



%recipient.FirstName%

Many parents start worrying about college costs as soon as they learn a baby's on the way. With education costs rising steeply each year, thinking ahead is a great idea. Right now the average total cost for a private, four-year college is nearly \$135,000...and that's just tuition and fees. In-state tuition for public universities is better, but not by much: it'll take almost \$40,000 to pay for that degree. Either way, education today requires a small fortune. Who can afford it?

Actually, you can. With some planning and this series of tips you'll be receiving to help you save for your children's education, you can give your budding whiz kids the college education they deserve without breaking the family bank.

Tip #1: It may seem obvious, but it's worth saying: Always apply for financial aid. ALWAYS.

You may worry you won't qualify, but don't let that stop you from trying. Sixty percent of undergraduate students receive some type of financial aid, and it can cover 20% - 40% of the total cost. Each and every year, fill out and submit the Free Application for Federal Student Aid ([FAFSA](#)). For a small investment of time, you may find that your student is eligible for more than you thought.

Next month, we'll cover ways to increase the likelihood of receiving aid. In the meantime, if you have any questions or comments, let's connect. It's never too early to start planning to fund college.

Let's talk soon.

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James Mitchell

james.mitchell@faulknermediagroup.com

J. Mitchell & Associates

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