

Student Positioning

A recent study by Public Agenda for the Bill and Melinda Gates Foundation paints a dismal picture of the public high school counseling system for college-bound students. The report notes that even students who successfully completed college heavily criticized their school counselor's guidance, calling it "inadequate and impersonal." With current budget shortfalls, we only expect things to get worse for these well-intentioned but over-extended and under-funded public employees.

The approach we use to most effectively help students make decisions about their future is our innovative Student Positioning Service. The ultimate goal is to help guide your student to the ideal college experience...and the hoped for rewarding and prosperous career to follow. We want them to flourish and grow as they enjoy this next chapter of their lives.

Some of our comprehensive counseling services offered:

- Personalized Student Assessment Tools
- Private Interviewing Sessions w/ Professional Counselors
- In-Depth College, Major & Career Searches
- Resume Creation and Enrollment Strategies
- Admission Application Counseling and Reviews
- Motivational Coaching
- Scholarship/Merit-Based Aid Positioning Strategies
- And much, much more.

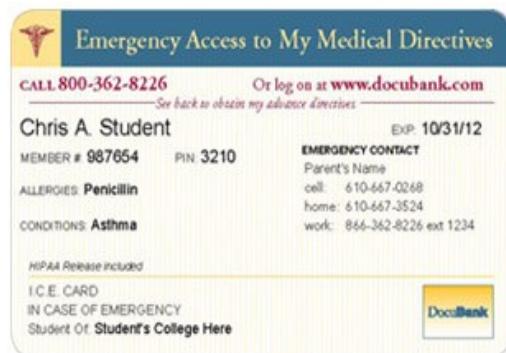
They're Still Your Babies, Even If They Won't Admit It

Protecting him or her 24/7 In Case of Emergency (I.C.E.) - The I.C.E. card immediately shows medical personnel vital information about your child.

Alerting You Immediately – 24/7

If something happens to your child, you want to know right away. With the I.C.E. Card, you will automatically receive an alert as soon as a hospital, doctor or nurse uses your child's card to obtain their information from DocuBank. Any time, day or night, 24/7/365. And you also receive the phone number at the hospital so you can be in touch with them immediately.

Although this card is especially important for any children with pre-existing medical conditions or severe allergies, we think every student should have one for their own protection. Therefore, AFCG provides a card to every one of our students for their first year at school at no cost to them or their families.



To learn more, sign up to attend one of the AFCG College Planning Division's complimentary informational sessions by calling us at 603.766.1965 or emailing us at info@afcg.us.

Our services are in great demand and seating is limited so contact us to reserve your seat today!



**Our College Planning Division:
Your Family's Advisory Board**

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Our College Planning Division: Your Family's Advisory Board

Expert Assistance for the
'Sandwich Generation'



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The Challenge...and the Solution

From the rising cost of college to the complex rules and regulations of college financing, there's no shortage of challenges facing students planning to go to college. It's no wonder students and their parents are in constant pursuit of college funding solutions...strategies they can take advantage of to both ensure enrollment and to lower the overall cost of college. That's where AFCG's College Planning Division comes in.

It's been our goal since inception to become the "Total College Funding Solution" for students and parents. Today, we're proud to report there's no other firm in the region that even comes close to achieving this.

Here's a look at just a few of the many things we do — from the college financing side to the admission side:

- ◆ Help navigate the complex and time-consuming college admissions and financial aid process.

- ◆ Design plans tailored to each family's financial situation that help families more easily afford to pay for their children's education.

- ◆ Help students pick the school that's the right "fit" for them...and their parents' bank accounts.

- ◆ Develop strategies designed to keep your Expected Family Contribution (EFC) as low as possible.

- ◆ Let you know which schools will give your student aid, and which ones won't.

- ◆ Maximize your chances of receiving the best financial aid award possible, including appeal strategies and guidance (when we disagree with an award amount.)

- ◆ Student counseling services, as well as college application reviews, proprietary SAT & ACT prep course, private one-on-one coaching & admission essay critiquing.

- ◆ And much, much more.

In short, we stay on top of all the government rules and regulations — that seem to change year after year — so that you don't have to! We look forward to providing your family with complete peace of mind...from high school to college graduation and beyond!



The Financial Piece of the Puzzle

As you're probably aware, college funding is a dreadfully complex and confusing process. From the reams of forms to trying to understand the countless rules and regulations that

the Department of Education throws at you, it is definitely not easy! Our mission at AFCG is to help make this process a smooth one for you and your family...and to see to it that you do not overpay for upcoming college expenses at the expense of other family needs.

One of the biggest components of the college funding process is "cash flow planning." Simply put, cash flow planning is the managing of household cash flow so that college costs will be paid for ALL children in a comfortable fashion...without putting yourself and your family into significant debt.

Not only is it necessary to keep your Expected Family Contribution (EFC) as low as possible, it's even more imperative to devise a plan on how your family is going to cover the substantial college costs that lie ahead. But you've come to the right place - we're here to help! For more information on how we can help eliminate the nightmares of the College Funding process and help your family develop a painless plan of attack for those upcoming costs, contact us.

Again, our team of experts in college funding will consist of a Certified Public Accountant (CPA), a Certified Financial Planner (CFP), a Chartered Financial Consultant (ChFC), a Certified Estate Planner (CEP), and perhaps most importantly, a Certified College Planning Specialist (CCPS).

- *The first step is to enroll in our college funding course taught by a local college finance professor, a CFP and ChFC.

- *The second step is to meet with our College Planning Specialist and CPA. She will tell you if she feels she can help, and exactly how. If she cannot save you at least \$5,000, her proposal will be at no cost.

- *The third step is for you and your student to meet with our Certified College Counselor, who possesses a Master's Degree in Education. This will be the first of several meetings with her.

- *The fourth step is to complete our assessment form. From there, we will meet with your student as needed but at least once annually until their college undergraduate career is completed.

Student Counselors

To provide continuous and expert guidance through the many details of admission, we have put together a highly credentialed team of experienced Student Counselor Professionals.