

Coach for College Overview Video

By Jim Kuhner, CCPS, CLA, CMP

[Summary of Video Discussion for those who would rather read.]

Hello, welcome to Coach for College. My name is Jim Kuhner.

Beyond High School College is "Big" Business, Colleges are in the business of selling seats.

College is a Game of Rules, Choices, and Actions.

Are You Going to be Reactive, or Proactive?

We can help!

"What Can Affordable COLLEGE Coaching Do For You"?

Our mission statement is simple.

- Students Choose Right College™
- Parents Achieve Financial Clarity™
- Families Experience College Success™

Reaching our mission statement is not simple. It takes some effort but we can save you a great deal of money.

Who Is Coach for College? As I said at the beginning my name is Jim Kuhner (pronounced "Keener").

I grew up in a small town in Ohio, Chillicothe. I graduated from graduated from Liberal Arts College just outside of Cleveland, Ohio.

I currently live in a Keller, TX, just outside of Ft. Worth, TX.

I was attracted to Personal Coaching through my involvement youth coaching my son Christopher where I learned the value of organization and execution.

I have invested heavily in Financial Education through mentoring programs and self-discovery.

Even today I have a "Personal Coach" who helps me deliver strategies more effectively.

When looking at problems and solutions I look toward a proven three step formula.

- Knowledge,
- Process,
- Execution

I am Certified College Planner with the National Institute of Certified College Planners, a Certified Liability Advisor that focuses on liability management and Circle of Wealth Mentor Graduate where we identify wealth transfers.

Also, Managing Liabilities into Assets Mentor, Co-Author Two Books, and Content Writer/Web Designer for College Selection Strategy Website. If you see a mistake on the website, it belongs to me, but it can be pretty tough with all the things I do but I do try to be accurate and current.

We are unique at Coach for College; we strategize both sides of the balance sheet and integrate the conclusions into proven College Planning Strategies.

Our objective at Coach-for-College is to "Help Those Who Want to Help Themselves".

I want to send out an ALERT: College Planning Continues throughout College, it just not when you fill your FAFSA out preparing for your freshman year. "Going to College" Lasts Several Years and there are things you can do during college to save money.

A good example would be the summer 2012 when I worked with a College Sophomore, Reduced their EFC from \$9,600 To \$1,400 resulting in College Free Money – Grants | Scholarship that are much greater than my fee.

College is expensive and going up faster than any other segment of the US economy, including medical care inflation.

College Costs – Past, Present, Future, let's take a look at 2012 costs, for public university the average cost according to the College Board is \$25,000, for private college \$45,000 and for the elite private colleges \$55,000.

Now here is the big problem "Paying for College", you pay with **After Tax Dollars.**

Let's say you are in the 28% tax bracket, and you are going to a public school at \$25,000 per year, over 4 years that totals \$100,000. Your family would have to earn \$149,000 to pay the college bill.

How Do Most Families Deal With This?

- Spend Their Savings
- Borrow When Unnecessary because it is so easy. Student debt is now greater than credit card debt
- Count on a Miracle Scholarships
- Go to a Less Desirable, Cheaper School
- Take Whatever Happens, No Control!
- Don't go at all.

Organize your approach with strategies that pay large returns. Here are some of the college planning strategies we use with our Coach-for-College Program.

- Career Planning – Get This Right! Freshman who enter college at public schools, only 29% graduate in four years and for private colleges 49% graduate in four years. When you are in college for 5 – 6 years that just adds unnecessary costs as a result of improper planning
- Student Positioning we use 10 Primary Factors when positioning the student for college free money such as grants and scholarships
- For the schools you are interested in we identify Safety, Target, and Reach schools Financial Aid Paying for College, it all about rules when it comes to your Expected Family Contribution (“EFC”).
- We take this a step further and review the historical performance of the schools you are interested in when looking at the amount of free money and loans they typically give out to their incoming freshman. By doing this we can also see which schools are affordable for your family. And when you do receive your financial aid award, we can benchmark the offer with the historical results of the school.
- We then examine whether according to their Freshman Profile the offer is fair when comparing your student's profile with the school's average. From there we have a good idea of whether or not we should appeal the financial aid award.

- Financial Planning – We examine ways to improve your cash flow, identify possible wealth transfers, and integrate Assets and Liabilities Management with proven College Planning strategies.
- We look at ways to Pay for College without Borrowing and when you do borrow, identify the most efficient source of borrowing and the most effective way to repay debt. We want to keep your retirement goals intact and eliminate the problem of College costs robbing your Retirement.

We believe in Coaching from A Modular Viewpoint. We identify your family's individual Interests / Needs and apply our Learning Sequences to achieve workable solutions.

Our focus in working together will be one or two objectives per month. This way you are not overwhelmed and we can set up a meaningful plan of action that we can achieve together. Execution is the "Resolute Objective" the "Key Factor" in reaching our goals in our mission statement. The results are individualized / Family Centered for optimum Results. And the coordination of the learning modules saves you time while not sacrificing results. But remember, the more ACCURATE INPUT means more ACCURATE OUTPUT.

If you take away one lesson from this brief introduction to Coach-for-College it is the fact that...Proper, Professional, College FINANCIAL PLANNING is KEY.

Our 3-step formula, Knowledge, Process, Execution works and will save you money. We also focus on "Risk Control" reduce costly mistakes that occur with many families.

"If What You thought to be true about College Planning turned out not to be, when would you want to know?"

Do You Use These Services?

Can you identify your return on investment for these types of expenses?

- Homeowners / Auto Insurance Premiums
- Mortgage Broker / Originator Fees
- Car Salesman Commissions

- Health Insurance Premiums
- Luxuries | Dinner Out | Starbucks
- Investment Broker Fees
- Select Sports' Clubs for Your Children

It's All About Your Perception!

Where is College Planning in your family's budget?

The Only Failure is the Failure to Engage!

"My commitment to you is simple; your Return on Investment will be much larger than my fee."

And will reach our goals in our mission statement.

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Jim Kuhner, CCPS, CLA
Certified College Planner

<http://www.collegeselectionstrategy.com/coach-for-college>