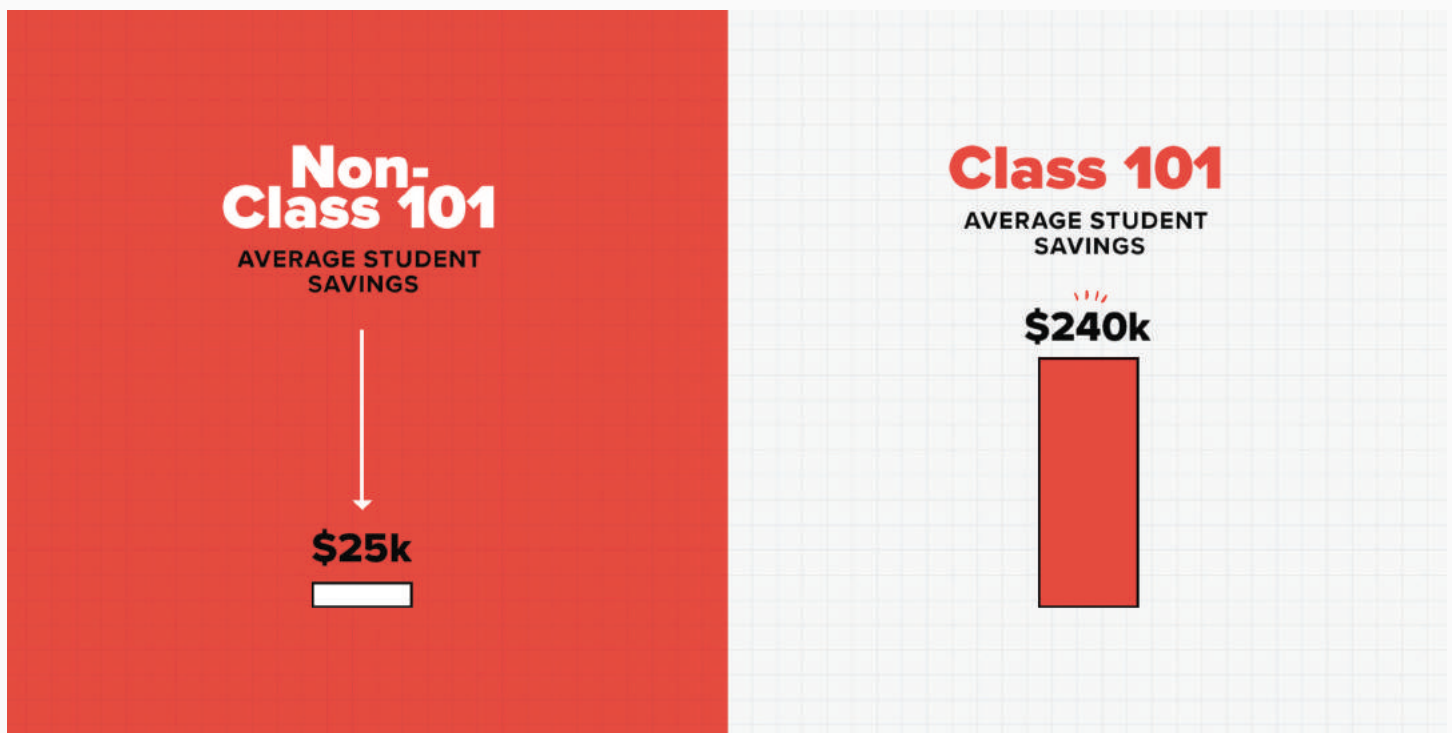
Step 2: Develop a Standout Resume

Resumes aren't just for job seekers. At Class 101, we've created countless success stories for students by helping them build outstanding resumes. For many private colleges and universities, students' resumes are the key to whether or not they will be accepted. A standout resume hinges upon three factors: students' ACT or SAT scores, GPAs, and their extracurricular activities and volunteer community service. Class 101 creates a difference-maker called the Separator, which significantly helps students get more scholarship money and increases positive admissions decisions.

Good test scores are critical for college admission and merit-based scholarships. Even a small improvement on the ACT or SAT could translate into thousands of dollars in extra scholarship funds. We encourage our students to retake these tests as many times as needed, and we coach them along the way through one-on-one guidance and organized test prep classes. Working with students to map out the requirements of their top colleges emphasizes to the students the importance of working to increase their score.

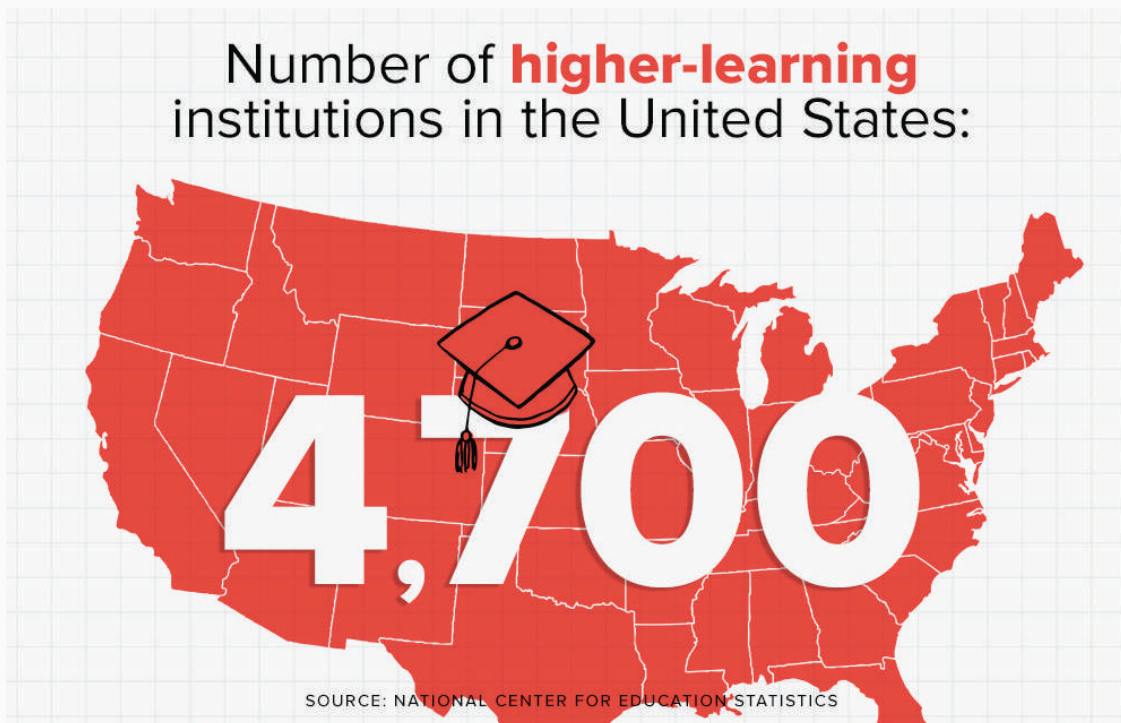
A standout overall GPA is important for a college application. Most academic scholarships require both a high standardized test score as well as a high GPA, so at Class 101, we work closely with students to ensure they maintain a consistent focus on keeping their GPA at their optimum level.

Great college resumes should contain a combination of school, church or civic leadership positions, advanced classes and volunteer activities.



Step 3: Apply for Financial Aid

Financial aid is available for many students, but often, federal financial aid forms are filled out incorrectly, or families believe they are ineligible because of their income level. Many people say that these forms are more difficult to complete than yearly taxes! Our data shows that 90% of people who complete the form themselves do it incorrectly. At Class 101, we make it easier by completing the form for students and their family. We offer many helpful hints to help lower overall Expected Family Contributions (EFCs) – money that the government expects a family to pay – and that can help families save significantly on college. Most parents don't bother with need-based financial aid, but they should at least complete the application process. Even a small amount of aid can help ease worries of students and their families.



Step 4: Special Scholarships

Saving money on college is not rocket science. Many students think of scholarships as awards for academic or athletic excellence, which is often true, but many other scholarships are available solely based on students' skills and interests. Class 101 will prove to you that scholarships aren't just for straight-A students or all-star athletes. We help students think about their strengths and things they love, then search for scholarships catered to those parameters. We start with the local and state level scholarships that students have the best shot at winning. We also look at students' gifts or talents and use those to their advantage.



Step 5: Outside Scholarships

Lastly, outside scholarship opportunities from corporations, charitable and civic organizations are a great way to offset college expenses. Although these can be a very unpredictable way to pay for college, they do exist! Scholarship offerings from area companies or even your local Rotary Club are worth investigating as these organizations have money to award to the right students. On a more large-scale basis, many U.S. corporations and foundations run annual scholarship programs. The Coca-Cola Scholars Program, for example, gives out 250 achievement-based scholarships a year to graduating seniors. Outside scholarships can be more time consuming to pursue and tend to be an unpredictable way to receive money, but many Class 101 students win these types of scholarships every year.

What should I do now?

Navigating through the college process can be a stressful, expensive experience. Missing a deadline or not knowing about a potentially perfect college can be both costly and detrimental to a student. Class 101's college planning experts can guide students through each step of the way, giving them the confidence and assurance for the best chance possible of getting into the right college at the lowest price. Don't be left out: Contact one of our Class 101 planners today to get your student started on the path to college success!

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Mark Downing
(813) 524-0686
m Downing@Class101.com