



## **DIAMOND PLAN**

**The Diamond Plan is our highest and most inclusive product available to college bound families. This product navigates families through the college process by utilizing a team approach. The College Funding Service Center, LLC, working together with client families and financial planners, assists in many of the essential college planning steps. The tool that keeps everyone's efforts synchronized and on track is our web based application Engus.Info. Engus is a one of a kind interactive website dedicated to the needs of college bound families.**

**The following pages offer a detailed look at the Diamond Plan.**

# **DIAMOND PLAN**

## **The following information highlights what is offered with the Diamond Plan**

- \* **We integrate into your team. We complete an introductory phone call to establish that we are part of your firm's effort during the college planning process.**
- \* **Provide the client with an introductory package outlining the service and key points of actions. This package includes a College Tracking List (CTL) designed to keep clients informed of what is being done on their behalf.** The CTL outlines what steps will be completed by CFSC. It also notes when clients should anticipate completion of each step. This tracking system keeps clients continuously aware of the next step in the process. Included in this package is Al Hoffman's booklet "The College Navigator".
- \* **Provide the client with access to an online aptitude/attitude program designed to confirm or discover a student's career goals.** This is the first step of the Student Positioning Concept. We provide the student with an aptitude test to search for possible career avenues and therefore appropriate majors to pursue. This step can possibly reduce the overall cost of a higher education by making a bachelor's degree attainable in four years.
- \* **Provide an interactive "coaching" session between the family/student and an educational counselor.** This session is designed to help a family/student pick appropriate colleges. **This is called the Student Positioning Session.** This is the second step of the Student Positioning Concept which was designed to teach a method of finding those colleges which fit the family/student both academically and financially. This session also includes a college search based on custom search criteria. Students are advised to apply to a minimum of six colleges.
- \* **After the completion of the student positioning session the family will receive by mail, the results of their college search.** These results include data sheets outlining the general, administrative and financial data on each college included in the client's personal college search.
- \* **Provide a follow-up interactive phone session designed to strengthen the original Student Positioning session.** The second session is designed to further promote and encourage the Student Positioning philosophy during the college selection process.
- \* **Provide an interactive online program used as a follow-up resource after the Student Positioning Session has been completed.** This unique program is the only college search tool designed from an academic and financial perspective. The program has interactive capabilities for students to create a "what if" scenario should they improve their standardized test scores.
- \* **Provide a data verification session.** We will personally work with clients to verify the accuracy of the financial data used to complete financial aid applications. By use of our internet-based system, both you and your clients will have the opportunity to agree that the data is accurate before any financial aid forms are filed.
- \* **Register your family for the Financial Aid Profile (FAP).** This form is required by certain colleges for financial aid consideration and you must register to obtain this form or acquire the opportunity to complete it online. This registration is completed by us.
- \* **Complete the Financial Aid Profile (FAP).** This application is completed electronically for the family. The FAP is more complicated than the FAFSA. Additionally, the information needs to be consistent with that on the FAFSA. The additional cost of filing incurred by the College Board is the responsibility of the client family. Please note that we do not file two sets of financials in non-custodial situations, and we do not file the business/farm supplement.

\* **Complete college institutional financial aid forms.** Some schools have their own need-based forms that are just as important as the Financial Aid Profile (FAP) and the Free Application for Federal Student Aid (FAFSA). The institutional financial aid forms are completed by hand. These forms are then mailed to the family. It is the responsibility of the family to review, sign and mail the completed form to the college. This step does not include non need-based applications such as college scholarship applications or admissions applications.

\* **Complete the Free Application for Federal Student Aid (FAFSA).** This form must be completed to qualify for financial aid from Federal and most State Programs. This form is completed electronically and is normally filed twice for the client: Once as an estimate and second as a final filing after subsequent tax returns have been completed for the year.

\* **Evaluate Award Letters and direct the appeal process.** We will request a copy of all award letters from the client family. Upon receiving them, we will evaluate award packages and let the family know if they have received an excellent, fair or poor award package from the college. When necessary we will write an appeal letter that will be sent to the college by the family.

\* **Provide an online awards analysis program.** This program provides a breakdown of the award package by offering two reports. The first report analyzes the award offer from the colleges view point including non-free money such as student loans and work study programs. The second report analyzes the award letter from the families' viewpoint (free money only) without long term student loans or work study programs. These reports make it crystal clear what the client's true cost is for their first year in college.

\* **Counsel the family on loan options.** Provide resources on the three loan options: Private loans, Federal Loans and State Loans. We also provide the family with a college loan booklet which addresses important loan topics.

\* **Provide monthly editorials e-mailed to your client.** These useful editorials provide an overview of the college planning topic of the month. The editorial part of the program starts in June of the Junior/Senior Year Summer.

\* **Provide monthly teleconferences.** Client's have access to live and interactive teleconferences provided by the director of the College Funding Service Center. These teleconferences discuss in detail an assortment of college bound topics. The teleconference part of the program starts in January of the Junior Year.

\* **Provide a series of status calls and/or emails to ensure the student/family are well aware of the next step in the program. They also ensure that the family is on track throughout the college planning process.**

\***Provide access to the ACT Prompter program offered by ePrep.**

\***Provide access to the SAT Prompter program offered by ePrep.**

\***Provide access to The College Essay Clinic.**

\***Provide a complete customer service system.** We achieve a high level of communication with the family during the entire service engagement. Families will work with friendly, professional and knowledgeable staff members. Other benefits include:

- Access to a list of articles pertinent to the college bound family.
- Access to content rich client web portal at [www.engus.info](http://www.engus.info)
- A dedicated service center consultant available to answer service related questions toll-free.

## **Services that are NOT completed as part of the Diamond Plan**

- \* We do not complete college admission applications, scholarship applications, state financial aid applications or write/critique college essays.
- \* We will not contact a college on the behalf of a client. We do not send transcripts, SAT/ACT scores, institutional forms or tax returns to colleges.
- \* We will not provide the schools with two sets of financial information. We will only file the forms for the custodial parent. Anything required by the non-custodial parent will need to be completed by the non-custodial parent.
- \* We do not file the Business Farm supplement for clients.

**Client data security is of utmost concern to the College Funding Service Center, LLC. Data is secured using hybrid information security systems, data back up, and other safe guards unparalleled in the industry. Be sure to ask about our IT safety track record.**