



COLLEGE FINANCIAL PLANNING PROCESS
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Topic	Details	Estimated Consulting Time
Complimentary Strategy Session	<ul style="list-style-type: none">• Ideal time: Freshman or Sophomore year• Review college planning objectives• Discuss primary concerns and answer questions• Calculate SAI (Student Aid Index)• Review TSN college planning process and costs	up to 1 hour
Initial Consultation	<ul style="list-style-type: none">• Review college planning concerns• Review income and assets• Discuss repositioning assets (if appropriate)• Discuss implications of SAI on college choices and affordability	1-2 hours
Affordability Analysis (Summer before Senior Year)	<ul style="list-style-type: none">• Establish college budget• Discuss college applications strategy (as related to potential financial aid)• Prepare college affordability report for all colleges: sticker price, estimate need-based and merit aid, net cost estimates	3-5 hours
Financial Aid Forms (Fall of Senior Year)	<ul style="list-style-type: none">• Review FAFSA + CSS profile prior to submission	1-2 hours
College Budget Session	<ul style="list-style-type: none">• Review financial resources and potential college funding sources• Discuss college funding plan and budget• Discuss which assets to use and in what order• Compare borrowing options• If grandparents are helping, discuss implications	1-2 hours
Acceptance Time Support (Spring of Senior Year)	<ul style="list-style-type: none">• Prepare reports comparing all offers, net costs, estimated debt and repayment• Assist with appeals of financial aid offers	2-3 hours