

LATE-STAGE COLLEGE PLANNING



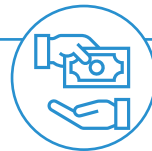
2 TYPES OF FINANCIAL AID

NEED-BASED AID

- Some families qualify, others do not
- Biggest influencers of need-based aid
 - ▶ *Parents income and non-retirement assets*
 - ▶ *Number of children in college*
 - ▶ *Student assets and income*

MERIT AID

- Based on unique talents and attributes of the student
- All families are eligible
- Not all schools offer



SAVVY STRATEGIES FOR MERIT AID



- Academic alignment
- Location
- Unique talents
- Demographics of the school

FOR BEST RESULTS, FAMILIES SHOULD BEGIN THE PROCESS THE SPRING OF 10TH GRADE



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