



“Thank you very much for the scholarship and for helping me...”

Hello Mr. Blanks. Thank you very much for the scholarship and for helping me to succeed my first goal: Go to college. Don't forget to email me that picture of yours so I can sketch it. Thank you very much.

~ *Lauren Real- Theodore, AL*

“We cancelled our P.A.C.T contracts because of the broken promises and invested in WAY Planning.”

We have 2 daughters, 7 & 14. We cancelled our P.A.C.T contracts because of the broken promises and invested in WAY Planning. The benefits and guarantees of our WAY Plan far exceed any 529 plan in the entire world and CFSI has an unmatched \$25,000 challenge to prove it; not to mention top of the line additional college planning services.

~ *Charles & Sandra – Mobile, AL*

“All high schools should take advantage of this opportunity”

Collegiate Financial delivers valuable information to our Leflore parents and student body at our senior parent meetings. Our parents always walk away with a new sense of direction and clarity. Any questions regarding the mystery of financial aid are completely satisfied and answered. This program is a much needed tool to help schools help their parents with college planning. All high schools should take advantage of this opportunity to educate and help our children and their parents.

~ *Peggy Shaw – Mobile County Public School System (MCPSS) / John L. Leflore*

“Thanks again, and I hope we have another workshop with you next year”

Just wanted to say a simple thank you for the financial aid workshop that you did at BC Rain High School. I know our parents and students gained a lot of knowledge. As a counselor, I spend most of my time dealing with schedules and scholarships. By sitting in the workshop, I realized just how little that I know about advising my students when it comes to financial aid and FASFA. I would recommend counselors as well as parents and students to sit in on one of your workshops. Thanks again, and I hope we have another workshop with you next year.

~ *Brian Chandler – Sr. Guidance Counselor MCPSS / BC Rain High*

"I highly recommend the company for the outstanding services that they do provide and will continue to provide"

In helping to bridge the gap with the expensive cost of college, there was a company that came to help with knowledge about financial aid for parents of students at Vigor High School. In my second year at Vigor High School, founder of Collegiate Financial Solutions, Inc. Mr. Ronald Blanks Jr. volunteered his services and time to help. After over whelming response from parents and students on that year, Mr. Blanks was asked to continue on a yearly base. I highly recommend the company for the outstanding services that they do provide and will continue to provide. Parents had many questions and concerns about money for school and Mr. Blanks answered the questions with a vast amount of knowledge. I am Melinda Jones, Parent Program Manager, at C.F. Vigor High School and I would highly recommend the company.

~ Melinda Jones – MCPSS Parent Organizer / C.F. Vigor High School

"We would like very much to have you join us again this year"

Mr. Blanks, we would like very much to have you join us for our parenting day **again** this year. The scheduled day is October 20, 2008 here at Davidson High School. Please call us at 221-3084. Thank you in advance,

~ Mattie Bettis- Former MCPSS Counselor / Davidson High

"Thank you for the opportunity to work with your company."

To: Collegiate Financial Solutions

Thank you for the opportunity to work with your company. The lingo was on a level that my parents and students were able to follow and understand. The atmosphere was relaxed and my parents felt... [click here to read entire testimonial](#)

~ Margaret P. Hayes – MCPSS Parent Organizer / B.C. Rain High

"Dave and I can also see ourselves retiring comfortably."

Well our biggest thing was protecting the retirement. We didn't know where to start but you did. Now Karen is in her sophomore year in college and Dave and I can also see ourselves retiring comfortably with our WAY Plan. Thanks again.

~ Dave & Gina G. – Spanish Fort, AL

"...very helpful and knowledgeable."

I needed help on the best way to save for college and you showed me all of the pros and cons of every option available. Now I understand why you have a WAY Plan challenge. It's no fair how many benefits this plan has over 529 plans. I'm glad I didn't do our state's plan because my WAY Plan still increased in value even when the market hit rock bottom. My only regret is that I wish I would have found out about WAY Planning sooner.

~ Brenda L.- Daphne, AL

“You stand far above others in your field and I appreciate the time you took to care.”

Dear Ronald, I just wanted to take a moment to write to you to express my thanks for the extra efforts you gave in the submitting the admissions and financial aid paperwork for Aphfanie. I was doing a follow up to see what the status is at this point. It's People like you that make our world a better place, simply by taking the extra time it took to ensure that everything was completed in a timely manner. I think I can safely say you are God sent! You stand far above others in your field and I appreciate the time you took to care. Once again, thank you!

~ Elnoria Howell – Baldwin County Board of Educations / Human Resource Department

“Your service is a MUST!”

Your service is a MUST! Thanks for all that you do. We are very pleased with your services. We'll be recommending.

~ Al & Gloria P. – Mobile, AL

“Thanks for being less than the national average and also for being in Mobile.”

We got the last update. Wanted to ask: Are you familiar with what the national average is for some of the services that you do? Me and my wife searched online to price a private student counselor and well recommended ACT Prep service. Both were similar to what you do and it was close to \$2,500 for the both of them which we found was about the national average. Just wondering if you guys knew this. We have about 11 or 12 High schools here, not to mention the private schools and these services are much needed here. Thanks for being less than the national average and also for being in Mobile.

~ Samantha & Tom B. – Mobile, AL

“I'll be needing your help...”

About your webinar, the amount of information covered in such a short period of time was amazing. I'll be needing your help to send my children through college.

~ Cheryl J. - Mobile, AL

“I did not know of these strategies prior to attending.”

This workshop program is great and should be done more often all around the city. I did not know of these strategies prior to attending. The speaker was very informative and knowledgeable. There was nothing that I didn't like about this.

~ Carolyn M. Mobile, AL

"...accurate information on the best way to pay for college."

I liked that the workshop program gave me accurate information on the best way to pay for college. I know what I should be doing right now.

~ *The Taylor Family – Mobile, AL*

"Could you talk with our youth minister at my church about possibly sharing this information with our college bound group?"

I have never heard of this stuff before. This is very helpful information. Could you talk with our youth minister at my church about possibly sharing this information with our college bound group?

~ *Mattie Bettis- Former High School Counselor*

"This new program really opened our eyes".

This new program really opened our eyes. Now we know exactly what we should expect going in and what we should be doing.

~ *Michael & Nicole G. Jr. – Mobile, AL*

"We could not have gotten where we are without you."

Dear Cathy and Joanna,

Laura got accepted to Ohio Northern (which was one of her top choices). No news from the other colleges yet but I know it is still early. We could not have gotten where we are without you. Thank you so much.

~ *Yolanda Harper*

"...It looks like we will not have to pay anything or take out any loans this year!"

Hi Ron!

I just wanted to let you know that we just got the first award letter back for the 2007 and 2008 school year for Breanne and Allison. They have received so much in aid that it looks like we will not have to pay anything or take out any loans this year! I think we have structured my finances so that we can benefit greatly! I am dumbfounded and very pleased!

Thanks for all your help to get us positioned for this good news! Rebekah and I went to look at a couple schools during spring break last week so the process begins again! I may want you to run some EFC numbers on different schools sometime next year when we have a better defined list for her. Take Care,

~ *Laurel Bowers*

"I have been very pleased with the level of service I have received from CFSI..."

Ronald,

Thanks for your prompt responses to all of my questions. I have been very pleased with the level of service I have received from CFSI since enrolling last week.

Have a great week!

~ *Barbara*

"We received an updated Financial Aid award and she has retained all her original aid"

Thank YOU Ronald. Your impeccable service is a God-send! We received an updated Financial Aid award and she has retained all her original aid.

~ *Lori Tillman*

"My son just received word that he has been accepted Early Decision at The Colorado College, and we received excellent financial aid..."

Hi Colleen and Kristen – just want to thank you for all your great work keeping me organized and focused with kind reminders and even some patient reassurance with all my last minute questions. My son just received word that he has been accepted Early Decision at Colorado College, and we received excellent financial aid – couldn't have done it without you. We are all ecstatic!

Have a wonderful holiday season. All the best,

~ *Bob Hannum*

"...we made all our deadlines and received offers from several schools."

We heard about Collegiate Financial Solutions through a webinar we attended. With four children set to attend college within the next few years – ages 18, 16, 15 and 12 – the financial burden seemed daunting, but we promised to give them each four years. Our first meeting with Ron was a little shocking. Although we had some money put away we had never really taken a good look at our financial picture and had some changes to make. Ron set out a course of action that we have continued to follow and now things are looking pretty good and we feel we can make good on that promise. I felt a pretty good relationship with the ladies in the office. They kept us very well informed and gently prompted us for information we had forgotten. To be honest, this was one of the primary reasons I wanted to go with this service. I'm terrible with deadlines and I was afraid I would miss something important. I felt this alone was worth the cost of the service.

Well, we made all our deadlines and received offers from several schools. Andrew's first choice was Allegheny. I forwarded their offer to CFSI who after reviewing it believed it to be a little less than Andrew was worth, so they compiled a letter on our behalf requesting additional monies – another service they provide. The college came back and gave us another \$1100. Andrew is all set to go to Allegheny this fall, and soon we will be bringing our daughter Julie online with CFSI. I appreciate the tips of the week; I

have even forwarded these to the kids' email. In all I think it's been money well spent, and I know we didn't even use all the services they provide.

~ *The Copenhaver Family*

“Collegiate Financial allowed us the opportunity to have our son attend the college of his choice without the entire anticipated financial burden.”

This past spring we received a financial aid award letter from Rollins College in Winter Park, Florida where my son Timothy wished to enroll as a member of the class of 2013. He was also considering several other schools from whom he had gained both acceptance and offers for financial assistance. Although I thought the Rollins award was generous and possibly as substantial as we could hope for, I decided to vet it with CFSI, with whom we have been clients for several years with older children, as a matter of good financial management. Not only did they respond quickly and decisively, but the staff suggested a strategy for increasing the “grant” part of the award and composed a letter to the financial aid office at Rollins to that purpose. I subsequently received a new award letter from Rollins with a significant increase in the “grant” portion of the award. Their analysis of the initial award and management of the request for an increase was timely, professional and ultimately successful. In these challenging economic times, it is essential that every family marshal their resources prudently; CFSI allowed us the opportunity to have our son attend the college of his choice without the entire anticipated financial burden.

~ *The Simpson Family*

“Because of their advice, our daughter ended up with a phenomenal award package to her top college choice.”

We are very busy small business owners, and after hearing how time consuming the college process is, we were interested in some help.

What began as a time crunch issue evolved into the realization of how little we really knew about finding the right college for our daughters at a price that we could afford.

We had graduated from college 20 years ago and were struck at how much the process had changed, especially in terms of financial aid and the skyrocketing costs.

The resources available through CFSI are unsurpassed. From use of the Discover website to research colleges according to various criteria, to the Student Interview, our children were given opportunities to easily gauge their interest in different schools and majors.

The Discover program is so easy to use and the information you can save to reflect each child's personal interests in schools, majors, and careers are phenomenal. Prior to using this resource we were making our own lists that would always get lost or compiled haphazardly. With the Discover program, all of your child's information is at your fingertips. You can log in any time of the day or night to work on it or update.

The counselors are fantastic at getting specific schools' financial aid information to us and answering any additional questions. We saw a big difference between how well versed we became in the process compared to our friends that didn't use CFSI.

When it came time for our oldest daughter's award package review we would never have known if it was a "fair" award or not without the guidance of the NACAC counselors. They were awesome at working with us, reviewing each award and advising us on appeals.

Because of their advice, our daughter ended up with a phenomenal award package to her top college choice. She told us she would have been "okay" attending one of the other schools on her list but now she is "extremely excited" to start college this fall! We are so happy for her! Thank you Ron – it works!!

~ *The Grieshammer Family*

"I was very pleased with all of CFSI's services and financially they saved us a substantial amount of money."

I found many of CFSI's services to be "most" helpful. Speaking with the college funding advisor and the filing of all documents in a timely manner was only the beginning. Their rapid response to any and all of my emails was simply amazing. No matter how ludicrous my questions seemed to me, CFSI always made me feel that I was totally involved and asking the right things. Not only were my questions answered but there was always a detailed explanation that went above and beyond what I believed to be their call of duty. Very often I asked for their advice (opinion) rather than just facts and they always supported their suggestions. The proof reading of letters, documents, and forms was also a very appreciated service. I have a younger daughter and I plan on using Collegiate Financial in the future for both of my children. I was very pleased with all of the services and financially they saved us a substantial amount of money (much more than their fee) which truly enabled our son to attend his first choice.

~ *The Burns Family*

"The specialists at CFSI are experts in knowing how the financial award systems work."

We sought the advice of CFSI in order to receive the best financial aid package for our children's college education. My husband and I always strive to buy only what we can pay for and minimize our debt. As a result, we live modestly but what we have is paid for. When we began to research financial aid opportunities, we discovered that our financial lifestyle worked totally against us. Our college funding advisor at CFSI helped our family to rearrange our assets. In doing so, we were able to create a financial image that colleges would look at when distributing financial aid. As a result, (and in addition to our children's excellent academic achievements), we were able to send them to top-notch schools which otherwise would never have been a possibility.

Another way we benefited from our service specialists at CFSI was their review of our financial award letters from the schools. They were reviewed and an appeal letter was written for us to send to the colleges. This helped in securing additional aid which we otherwise would not have received. Our concerns and questions were always addressed quickly and courteously. Every person I've dealt with has been very helpful and professional.

All families have their own unique set of circumstances which affect their FAFSA information and aid entitlements. The specialists at CFSI are experts in knowing how

the financial award systems work. They can make suggestions specific to each situation which can definitely make dreams come true.

~ *The Pavisich Family*

“The experience we have had to date makes it a “no brainer” for us to continue to work with them...”

I am delighted to share my experience with CFSI and hope that my comments will lead others to seriously consider the many features and benefits associated with the value proposition that defines their mission and strategy. I recall the first introductory session which was both compelling and impactful. Based on what I heard in that first meeting, there was little question in my mind that what was being offered was just what I was looking for in the way of expert help and advice as I contemplated the complicated ordeal of finding the right college match for my son. My goal was to provide the best education possible at a price I could afford. The good news is that the help I received from CFSI dramatically changed my impression of what was possible.

The service that stood out for me (among so many that I was able to take advantage of) was the financial planning assistance. The creative approach combined with the manner in which it was explained and ultimately executed was outstanding. It was put in terms that were easy to understand and no question went unanswered. In addition, I was made to feel like my prior planning and approach was a very positive step which went a long way in reducing the anxiety I was feeling due to a belief that I had not done enough. As it turns out, most folks do not have the ability to simply “write a check” to cover the college experience. I was not alone, so to speak, and the folks at CFSI could not have been more sensitive or helpful.

Beyond the quality and practicality of the financial plan they recommended, they provided a lot of help with all the associated administrative issues. That included FASFA forms, helping with supporting documentation, etc. They also provided detailed college profiles that were very informative and effective in terms of screening our long list of options. They helped critique the college essays and most importantly were always available for questions, advice, or just to listen to our concerns. Their frequent college tips and general information about “what to do when” during the process were also a great help.

Of all the many services provided, the most impactful was the financial plan recommendation and execution as mentioned above. I would add that the interactions were all very professional and the folks we worked with were always extremely attentive to our needs. The experience we have had to date makes it a “no brainer” for us to continue to work with them through my other son’s experience which is coming soon. It is without any hesitation whatsoever that I recommend their services to anyone facing similar challenges.

~ *The Littell Family*

“The staff has all been courteous, well organized, supportive and accommodating. I highly recommend this service.”

I feel that the service that CFSI has provided has been very helpful. Even though given our particular circumstance I have not had any great amount of savings financially, I

have saved an enormous amount of anxiety. I was provided information, structure and support to fully understand my options. They have provided timely support and structure to get the information in and submitted for the FAFSA form and guidance and support in optimizing my son's financial package. Even though our situation financially and college choice wise has been fairly simple, having the support of CFSI has provided me with significant peace of mind that, given our hectic life, nothing would fall through the cracks. The staff has all been courteous, well organized, supportive and accommodating. I highly recommend this service.

~ *The Belgrad Family*

“By partnering with CFSI, we have saved tens of thousands of dollars. We highly recommend their services.”

When we first contacted Collegiate Financial Solutions Inc. (CFSI) for assistance, our daughter had already completed two years at a private Ohio college. Up to that time, we had spent approximately \$23,000 each year for a total of \$46,000 (including PLUS Loans). We had completed the FAFSA forms on our own for these first two years and our EFC (the family's expected financial contribution) computed to \$28,000 per year.

Since our daughter is an excellent student and had received numerous scholarships and grants, our financial obligation was considerably reduced, as the cost for the college she attends is approximately \$43,000 per year. Nevertheless we still paid \$23,000/year for her first two years. After contacting CFSI and taking advantage of their professional assistance, our family's EFC was dramatically reduced to less than \$10,000 per year, resulting in a \$13,000/year reduction of our daughter's college expenses.

Our son is now in his first year at a \$46,000/ year Ivy League school. We are now spending less than \$10,000/year total for both our children, who attend schools costing a total of \$89,000 annually.

We have been blessed with two children who are excellent students and apply themselves diligently. They have also received scholarships for their effort and are recognized by their respective schools as excellent students, thereby deserving of their respective institution's unqualified assistance.

However that fact underlines what I believe to be a most important point:

We advise anyone not to be afraid to allow their children to apply to schools that, at first glance, appear too expensive. The fact is that many of these schools are supported by endowments that allow funding, in many cases, to 100% of the family's EFC, as computed on the FAFSA.

Conversely, many state schools (that on the surface appear to be less costly) typically don't fund 100% of the family's EFC. What does this mean?

Bottom Line – With the professional assistance of CFSI, it is likely less expensive for our daughter and son to attend a private Ohio college and an Ivy League university than had they each chosen a state school. This is not a criticism of state schools. There are hundreds of top-notch state schools throughout the nation, many the best in their specialized fields. My wife and I both graduated from a state university. Our point is that we would advise anyone not to limit their children's school choices based on appearance of high costs.

In conclusion:

-Encourage your children to shoot for the stars. When the time comes, encourage them to apply to all the institutions they ever dreamed of attending. Don't worry about the cost at this point. Our children applied to approximately twenty colleges and universities.

-With the assistance of CFSI, your EFC will be reduced to the lowest appropriate level. CFSI will also advise you how to proceed when the college acceptance letters arrive, assisting you in navigating the whole college selection process.

- By partnering with CFSI, we have saved tens of thousands of dollars. We highly recommend their services.

~ *The Diemand Family*

"CFSI was the only way we found to help us in positioning ourselves for our children's academic future."

Twelve years ago my husband, who was 40 years old, called me on his cell phone short of breath saying he was having difficulty breathing. By the time EMS got to the house and took him to the nearest ER he was gone, and I found myself a widow with three children and 3 step-children with no real insurance or savings to count on for the long haul. Naturally, I was devastated.

Since the moment of that call I have worked hard to provide a good home life to my kids. I have become a grandmother, experienced my children graduate from high school, found a man who would accept the responsibilities I took on and be a good role model to my kids and started my own CPA business. We have worked hard to provide the education my kids deserve and that would make their father proud.

Collegiate Financial greatly assisted us in that goal. Though the work at home was challenging, CFSI identified the process and pathway we needed to take well before my children were applying to colleges. Let's face it, there are many programs out there pushing college advice and my husband and I looked at probably every one of them! Even being a trained CPA and well versed in tax law and regulations, I found CFSI was unique in the field. We were attracted to it due to that uniqueness. They provided clear reasoning for the "why" we needed to do certain things and backed it up with specific examples of others in similar situations. Assisting us in identifying the most logical and effective means to position ourselves to best help us in financing our children's college education was worth every dime and every minute we spent with CFSI. The conversations with them went a long way in focusing choices on areas of academic interest for our kids while, also, understanding what we as parents were doing to help and support their academic choices.

Let's face it, having my BS and MBA/CPA from prestigious schools helps me in my business, but CFSI was the only way we found to help us in positioning ourselves for our children's academic future.

~ *The Dawson Family*

“They reduced our EFC by over \$10,000 by completing the FAFSA correctly!”

We cannot adequately express our gratitude to the staff at Collegiate Financial for their help in securing college funding for our three children. They reduced our EFC by over \$10,000 by completing the FAFSA correctly! In addition, they were able to simplify the complicated financial aid jargon and offer ways to pay for college while still maintaining our lifestyle. They are always available to address any questions or concerns and have assured us we will survive having three kids in college at the same time. Thank you three times over!!

~ The Gulko Family

“CFSI not only helped me restructure my financials, they helped me to understand the whole FAFSA process.”

CFSI has helped me (a single mother of 4 children) restructure my situation to maximize the benefits of the FAFSA process. They encouraged us to look at private universities and not just state schools because there is more money available for financial aid in a private school. Between academic scholarships, university grants, and low-cost student loans, my twin daughters are attending a private university which costs \$35,000/year per student at a cost to me of \$6,000 for each daughter. CFSI not only helped me restructure my financials, they helped me to understand the whole FAFSA process. I highly recommend them for anyone who has a child entering college to help access their financial situation.

~ The Bowers Family

“There was no “catch”, just a detailed total plan of lowering our Expected Family Contribution, providing us some tax advantages and staying within the agreed upon budget that we had established.”

As many parents with children getting closer to going to college, we were setting away money for their education, but as we found out, not nearly enough for the astronomical prices that we have now been exposed to. Faced with the fact that our Family Contribution could be as high as \$25k per year for 8 years for our two children, we needed to find effective ways to do this without sending us into debt that we couldn't get out of. We also do not want to strap our children to what could amount to be a lifetime of debt.

We listened to a brief, one hour webinar-workshop introduction to Collegiate Financial Solutions. As the webinar-Workshop, I found myself saying “this sounds too good to be true. What's the catch?” There was no “catch”, just a detailed total plan of lowering our Expected Family Contribution, providing us some tax advantages and staying within the agreed upon budget that we had established. The additional ‘perks’ of filling out financial aid forms, working with our children on narrowing down the selection of colleges and essay writing was just icing on the cake!

~ The Anderson Family

“...We have saved our family thousands of dollars in college funding.”

When we watched CFSI’s webinar, we knew it was different than other seminars we had attended before that simply told us how to fill out the FAFSA and when to do it. The presenter was knowledgeable and gave many “free” tips and techniques in the webinar. After an hour of an informative session, we chose to hire Collegiate Financial Solutions to help us through the College Funding process. CFSI gave us tips and techniques of lowering our EFC that we would normally not have known about. By lowering our EFC we have saved our family thousands of dollars in college funding.

~ *The Gras Family*

“...We were also able to improve my overall family financial situation by paying off debt and readjusting our strategies for retirement.”

I thought I understood the college funding process based upon my experience with my first child in college. When my second child was ready for college I decided there was no harm in seeking some additional professional support and contacted Collegiate Financial. I thought maybe they could provide some suggestions for dealing with two college students. In reviewing my situation with the CFSI professionals, we were able to make adjustments in my financial situation to improve – which meant reduce – the magical Expected Family Contribution (EFC) number for both children. We got subsidized versus unsubsidized loans which will save a lot of interest over the long-term. Additionally, we were also able to improve my overall family financial situation by paying off debt and readjusting our strategies for retirement. Thank you.

~ *The Maskulka Family*

“...they took the worry out of the process and saved us time and money...”

Good friends recommended Collegiate Financial to my wife and me. They conveyed a sense of relief at having experienced professionals handle the college funding process from start to finish. It can be overwhelming. My wife and I, too, have been very happy with the decision to utilize their services. We found ourselves comfortable discussing our financials and very pleased with their counseling and recommendations. We all have our expertise. It was nice to know that when the time came to need someone else’s expertise, CFSI was there to assist. Simply put, they took the worry out of the process and saved us time and money we wouldn’t have otherwise known to be possible.

~ *The Owen Family*

“CFSI has reduced the amount of stress associated with the entire college process.”

We have just begun working with CFSI. Already we have received help that we would not have known about. We received information on how to reduce our estimated family contribution. We also have access to the DISCOVER program, which is a great resource for our daughter in researching colleges and writing a resume. CFSI suggested different

options for studying for the SAT and ACT. Most of all, CFSI has reduced the amount of stress associated with the entire college process.

~ *The Koballa Family*

“We would highly recommend the CFSI group for anyone who wants to target the best options for their child’s college experience.”

We have had a very positive experience with CFSI, particularly by comparison with our previous attempt to select/fund college by ourselves. Our son selected his college and obtained his aid through his parents’ advice. The school turned out to be an inappropriate choice and a very expensive mistake. Our daughter, two years younger, has benefited from the advice and council of our advisors at CFSI and, as a consequence, she has several good choices and a nice package of grants and scholarship money to consider. We would highly recommend the CFSI group for anyone who wants to target the best options for their child’s college experience.

~ *The Simpson Family*

“The CFSI took the pain out of the confusing financial aid forms, along with helping take the stress out of the college search.”

I think my wife and I are like most parents who have kids in High School. All you hear is about the high cost of college. As parents, we worried about how we could afford to send our son to college without taking everything we had in savings and if that would even be enough.

We first heard of Collegiate Financial through a flyer we got in the mail. After attending their workshop, we found out that there are options available for sending your child to college. This was our first time through the college maze. There were financial forms, college applications, what college fits your kids’ needs and the list goes on.

Here I am a year later and our son has been accepted to the college that was first on his list of colleges. Working with my son on college applications was hard enough. I am thankful that I did not have to worry about filling out all the financial forms.

The CFSI took the pain out of the confusing financial aid forms, along with helping take the stress out of the college search.

~ *The Markham Family*

“We would definitely recommend listening to what they could do for you and your child.”

We are a middle class/double income family and we did have some money saved for our three daughters’ college. Like many of you, we anticipated there wasn’t much we could do but pay the bills and take out loans when our savings ran out. But after listening to the advice from the college specialists at Collegiate Financial, we saw that we did have choices and things we could do to get our EFC down and also pick from some better schools. CFSI gave us simple reorganizing techniques for our estate that

brought our numbers down. They also enabled our daughter to go to Case Western, which was a school we were not even considering due to the high tuition. Our family also had the problem of ex-spouses incomes and their impact on our FASFA. CFSI gave us good advice regarding money sources other than our own incomes and savings. They could answer questions that others couldn't. Lastly, having their service fill out our forms and help with reply letters to colleges was a real time saver. We always had someone to ask if we didn't quite understand what to put on the form! All services are done professionally and in a timely manner. We would definitely recommend listening to what they could do for you and your child. After a few conversations with them we were amazed at what we didn't know.

~ *The Drake Family*

"They have been able to give us options that we were unaware existed."

I like CFSI because I have enough on my plate already. They have been able to give us options that we were unaware existed. I like "think" time and I do not feel pressure to make decisions. They have been very good at listening and understanding our individual family issues. We now have a game plan to send our three girls to college. Thank you!

~ *The Stripkey Family*

"I would recommend this service to any non-independently wealthy parents of future college students."

With two students in high school, the thought of having them enter college back to back was keeping me up at night. After attending a free Workshop and talking with Ronald Blanks, I was able to relax, listen to his advice, and face the next several years with the knowledge that I have made some preliminary choices regarding our financial situation to at least maximize our chances at lowering our EFC. Also, having professionals work with my son, energize him, and help navigate him towards the college admission process has been very valuable. Parents get tired of being the heavy and appear to be "lecturing". Having an outsider take an interest has instilled a sense of excitement, if not urgency. I would recommend this service to any non-independently wealthy parents of future college students.

~ *The Guzman Family*

..."both of our children attend quality schools and the financial burden will be minimized..."

As a family with 2 children, the cost of high school has been a significant burden upon the financial picture and being able to 'make-ends-meet'. When our older daughter was ready for college, we were advised to consider the services of The College Planning Network, and I am so glad that we took the time to investigate what CFSI has to offer. We started using CFSI three years ago and continue to utilize their services as our older daughter now will enter her junior year in college and our younger daughter enters her senior year of high school.

From the beginning of the college search, through the college selection, the procedures required to apply for admission, all the required college forms, and the methods of applying for scholarships, grants, and loans, CFSI has been a major advisor upon all of our decisions. The approach they utilizes is a personal and a very thorough review, taking into consideration all of the aspects of the search process, including the desires of the pre-college student, the long term cost of the education, the impact of the financial cost upon the family, and most importantly – an emphasis upon how these goals can be accomplished while maintaining the financial viability of the family.

The funding of college education is an overwhelming task. CFSI assists by providing a complete review of the process. With the services of CFSI, we will meet the goals of having both of our children attend quality schools and the financial burden will be minimized and viable for all concerned.

~ *The Andrus Family*

“The biggest benefit is that they counseled us through the FASFA process, helping us receive the lowest EFC for the past three years.”

Our experience with Collegiate Financial Solutions has helped our family at multiple levels of the college planning process. CFSI has helped us make the best college choice for our daughter. Our assets have been retained for our retirement. More grant and scholarship monies were received from her college. The biggest benefit is that they counseled us through the FASFA process, helping us receive the lowest EFC for the past three years. We feel more confident starting the process again with our Junior and know we can get factual answers to new questions.

~ *The Teare Family*

“...time well spent on how to arrange a plan for our finances that will save us THOUSANDS on the EFC for our daughter’s college...”

We are very pleased with the helpful information and money saving advice we have received from Collegiate Financial. The planning sessions we attended were time well spent on how to arrange a plan for our finances that will save us THOUSANDS on the EFC for our daughter’s college education. The CFSI group is an organization I would highly recommend to anyone who has a child that is planning on continuing their education into the college years.

~ *The David Family*

“It was a great experience and well worth it!”

CFSI took care of all of the FAFSA forms for us and submitted them well in advance of school deadlines to insure maximum funds would be available to our daughter. It was a great experience and well worth it!

~ *The Cisar Family*

"I have received my award letter from at least one college so far and our out-of-pocket cost through the college is actually lower than what the EFC was on the FAFSA!"

My parents recently signed up for your services after listening to a free Webinar online. They were hesitant at first, but when they received the advice on how to decrease their EFC on the FAFSA, they were very happy. Without the advice, they said that our EFC would have been much higher. They wished they would have known about Collegiate Financial more than a year ago to make the changes that needed to be made a lot sooner. I have received my award letter from at least one college so far and our out-of-pocket cost through the college is actually lower than what the EFC was on the FAFSA! Thanks for saving my parents money!

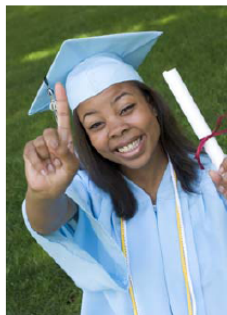
~ *The Courtney Family*

"CFSI worked with our daughter to help her with her college search, and was able to wade through and re-allocate our financials, and substantially improve financial aid eligibility in a fair, legal, and equitable manner."

Our financial situation was very complicated due to our involvement with several small businesses and start-ups in progress. We had pre-planned and saved for our children's college educations, but decided to attend one of CFSI's webinars "just in case". We were shocked when we found out that, due to the formulas used for financial aid eligibility, we could basically be penalized for the college savings. CFSI worked with our daughter to help her with her college search, and was able to wade through and re-allocate our financials, and substantially improve financial aid eligibility in a fair, legal, and equitable manner. We are confident that our pre-planned education assets will now not be depleted prematurely. We are so glad for your help, and for the excellent follow up when additional information and yearly FAFSA is required.

~ *The Klimas Family*

*Collegiate Financial is THE #1 College
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