

College and Beyond, LLC (review by Heather Luxon)

Do you have homeschooled high schoolers? Are you wondering about planning for and paying for college? Is the thought of doing everything necessary overwhelming?

I'd like to introduce you to College and Beyond, LLC, a local service which offers what homeschoolers don't receive from a guidance counselor, and more. College Funding Specialist Dan Bisig helps you understand the big picture of financial planning for college, and then he helps you walk through the specific steps and determine what works best for your student and family.

You can sample what Dan offers in several ways.

- (1) Attend one of his free seminars, where we learned a ton about timing, options, testing, scholarships, applications, college costs, and types of financial aid.
- (2) Receive his brief, College Tip of the Week emails which teach something new or remind you of something to do.
- (3) Take advantage of his free initial review meetings, which are personal appointments in which you can evaluate exactly what he can do for your family. You can then determine how much it will cost to use his services, based on how much ongoing interaction you will need from him.

Dan is extremely personable. His services are well worth the cost, and may save you much more, but if you decide not to use them, he will not pressure you. Dan walks beside you in the process, helping you determine what is most useful for your student and family.

Specifically, College and Beyond, LLC will address the college financial process from three angles - the student, the parents, and the family. The types of services offered under each category are listed below.

"Student Positioning"

Student interview
Provide and review Timeline of Deadlines for every grade level
Prepare "To Do Lists" with student
Scholarship review
Career Assessment and College Selection Tool
Review college/university side-by-side comparison
MONEY TALK with the student
Review "Expectations Contract" from Mom and Dad
Contact student for updates and accountability as needed

ACT/SAT Preparation Tool - Peterson's - discounted rate available
Admissions Dashboard Tool - Applywise - discounted rate available

"Parent Positioning"

Parent interview
Estimate EFC (Estimated Family Contribution) and determine family category
Provide "To Do Lists"
Provide updates on student's "To Do List"
Analyze family's overall financial situation (holistic view)
Determine how family's EFC will be paid from resources available
Identify Tax Capacity Strategies
Prepare a game plan of how to pay year by year
Review college/university side-by-side comparison
Help parents create "Expectations Contract"

"Family Positioning"

Coordinate introductions to additional advisors as necessary
Review FAFSA input and help complete for 1st college year
Review PROFILE input and help complete for 1st college year
Review other institutional forms for 1st college year
Confirm accuracy of the Student Aid Report (SAR)
Review award letters and facilitate open discussion
Compare awards to expectations from side-by-side comparison
Prepare student for call to Financial Aid Officer if appeal is necessary
Counseling session on Stafford loan if necessary
Counseling session on PLUS loan if necessary
Counseling session on private loan if necessary