



COLLEGE MONEY ACADEMY
MAKING COLLEGE AFFORDABLE

**Never Pay Full Price
For College!**



What I'm going to show you today is "How to get 86% off the cost of college without applying for scholarships or grants...just like me!" Wouldn't that be awesome to get the same result? I'm guessing you would that's why you're reading this eBook.

The 86% discount was great for me of course and in just a few pages you'll know exactly how to do it for yourself. Now, to do this I need to share with you my Three Secrets! But first, you must understand that all colleges and universities are businesses that try to attract customers to their product. Most parents don't think of it this way and it's a mistake. Are you ever blown away and amazed that the car dealer tries to negotiate and haggle a price? Of course not, because you expect it. Colleges are no different...remember that as we go through these Three Secrets.

Secret #1

The Cost of Attendance is NOT what it will cost you...IGNORE IT! This is NOT where you place your focus. Every school has a Cost of Attendance but it's an inflated price due to the availability of government loans.

You should never judge a school based upon their Cost of Attendance...I mean isn't it really the final price that's the biggest concern? I'll show you what to judge them off of but never by their Sticker Price. How many of you have told your kiddo they can't apply to a particular school because it's "too expensive"? Wouldn't it be great to keep every school in the mix?

So let's break this down.

Every school's cost of attendance is negotiable...like a garage sale item. Were you aware of that reality? If you went garage sale hopping looking for one particular item and you didn't want to spend more than \$100 and you found exactly what you were hoping to find but the seller had a sticker price of \$250...would you walk away? Of course not, you'd haggle. It's such a HUGE mistake to believe that the sticker price of a college is any different...whether you are loaded with cash or you're financially hurting. Walk down any floor of a dorm and every student is paying something different...if this Secret weren't true then they'd all be paying the same. Isn't that awesome? Have you ever thought of this way before? Do you believe that having this simple information could lead to a discount that maybe you weren't considering? Good, you should.

Let me show you a story of one school, a private, division one university.

This school has a Cost of Attendance of almost \$58,000. Now every school records and averages all of their financial aid offers from their last enrollment cycle. This school shows that ON AVERAGE, students who had a financial need received just over \$27,000 in free money per year and those students who qualified for Merit Aid received about \$15,000 per year. So for those of you who make a lot of money and are told not to bother applying for aid because you won't qualify...with this one school that's a \$15,000 per year mistake.

86% Off The Cost of College: **Secret #1**

- **Every School's Cost of Attendance:**

– Is Negotiable...Like A Garage Sale Item

Financial Need Aid

Freshmen w/ Aid	614
Gift Aid Avg	\$27,121
Self-Help Aid Avg	\$4,000
Loan Avg	\$3,368

Merit Aid

Freshmen w/ Aid	486
Gift Aid Avg	\$14,880
Undergrads w/ Aid	1,914
Gift Aid Avg	\$14,563

Avg. Discount = \$42,001

If we put these together, on *average* there's \$42,000 available in Gift Aid...that's free money from this one school. How many scholarships and grants did you have to apply for? None! Combined, if you knew how to get this money, you'd be looking at a discount of almost 73% off! A \$58,000 private institution for about \$16,000. Remember, it's a business and if they want your student they'll use their money to buy them. Make sense? Do you believe that having this simple information and knowing how to access this money could lead to a discount that maybe you weren't considering? It's kind of empowering isn't it?

Secret #2

Virtually every school will give you a lowball financial aid award first to see if you take it...and most people unfortunately fall for it...and this is a big mistake! Have you ever been swindled? You know, you bought something and you realized you ended up paying way too much for the item? Think of it this way, if you had to buy your child a brand new car every year for four years, and do it for each kid, would you arm yourself with the information required to get a deal and ensure you weren't swindled? I'm confident you said yes...this is NO different.

It's incredibly rare that a school makes their very best offer first (remember, they're a business and they can't just give their best deal to everyone right away – they'd go out of business). Some students will receive incredible offers immediately but these are reserved for those very unique and super talented kids. For the majority of you, just like it was for my daughter, the very first financial aid award offer is a lowball offer.

Why do they typically lowball you? It's really quite simple: they want to see if you'll accept all the government loans because if you do, the school collects the full sticker price. The government is happy to offer this assistance and they swoop in to "rescue". Parents and students have fallen for this tactic in a huge way. In the past 12 years alone, our federal government has lent out over \$1.3 trillion in student and parent loan debt. Doesn't that make you nauseous?

Secret #3

You can appeal the financial aid award and ultimately receive more money from the school. Did you know that? Are you seeing how this works? What would it mean to you to be armed with the information that allowed you to discover if the school lowballed you or not and you then knew what to do about it? I know what it would mean...thousands of dollars! Is this making sense?

Here's how this Secret works.

As parents, we must know the average aid offer given for each school in order to know how our offer compares. Remember that school we just used as an example? If we knew that on average they gave out almost \$15,000 in gift aid to those who had no financial need then what would we do with this information? Well, we then want to uncover what the AVERAGE student looked like for the school. This same school, had an average incoming freshman ACT score of 27. So let's tie this research together:

If we receive an offer that's below their average (and we know it - for this school let's say they offered us \$5,000 per year), and our kid is average or above average for their school academically (and we know this too - if the school had an average score of 27 and our kid got a 29) then they lowballed us! So what do we do with this information?

We *appeal!* We send a letter asking for a reconsideration of aid! This quickly identifies which schools really want our kid. If they want 'em, they'll offer more money because you didn't accept their first offer! Make sense? Is this the first time you've look at it this way? Am I the first one to tell you this stuff?

Don't Pay The Full Price!

The 3 Secrets of how I reduced the cost by 86% without applying for scholarships or grants:

#1 - Ignore the Cost of Attendance. You will NOT pay this price so throw it out and don't give it any attention.

#2 - Expect a lowball offer first from every school.

#3 - Know the averages (the average offer and the academic averages) so you can appeal effectively.

So you now have two choices: one, you can choose to invest a little money into our full program and get started immediately. You can be working on packaging your student properly, researching schools correctly, narrowing your school selection properly and setting yourself up for the best possible negotiation of costs. Or you can put this eBook in the trash right now, go to bed tonight, go about your day tomorrow then find yourself with lost time and unprepared for the college nightmare...and trust me it's a nightmare.

The second option of “just going back to where I was” never makes me happier and that’s why I want to help you right now. Enroll at <https://www.collegemoneyacademy.com/orderform> and get started today!