

COLLEGE CHOICE 4™

"60.4% Of College Students Do Not Graduate in 4 Years...Why?"

Tips for a Systematic
Approach to "Get it Right"

is...

A Bright Idea!



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College Choice 4TM

“60.4% Of College Students Do Not Graduate in 4 Years...Why?”

and

Tips for a Systematic Approach to “Get it Right”



Save Thousands on College

Saving Tens of Thousands Paying for College Starts Here.

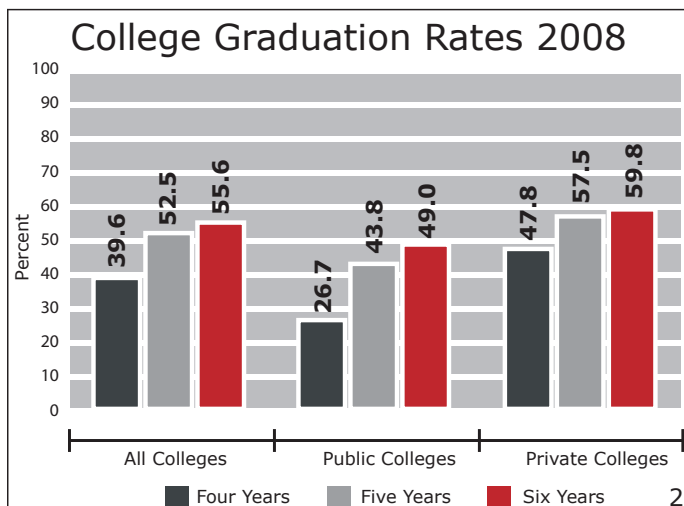
If you want to save tens of thousands of dollars funding College you must get the very first decision right --- setting up a systematic approach in choosing the right school to attend so you can graduate in four years.

Your approach can be to just "go with the flow", do what is necessary, and let it happen. Or, you can be proactive and eliminate a major unnecessary wealth transfer that "attacks" families' financial future.

How often do you hear about someone who changes schools before their second year of college? It happens much more often than people realize.

- 34% of ALL Freshmen attending four year Colleges change schools or drop out starting the second year. ¹

And graduation rates suffer as a result of choosing the wrong college as the graph exhibits.



"Success is what happens when preparation meets opportunity."

When you started reading, the headline included "saving tens of thousands of dollars". If you don't get anything else right in college selection, choosing the right school can save you tens of thousands of dollars.

Here's the proof using a 28% tax bracket to calculate the after tax cost.

- Cost of Public School @ \$16,000 /yr.
After Tax Cost - \$24,400
- Cost of Private School @ \$33,000/yr.
After Tax Cost - \$42,500/yr.
- Elite Private School @ \$49,000/yr.
After tax cost - \$61,920/yr

As you can see this can be a BIG Financial Problem, the result being a major transfer of wealth from your parents' future or unnecessary debt to you.

The example above only uses one year. Now look at four years, this assumes you graduate on time.

- Public School = \$97,600
- Private School = \$170,000
- Elite School = \$247,680

Hold on, we are not done. What would be the cost to your parents' retirement moving

forward after you graduate on time? Yes, that's right; in working together we can make sure it happens because as you can see this is very serious business.

Family Total College Costs Over Time			
5%	15 Years		20 Years
Annual Growth			
Public	\$202,903		\$258,961
\$97,600			
Private	\$353,417		\$451,060
\$170,000			
Elite	\$514,908		\$657,168
\$247,680			

You might be wondering why this happens? Reality is the answer, freshman entering College have no "Game Plan".

- No career goals
- No major or undeclared
- Undecided & Uncommitted

You can heed some sound advice with this potential problem from Albert Einstein "We cannot solve our current problems at the same level of thinking when we created them".

"Join the 39.6% of College Students who Graduate on Time. No one kid in a thousand has any idea of what he/she would be capable of doing if they just made up their mind to **Do It.**"

THE "College Choice 4™" SOLUTION

Your answer is "Career Planning" as the very first step in choosing the right college.

Now you may be thinking, "what is that '4' about" after College Choice? It's our key focus, the #1 goal, Graduate-on-Time - 4 years!

There are other advantages that you should consider. America's Career Research Network US Department of Education identifies advantages to students who receive career planning in two major areas, in college and after graduation.

In College improvements are:

- More focused & motivated
- Fewer transfers & switching majors
- Higher academic achievement
- And yes, Graduate on Time - "4"

After Graduation advantages for a lifetime:

- Better entry job / higher income
- More occupational satisfaction
- More productive with their career
- Less career change, faster advancement

College Choice 4™ starts with this basic belief; "Students should select college based

upon their career goals to ensure that the school they attend offers acceptable majors that support these goals and locate/determine the school that is the “right fit” for the student”.

You can see College Choice 4™ has two primary objectives within our systematic approach for college selection.

1. Identify a “Career Profile” for the student so major/s can be properly identified.
2. Build a list of schools that match the career profile and use a process to locate schools that might possibly be the “right fit” for the student

“Hello Jim, I am taking this opportunity to thank you for giving me this chance to use this program. I finished the test and have, since, been researching a lot of colleges that focus on my interests. I think it really helped me understand that I am capable of other careers I did not even think of and it also helped me see that some careers that I was considering before would not be a good fit for me. I really appreciate this...”

- Lauren LaRue., Colleyville, TX

CAREER PROFILE EXPLORATION

Career Choice 4 starts with an online, self guided interactive program that provides the student a valid decision making model for career exploration using a four step process.

The first step is to measure your values, interests, aptitudes, and personality traits through answering self assessment questions.

Secondly, you are able to explore possible careers that match your attributes and interests, which usually translate into your strengths. You can explore job duties, salaries, and working conditions. From there you narrow down options and compare pros and cons. The online program College Choice 4™ utilizes also provides video snippets of people in their daily occupations.

Next, the third part of the process determines which majors support their favorite occupations. Many times you can narrow this down to one or two majors. Ideally, one major would be great but some occupations support several so it is really an individual choice.

Finally, you begin to use the college search function within the software to search for colleges that match the major criteria discovered in the third step. Most important, you can search by demographic criteria that

“A Systematic Process gives you clarity, organization, and understanding so you have confidence that results in choosing your right school.”

apply to your individual family situation.

- Majors offered, Admission requirements, SAT/ACT scores
- School costs based on certain ranges, Tuition, etc
- Geographic location, Size
- Financial Aid / Enrollment details
- Sports supported

You can see the power of this “Computer Assisted Career Planning Tool” by looking at what is inside the program.

- 3,000 + Occupation Descriptions
- 7,000 + College Major Study Areas
- 4,000 + Colleges / Universities

There you have it, a very affordable solution to solve our first primary objective determining the major/s that you should pursue in selecting colleges to consider.

FINDING THE “RIGHT FIT” COLLEGE

There can be many complex variables in choosing the right college. You don’t have that problem; you have a systematic process with College Choice 4™. You have the first part of the solution to Graduate on Time; now let’s identify your short list of colleges to consider as the “right fit”.

In selecting your short list of schools, you should start with the end in mind and work backwards. Your objective is to create a balance list of Colleges to apply to. We will briefly cover how to get to your final “master list”. Then with College Choice 4™ you can go deeper with more planning issues such as hard/soft factors, financial/merit aid, college visitation guidelines, and so on. We will not cover these and other issues that are part of the College Choice 4™ Coach-for-College platform.

BUILD YOUR INITIAL COLLEGE LIST

You will want to track your progress and using a spreadsheet is highly recommended after you assemble your college folders.

When you work through the career assessment tool College Choice 4™ Coach-for-College provides you are able to save schools that meet your career profile. You will be

“College Choice 4: there are three criteria for researching college websites; Academics, Admissions, and Advising.”

able to extract key information points for your spread sheet also which will save you time when researching College websites.

These schools would go on your initial list. Your list can have as many schools as you wish, the more you have just requires more work on your part. However, please remember that your college choice is an experience that remains with you throughout your adult life. Some additional effort on your part will be worth it to reach our second primary goal, finding the right fit school.

COLLEGE WEBSITE RESEARCH

Do you have a system to evaluate College websites? Of course not, that is why you are here. Yes, College Choice 4™ includes a systematic way to evaluate school websites so you can get through all the irrelevant clutter on college websites.

Here is what is going on here so you can gain insight on what is happening and why. College websites make college selection both easier and more complicated than ever..Why the contradiction? Because schools want as many applications as possible and their websites can be misleading. Many of these colleges could care less if you can qualify for admittance or not, they just want you to submit an application.

Consider this fact, many college ranking formulas devised by Newsweek, Time, et al place a value on college applications' received. Then the formula integrates applications rejected and the percentage of admitted applicants that attend the college.



Remember, you are creating a short list of 6-12 schools at this point. You will be visiting schools (time and expense), and going through the application process. You want to compare colleges using the same process so your conclusions are consistent with what you are looking for.

College Choice 4™ suggests these three criteria for researching college websites; Academics, Admissions, and Advising (AAA's). You like A's in high school don't you? This approach will give you clarity and save you

from confusion and freaking out.

Here is a brief overview of what to look for in each area. Good time to bring up the spreadsheet idea again. You should also set up a folder for each school on your shorter list and print certain information for each school folder. You then can build your spreadsheet after reviewing the folders.

Special note for you, everything in the short list below should be printed. Again, this is an overview and College Choice 4™ Coach-for-College provides a customized tracking system.

Academics

Congratulations, you are more prepared than most other high school students doing college website research! Why? Your Career Profile will allow you to sort through the website clutter; you know what you are looking for...you have a systematic process.

Go to the Academics section of the website and determine whether the school has your identified major/s. This will help you elimi-

“Determine whether the school has your identified major(s) and if applicable, your area of specialty/interest within that major.”

nate some schools right away. Look for a department head or other contact and now what. Remember, everything we talk about “print it” and “file it”. You will have your information to build your decision making spreadsheet all in one place, or you can use one provided to you.

Carefully review the information about your major, look at faculty that might be of interest to you, and identify any areas of concentration that might not interest you regarding your career profile. You can also find the answer in this area to “Why are you applying to ABC College?”

Admissions

This is where you spend the most time. You’re looking for these information points.

- Competiveness/Demographics
- Local Area Representative
- Common Data Sheet
- How to Apply / Deadlines

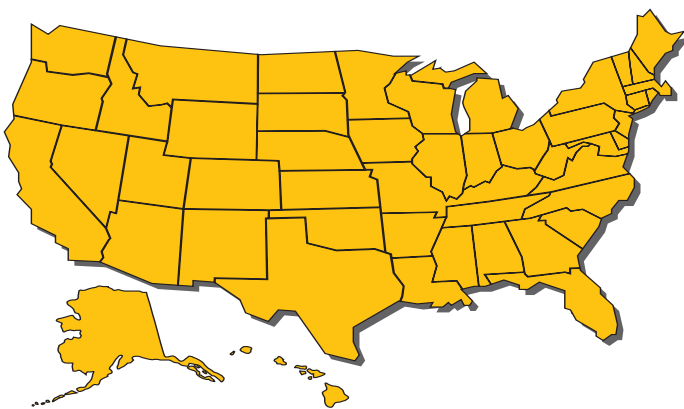
First, you want to check out the academic entrance requirements. At the end we want to know where to place each school in our groupings of reach, safety, and target schools. A definition of these will be provided later. Try to determine SAT/ACT score, GPA, Class Rank, etc. entrance requirements. Again, this information will be used in putting the school into the final application system (College Selector™ Spread-

sheet). This information is also available in some Career Profile Assessment Tools and other readily available college reference materials.

You will want to find your local area representative. Many larger schools have representatives assigned to a certain number of states, smaller colleges it may only be one or two people. As you assimilate the specific college information identify specific questions you have for each college. Then use your printed contact sheet to email your questions for answers. This also can be of benefit when the school sees you are proactive in your discovery process of selecting the right college. In your college essay you might find a way to include a "positive" answer from your inquiry to a faculty member of the particular college. Your essay will stand out as a result of your effort.

Many schools have a map like this that allows you to find your local college representative so you can open dialogue.

I will be a college freshman and my home state is..



Most schools have a Common Data Sheet that will provide you demographic informa-

tion such as location, school size, class size, diversity percentages, and # accepted divided by # of applicants ("Enrollment Yield Percentage"). The enrollment yield is an important consideration when choosing your final group of application schools. Again you can also find this information with other sources. Simply put, some schools will not provide all the information you need on their website, but certainly start there. Remember College Choice 4™ Coach-for-College's Career Profile software already includes much of this information in a very easy format.

When it comes to "How to Apply", you guessed it, the information is front and center, very easy to find. Several things to make sure you put into your folder.

- Application / Common Application
- Supplement to Application, if one
- Deadline Criteria
- Freshman Policy Guidelines
- Wait List Policy

In addition, any other information that you feel will be helpful in the application process, especially if you can determine the type of student the college is looking for.

"Compare the Target Academic Profile of the College to Your Academic Performance."

Advising

The focus here is your Career Development and seeing what the school offers that can assist you during college. You might want to go back to the subject department of your major/s and explore opportunities there.

Here are several areas to make sure you discover.

- Peer Advisors Group (for contact if you visit the school)
- Internship -Opportunities/Partnerships
- Counseling Philosophy, especially in your major area of study
- Graduate School Preparation Programs – Occupation Driven

Contacting current college students is worth special mention. This is also another resource to find answers to your questions. The answers might be different from the answers that the college provides.

YOUR FINAL LIST

The first step is to build your spreadsheet from your file folders that you assembled in the college website research work you did.

Now you might be wondering how to do that, or what to include in your spreadsheet? It's easier than you might imagine. With a little effort you can put one together

just by using the information in this e-book as a starting point. This is why the information gave you bullet points and the subject matter divided in a very easy way to follow.

Once you complete your spreadsheet, we will begin to narrow down your final school list into the reach / target / acceptable schools referenced earlier. First let's identify the criteria of each category of school.

“Enrollment yield is important when choosing your final application schools.”

These categories are based upon your chance of being admitted to the respective school. Your chance to be admitted is based on these primary factors:

- Academic record
- Personal Profile
- Grades
- Test Scores
- Extracurricular profile

“Perceptions about you are your reputation. Your character is who you really are. Character is what you know about yourself to be true. One of the most important qualities of character is that you have a high degree of humility. You have the ability; everyone can learn to take advice, to be Coachable, and teachable. A humble person never stops learning.

If what you thought to be true turned out not to be true, when would you want to know?”

You want to apply to each category unless there are exceptional circumstances such as you already know you have a scholarship for the school you identified as your number one school. But for most,, applying to a few schools in each category is the best strategy. Here is what Coach-for-College suggests at a minimum.

- 1-2 Reach Schools
- 3 Target Schools
- 2 Acceptable Schools

Reach schools are schools where your chances of being accepted are small, less than 30% and in some cases lower than 10%. However, your uniqueness might have an impact on turning the percentage tables.

Acceptable schools are schools where based upon your overall performance profile your chances of admittance appears to be very likely. – better than a 50% chance.

Target schools are where you are in the

middle 50% range both academically and personally.

As you can see, selecting the “right fit” school so you can Graduate on Time and be positioned for a happier experience during and after college can be complicated. Not only that, but when you do it right very time consuming. That is why Professional Help can be of great value to you and your parents.

College Choice 4™ Coach-for-College can streamline the process, and provide assistance in the following areas for a low month to month fee, cancel anytime.

Picking the final list for college visitation, what to do when you visit, examination of hard/soft factors, and financial aid/merit aid are covered in detail with the College Choice 4 Coach-for-College Program. Many other areas are also covered.

<http://collegeselectionstrategy.com/>

And where do we start... you know the answer. Career Exploration and here is what is provided by the online platform you will receive FREE as a College Choice 4™ team member led by Coach-for-College.

- You begin by assessing your values, interests, skills and personality traits. There are a series of reliable and valid self assessment review tools to keep you easily on track.
- You research occupations that match your interests and strengths. Detailed information on 1100+ different careers are available to you. As you explore different career options, you have the ability to save careers and record your own comments. Summarization tools help you narrow down your options.
- You can research 2 and 4 year colleges/universities, technical schools, and other job oriented training programs. The database currently includes detailed information on 7,200 post-secondary institutions. Search options include location, type of school, tuition, enrollment, major areas of study, athletics, & extracurricular activities
- Inclusive is a dynamic electronic-portfolio builder that not only reports back information about your assessments, careers and education possibilities; but also captures information about career objectives, educational plans, and personal achievements. This information is considered crucial

in the career exploration and education planning process.

The software company is fully certified in meeting the highest level of standards established by the Association for Computer-Based Systems for Career Information (ACSCI). The software system conforms to the standards and criteria established by the National Career Development Association, and The American School Counselors Association (ASCA).

Flexibility tailors the software to your needs.

- ▶ Use on any PC or MAC computer anywhere, anytime, anywhere.
- ▶ Software is self-guided and interactive; you will be guided through process.
- ▶ You can explore, think, make school comparisons, and discuss your ideas with others...saves you time on college website research.
- ▶ **REMEMBER...** Save and comment on the occupations and schools you like. You can always remove them from your list later.
- ▶ **AND FINALLY...** There are no wrong answers! Be honest with yourself while answering the questions.

You can find out more information on how to join the team and gain access to the College Choice 4™ Coach-for-College Program here..

<http://collegeselectionstrategy.com/>

Your College Choice 4 Coach-for-College Program

Initial Family Monthly Deposit \$87, Cancel Anytime

Online/Personal Meeting Review Process, Explanation of Fees

Engagement Agreement Letter with Guaranteed Refund Policy - \$25,000 Savings Guarantee

"Graduate on Time"	SOPHS			JUNIORS												SENIORS											
What? Why? Where? How? When?	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A
1. Career Profile Exploration Starts the Program																											
2. Expected Family Contribution Analysis																											
3. Liability Asset Performance™ *																											
4. Academic Objectives																											
5. CLEP Consideration																											
6. PSAT Preparation																											
7. SAT/ACT Preparation																											
8. Paying for College Strategies																											
9. Academic Tracking Update																											
10. College Website Research																											
11. Set Up College Locator Worksheet																											
12. Identify Final College List																											
13. College Visitation																											
14. Revisit Expected Family Contribution																											
15. Chosen Colleges' Application Review																											
16. Refine College Locator Spreadsheet																											
17. List College Requirements Timeline																											
18. Letters of Recommendation Strategies																											
19. College Essay Plan of Action																											
20. Complete Essay																											
21. Finish Personal Statement																											
22. Submit Applications																											
23. File FASA / Financial Aid Apps																											
24. Pre-Emptive Appeal If Necessary																											
25. Deferred, Waitlisted, Rejected Strategies if Necessary																											
26. Final Selection Deposit																											
	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A

**How do You Keep UP?
Your College Coach can Help!**

*Liability Asset Performance – Process whereby liabilities are managed into assets using our proprietary software “Borrow Smart Platform™”. By identifying unnecessary wealth transfers the outcome becomes an increase in cash flow and savings toward college / retirement. Three examples are; tax reduction, unnecessary risk, and improper debt structure.

Find Out More Now:

<http://collegeselectionstrategy.com/>

Endnotes

¹ <http://www.act.org/news/releases/2009/1-22-09.html>

² <http://www.act.org/research/policymakers/reports/graduation.html>



Jim Kuhner is a College Doctor with the National Institute of Certified College Planners. As a Founding Faculty Member of the National Institute of Financial Education, he focuses on providing financial education identifying wealth transfers that can occur unknowingly and unnecessarily. These wealth transfers can be identified and reduced so they can help solve the college funding process.

To Parents and Students:

When I wrote this e-book, I directed it to you, the college bound high school student. Of course I hope your parents also read the information.

Choosing the "right fit" college for you and graduating on time creates serious issues that all college bound high school students face. You are not alone, there is also pressure on your parents, both financial and emotional in making the decisions that college planning requires.

When you use a systematic approach like College Choice 4™ Coach-for-College your chances for a pleasant outcome without feeling out of control are magnified. In addition to being in control, you can save your family a great deal of money, and/or diminish the amount of debt you will have when you graduate from College.

The best example I can give you is my son, Christopher, who is a Junior at a private school in Ohio. He left Keller, TX, never being away from home, and traveled to a school just outside of Cleveland, Ohio. He did the Career Profile, sorted through Colleges making his list, and now he is on schedule to graduate on time. In addition, he is currently involved in an internship program while going to school during his junior year.

Coach-for-College can show you and your parents an approach to simplify the college planning process, provide you with a game plan for success, and improve the financial drain that going to College can cause. Most importantly, select your "right fit school" and "graduate on time"

As a College Doctor with the National Institute of Certified College Planners, I have access to "cutting edge" materials such as topical webinars, software, and an informational library on the what, why, where, when, and how. As a Founding Faculty Member of the non-profit National Institute of Financial Education, my direct focus is providing financial education and eliminating unnecessary wealth transfers. A wealth transfer is when someone spends a dollar that is not necessary. Paying for college can be a major wealth transfer when done wrong.

When you are on the College Choice 4™ Coach-for-College team, you and your parents are provided an implementation College Planning Timeline process through emails, webinars, telephone support, and our strategic partners who provide online preparation programs. You will know the what, why, where, when, and how to implement each phase of preparing to go to college.

Jim Kuhner, CCPS

P.S. As part of the program you will receive access to *"20 Video Lessons About Money Every Student Should Know Before Leaving Home"*.



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