

Inside This Special Consulting Report Every Parent Should Know...

"How You Can Beat The High Cost Of College And Avoid Going Broke... Amazing New Insider's Secrets To Getting The Most Money Possible!"

At last, you can end the frustration of wondering how in the world you'll be able to financially afford the enormous cost of your child's college education... discover the astonishing new breakthrough that's saving parents thousands of dollars!

Dear Friend,

Hi! My name is Harold Green. I'm a financial services consultant who has been educating parents, just like you, in attaining thousands of dollars for their college bound student. They've discovered how to avoid making the biggest mistakes that most others make... and how to get their hands on more money they never before knew existed!

If you're like most other parents I've met, you are filled with anxiety and stress as you try to figure out a magic way to come up with the astronomical amount of money you'll need to pay for your child's college education.

Well, once you're finished reading this report...

You Can End The Financial Worries Once And For All!

See, I've been teaching parents how not only to survive their paying-for-college years, but how to do so in a way that provides them a lifetime of financial peace and security.

And even though these unique methods have been used for a few years now, they are still not readily available in the mainstream of information that most parents and students seek to help them out. These perfectly legal and proven ways to ensuring you receive the most money possible are hard to get...

They've been kept under wraps, and well hidden from the public!

Why?

We've discovered two very significant reasons as to why parents aren't getting this critical information they need to absorb the costs of college...

1. Most others, such as financial consultants, guidance counselors and college financial aid offices and their advisors... simply don't know about these inside strategies!

Strange, but true... most others we've spoken with haven't the slightest idea on how this works. And in return, they can't pass this money-saving information on to you, *because they don't know!*

2. The colleges want your money, and that's the bottom-line.

Now, don't get me wrong - I know that our institutes need funding just like anything else, but...

Can You Afford To Needlessly Pay Thousands Of Extra Dollars Out Of Your Pocket When You Don't Have To?

If your answer is "No", and you don't want (or can't afford!) to fall victim to the merciless hands of bureaucratic red tape that can cost you thousands... then let's move on and cover what you need to know to avoid this from happening!

However, before we begin, let's run over a few important things.

Did you know that the average cost of a college education today usually ranges between \$20,000 to \$50,000 per year? And that these costs are rising at 7 to 8% every year?

If you multiply this figure by four to get the total cost for a four year degree for one child... that's \$80,000 to \$200,000 you'll need to pay!

Wow! That's a lot of money.

Now multiply this number by the amount of children you may have going to college...
WOW!!!!

Is it any wonder that nearly all parents need help with paying these expenses?

You Are Not Alone!

Actually, you are amongst 5 million others who desperately need college funding help each and every year! And if you think about this for a minute, you'll realize why so many parents find it so tough to receive financial assistance...

With so many others out there in need of this money, it's all being used up!

But if you're fortunate to get an inside look at the college funding bureaucratic ways, it immediately comes to light that it is just *supposedly being all used up!*

The financial aid offices and scholarship boards have us falling hook, line and sinker...

They Need To Secure Their Profits... So They Only Dish Out Some Of The Money Instead Of ALL Of It!

How can they do this?

We've found two of the biggest loopholes that consequently devastate the college-paying public:

First, they only make the public aware of the everyday-type student loans, scholarships, grants and financial aid that are supposedly *available*.

You're handed a stack of standard application forms to fill out or you go on-line, and you're fortunate if they even wish you "good luck" on filling them out, let alone explain them to you!

And if you're denied, oh well! Or you don't receive as much as you need, oh well!

They're not worried... they'll still fill up their rosters of new students who's parents cashed out their life insurance policies, mortgaged their home to the hilt, sold their personal possessions, took out high-interest loans, took a blow from pulling investment funds early, and so on. Basically...

Parents Have Literally Wiped Out Their Life Savings To Pay For Their Child's Private School & College Education!

Do you think anyone processing your applications cares at all that parents struggle and spend their life's savings in order to send their child on to a particular college?

No!

Now, some of these applicants may get some financial assistance, or none at all. What matters is that so many parents have no idea that there alternative ways to come up with the cash they need!

DON'T LET THIS HAPPEN TO YOU!

Take the story of Bob and Ellen, a couple who would do anything to make their daughter Cathy's dream of going to a prestigious private school come true. And I mean, anything!

Cathy had always been a good student. Her ambitious hopes and dreams always spelled achievement for her. She kind of had that magic touch, especially when it came to school.

Not to say she didn't go through those teenage years we're all familiar with... when they start switching groups of friends to see where they fit in best, refusing to listen to or even be around their parents, skip some school to be "cool", blow off their homework to go out with their friends, etc.

You know, the kind of stuff that makes the parents wonder what they may have done wrong! But as it usually goes, Cathy grew out of this stage. And overall, she was a pretty good kid.

And she wanted to go on to college to study science, just like her father.

Her parents couldn't have been happier with her decision! Cathy's mom cried in excitement; her father's pride was bursting at the seams!

That evening, their excitement quickly turned to trepidation as they started researching the high costs of college. Applying for financial aid was something Bob or Ellen had any idea on how to begin.

Fortunately, Ellen remembered receiving an flier from Cathy's high school inviting them to a College Financial Aid night.

And so they went to it. They got all sorts of advice on which schools were the best, and filled out the applications. Because Cathy had always managed to keep her grade point average way up, and had scored well on her SAT's, she received letters of acceptance from three different schools!

The Shocking Truth...

Upon receiving her acceptance letters, Bob and Ellen's excitement quickly turned to fear as reality struck. When they saw the amount of money they'd need to fulfill Cathy's college dream (and theirs!) their stomach's turned into knots.

Where on earth would they come up with this kind of money?

Bob had a pretty good job at a local chemical plant, which provided a decent paycheck. And Ellen worked part-time at a nice department store, which provided some extra income.

They had heard a long time ago to start a college fund, but never quite got around to it. They had made a few investments, like IRA plans, and Bob's 401K plan through work. They also had a substantial amount in their savings account, and a bit in some mutual funds and CD's, but not a whole lot.

Although some may have considered them pretty well off, they've had many years of struggling from one paycheck to the next. After all, they had two younger children in addition to Cathy that they had to feed, clothe and take care of. And they also had some serious credit card debt.

Bob and Ellen were worried. The little extra money they did have was mostly tied up in investments... so how could they pull off paying for Cathy's college without being financially wiped out?

In the meantime, Cathy took it upon herself to get some college advice from her high school guidance office. She wasn't quite sure of what all to ask, but she tried. She told her counselor of her college plans, and was handed over a pile of financial aid forms.

Cathy and her parents hovered over their kitchen table, night after night, filling out them out.

Bob asked one of his co-workers, who's wife worked at the local community college, for any

advice he could possibly get from her on how to "work the system" to get the money they so badly needed. He came back the next day, with some more forms for Bob, and shrugged his shoulders when he said his wife wasn't aware of anyway to beat the high costs.

At the same time, Ellen wrote a letter to the dean of the college, in desperate hopes to gaining some advice from the head honcho of the ivory towers. To her dismay, she was sent some of the same forms she already had, and told to contact the financial aid office for any further assistance.

Well, they had already tried that route, to no avail! No one seemed to care, nor in much of a hurry to help them out!

After filling out every form they thought possibly existed in getting financial aid, grants and scholarships... they were basically turned down.

Well, they got a little bit of financial aid, but not much. It was barely enough to make a dent.

Upon questioning the meager amounts they received, one consistent answer rang through...

"You Make Too Much Money!"

They couldn't believe it! How could they be considered as making too much money, when sometimes it seemed like they could hardly make ends meet?

They thought they had filled out the forms accurately. They followed all the instructions. They gave all of their personal financial information exactly as they were told to.

What could have gone wrong? Couldn't they see that they *really needed the money?*

Then it dawned on them. When they reviewed the information they had provided on the applications, it DID look like they made too much money.

In disgust, Ellen wept, "*Why don't they bother to find out HOW this money we earn is being spent on everyday necessities for the family, and for our retirement future so we don't go broke?!?!"*

After being denied the money they needed to send Cathy off to college, they had to take some desperate measures. Bob drew his money out early of his 401K plan, and their IRA's, which cost them dearly in penalties for doing so. And closed out their CD's and drained their mutual fund accounts.

Ellen met with the bank, and took a second mortgage out on the house (They were fortunate... friends of theirs didn't have enough equity in their home to get a second mortgage and had to send their child to a *less expensive school than the one originally accepted at!*)

After all this, they were finally able to send Cathy off to college.

We're happy to tell you that Cathy is doing well, and is about to graduate with honors. However, as proud as her parents are of her accomplishment, they will never forget the financial blow they took to get this all to happen... today, they are still only left with their checking account.

What Was The Biggest Mistake They Made?

They took the advice of the guidance counselor, the financial aid office, and some friends.

However, I do have to say, it wasn't ALL their fault.

Remember all those application forms they had to fill out? They're so complicated and complex, almost *everyone fills them out inaccurately*.

In fact, this is the second loophole the colleges have that almost every applicant falls into...

There Are So Many "Gray" Areas On The Applications Forms... Most Are Filled Out Inaccurately And Are Denied The Money They Need!

These gray areas are the major cause of being denied financial assistance. Most parents are immediately labeled "ineligible" based on the information they provide in these gray areas!

Believe me, I've seen many parents who really need the money, but have been denied just because no one bothered to share with them the in's and out's of how to *accurately fill out the complex forms, full of loopholes that make you ineligible!* (And saves the college from giving out more money!)

One of the first things I train my clients on are these forms. Armed with the right applications, the right reports, the right forms, *and the right way to fill them out with the right information...*

Makes You The Recipient Of A Whole Lot More Money!

This insightful information that other parents are discovering makes them more aware of exactly how much aid is available to them than even the financial aid officers at the schools! They've got more alternatives and creative knowledge, that makes their applications for college funding become *need-based, so they get the money!*

Even if you make a significant amount of money, you can go from being ineligible, to structuring your information to come back in the form of being *need-based... and eligible for financial aid!*

See, there are two different types of financial aid: Need-based and Non-Need-Based.

NON-Need-Based aid includes scholarships awarded to students because of academic or athletic achievement. These non-need-based scholarships are also awarded because of ethnic, racial or some other criteria.

The main characteristic distinguishing this type of aid from *need-based is that the student gets*

the award regardless of how much money the parents have!

For example, if a student scores 1600 on the college boards or plays basketball and scores 30 points per game, that student will get scholarship money, even if his/her parents are millionaires!

If the student has a chance of this type of scholarship, they don't need to do anything. The scholarship issuing body will find *them*.

Other scholarships need to be applied for, if your child doesn't get offered them due to their academic skills, sports abilities and so on. But the scholarships that are well known are very competitive, which make them hard to rely on (or not, which is more the case!). You have to cross your fingers, and hope that your child becomes the recipient of these scholarships being applied for by many others.

And, there's the enormous problem that college bound students have when searching for various scholarships they can hopefully be rewarded... they are difficult to find!

We personally don't get into supplying this type of financial assistance because...

These Types Of Scholarships Represent Only 3% Of The Total Amount Of Aid Available... And The Chances Of Anyone Qualifying For This Type Of Aid Is Slim, If At All!

Plus, in many cases, even if someone gets this type of aid in the form of non-need-based scholarships, *it often just reduces the amount of need-based aid they qualify for!*

Colleges reduce their award package by the amount of scholarship money the student gets. So, the non-need-based scholarship that *looks to be a great deal turns out not so good for the parents - unless of course the scholarship covers all college expenses, which is unlikely.*

However, did you know that there's a lot more Need-Based aid available that hardly anyone knows about, nor taps into?

In fact, most people are extremely surprised and delighted when they discover that they're able to get a need-based loan, even when their financial situation doesn't look like it's needed!

It all boils down to how you arm yourself with information... *with the right knowledge to make the right decisions...* to get yourself need-based loans!

The Wrong Advice Can Be Costly!

In many cases, parents have been told to save money but have been advised to put it in the wrong places. It's funny how the financial formulas work with the colleges... parents can save their money in one place which they thought was a smart investment, only to have it go against them in receiving aid!

Recall what happened to Bob and Ellen... they made some good financial investments and planning going on, but it came back to haunt them when Cathy's college years came about!

However, if they had known how to put that money in another place, they would have become qualified for more financial aid. I'm telling you... the financial formulas are strange, and without skillful money allocation on the parent's behalf... you'll be denied in a second flat.

Or, some people have thought ahead, and put money into their children's name... only to find out that *it gets counted in the formula* and reduces the amount of aid they qualify for! (If you've done this, it's time to change it NOW... we'll get into that a bit later).

Once You Know The Secret To It All... It's Easy To Get The Money You Need!

You don't need to be a college financial aid expert.

All it takes is...

The Right Knowledge!

See, there are lots of problems that most parents face when their child decides to go on to college, and they start going through the lengthy application process. But let's narrow it down to three main problems that occur...

1. The parents/student go through the traditional routes of applying for financial assistance... and are never made aware of some of the biggest untapped sources!
2. They apply way too late, fill out the forms wrong which causes major delays, and fall victim to the "gray" areas on the application forms that spell disaster if filled out wrong!
3. If denied, the parents/student assume that's it, and investigate no other alternative routes.

So, what do you do when you *really need extra money to afford the college expenses*?

Here's The Good News...

You CAN find out exactly how to get the most money possible and avoid costly mistakes!

We specialize in helping parents, like yourself, to send their children to expensive private and state universities that they never before thought they could afford!

You Too Can Send Your Child To The College Of Their Choice Without Spending Your Life's Savings!

If you plan to send your child to a state college or private university, then we can be of help in

making this all come true for you!

You are definitely a prime candidate to be the recipient of this service and money for college!

Just so you know, this is not some sort of magic pill. Or scam. Or anything of that nature. We service our customers by providing them with proven information that helps them out! Just like when you go to the doctor, you won't be prescribed any medicine before a thorough exam!

We've found this to be the best technique to use with our clients as well. We offer Free Seminars you can attend to find out even more, and then the decision is all yours. Now, let's run over the nine ways to beat the costs...

During our Free Seminar you will find out...

- 1. How to increase your tax deductions and tax credits**
- 2. How to pick colleges that will give you the best financial aid packages.**
- 3. How to send your child to an expensive private university for less than a state school.**
- 4. Which assets are taken into consideration when the U.S. Department of Education calculates your Family Contribution.**
- 5. How to pay for college in a failing economy without relying on 529 plans, expensive private student loans or raiding your retirement accounts.**
- 6. How to get ahead by developing a customized plan to meet all the college costs you will incur as a family.**
- 7. How to fill out the complicated financial aid forms accurately and on time! Over 90% go in with errors! (If this happens, you will lose most or all of your eligibility for financial aid!)**
- 8. How to finance your child's college education even if you don't qualify for "need-based" financial aid!**

Why Such A Generous No-Risk Free Offer?

Because I have a feeling that once you see how much money and time these inside secrets saves you, there's a very good chance that you will end up becoming one of my next happy customers.

For those of you who want to know all there is to possibly know, and have a burning desire to get the *right knowledge and resources to make this all come true, then all you have to risk is a phone call!*

That's it! Just a phone call away, and you can attend one of our next FREE Seminars coming up!

I may or may not have the answers to all of your college financing problems, but don't you think it's worth a call and a couple minutes of your time to find out, and reserve your Free Seminar seat?

There's no obligation, and no risk involved.

**All you'll risk is learning a great deal about the financial aid process...
and how to increase your chances at getting a bunch more money!**

Well, does this all make sense? I hope so. Before I end, I'd like to ask you to do me a favor and take a look at your current financial situation. Do you really think you're going to get as much money as you should, or could? Do you know what makes you immediately eligible for aid, instead of ineligible?

Are you secure in thinking you already know all there is to know about all the loopholes and money-pits to avoid that so many others blindly fall right into?

If not, then we will show you the answers to getting the college financial resources to give you money. But, in order for this to work, you will have to take the initial step.

If you are serious about finding out how to beat the high costs of college... then why not explore this a little further? Just the fact that you've read this entire report must mean that you want to only survive the blow of college costs, but make sure you do so confidently to secure both your current and future financial picture!

All you have to do is pick up your phone and call me at 808-521-4401 for your FREE reservation to attend our FREE Seminar, and to go over any questions you may have.

Well, that's about all I can think of telling you for now... we'll be going over a bunch more at the seminar! You will then have all of the right information that you'll need in order to make the right decisions!

Thanks, and I look forward to talking with you soon, and seeing you at our next workshop!

Sincerely,

Harold Green

Call 808-521-4404 to find out everything you need to know, and more!