

Directions: Circle the number that best matches your family's readiness for each factor. Total scores for each section.



Academic Readiness

We know well about the college application process and what we need to do each year to prepare.

1 2 3 4 5 6 7 8 9 10

Don't know where to begin

Doing It

My child has narrowed down possible major interests, and has picked out some top college choices.

1 2 3 4 5 6 7 8 9 10

No idea yet

We have a good idea

My child has/will taken standardized exams (SAT, ACT, etc.) and we will/are satisfied with the results.

1 2 3 4 5 6 7 8 9 10

Needs a lot of improvement

Best of their ability

My child has a competitive GPA & class ranking, as well as good extracurricular activities.

1 2 3 4 5 6 7 8 9 10

Not at all but is very good texting

Everything lines up well

My child has narrowed down possible majors and how they relate to likely careers.

1 2 3 4 5 6 7 8 9 10

He/She gives zero thought to real work

He/She is very focused



Interests

My child knows their top interests (music, campus ministry, recreation, etc.) and knows how to go about finding a match for that in their college search.

1 2 3 4 5 6 7 8 9 10

He/She hasn't thought this through

He/She understands well

My child has a strong interest in playing a NCAA sport. We know how to include that into our search.

1 2 3 4 5 6 7 8 9 10

Just doing their laundry

We have a good idea



Financial Assessment

We know how much colleges typically cost, and how much we might need to pay.

1 2 3 4 5 6 7 8 9 10

Head in the sand

We know all the costs & figures

We are aware of and are comfortable with the financial aid terminology and process.

1 2 3 4 5 6 7 8 9 10

Say what?

We're well aware of that

We know how our current savings and other assets can affect the amount of financial aid.

1 2 3 4 5 6 7 8 9 10

Can you say plunder?

We're well aware of that

We currently have savings or other means for future college funding for my child (such as a 529 Plan).

1 2 3 4 5 6 7 8 9 10

A real struggle to save

We have enough savings

We are willing to borrow money to cover the amount we cannot afford via student or parent loans.

1 2 3 4 5 6 7 8 9 10

Even if we have to borrow, paying for college is top priority

We want to minimize debt as best as we can

We have calculated the total estimated level of borrowing, the total interest costs and the monthly payments for us and our child after graduation.

1 2 3 4 5 6 7 8 9 10

Lost my calculator

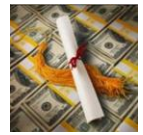
We have written plans

We have calculated how the total cost of college including debt repayment impacts our retirement.

1 2 3 4 5 6 7 8 9 10

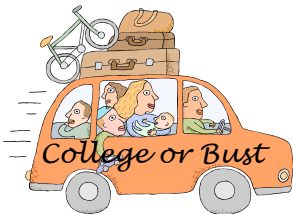
Our child will pay for our retirement

We have a realistic plan for both



Learning Objectives/Notes:

- 1) How to compare colleges across financial, academic, and social factors.
- 2) The 7 key buyer's concerns colleges don't inform you about and how to leverage that in your favor.
- 3) Why FAFSA is based on fiction and is NOT the answer for most families.
- 4) Why SAT/ACT preparation and positioning of your student is vital.
- 5) Where the largest sources of free financial aid really are and how to succeed in helping your student receive much more attractive offers.
- 6) How to integrate college athletics successfully into the search process.
- 7) Proven strategies how to minimize college debt and narrow interests to a marketable degree.



*Need further help to be **consumer smart** in your college journey?*

Visit www.college-smart-scholarships.com Services / Families.

Highlights of this valuable page include:

- ✓ Interpret your personal results scores. Use "Eagles" as the password.
- ✓ **Free** bi-monthly **newsletter** sign-up to provide valuable tips in your college journey
- ✓ **Free** Articles and College Smart **Primers**
- ✓ **Free Webinar** and **Open Workshops** to share with other parents you know
- ✓ **Free Family Consultation** re: personalized discussion re: College Assistance Plus (CAPlus) Advisory strategies/support to find the right fit at the lowest costs.
- ✓ Debt Help Smart™ - **Free Analysis** for **accelerated debt pay-offs**.

*Thank you for your time and participation! **Dennis Raup***

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