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# COLLEGE PLANNING SERVICE EXPERIENCE

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Using the College Pre-Approval™ Process, our mission is to end the student loan crisis one family at a time by helping families make smarter college buying decisions.

## College Pre-Shopping

College Pre-Shopping is the first step in the College Planning process. This is a good starting place for families starting into the college planning journey. Pre-Shopping is a wonderful way to narrow down the number of colleges to visit and get a basic vision of the schools that meet your family's needs.

- Assess the Assets and Resources of the Family
- Calculate the Family's Expected Family Contribution using the 3 methods available
- Affordability Assessment
- Establish Maximum Student Loan Amounts
- Create a "Shopping List" of schools that will help us meet our Budget.
- One "Power Session" to discuss findings

## Comprehensive College Planning

Comprehensive College Planning is ideal for college-bound families that would like to demystify the entire college planning process. It goes beyond Pre-Shopping, to cover the core topics needed for a college-bound family. Through comprehensive college planning, families are able to make more informed decisions regarding the college selection process.

In addition to College Pre-shopping:

- Examine Cash Flow
- Consider Qualified Education Credits
- Evaluate Need and Merit Options
- Factor Siblings into the cost of college
- Plan monitoring from engagement to graduating from college
- Progress Meetings and Accountability Tracking throughout the journey
- Discounted rates for additional siblings

## Student Loan Debt Management

Student Loan Debt Management is not a one size fits all solution. We evaluate your entire student loan portfolio and create a personalized repayment strategy that benefits your budget and your life.

- Evaluate Federal and Private Student Loans
- Evaluate Student Loan Forgiveness Programs
- Evaluate Student Loan Consolidation or Refinancing
- Evaluate Life Events and Tax Status Changes and the Potential Modifications to your Monthly Loan Payments
- Help to Manage Adjusted Gross Income to Remain Qualified for Loan Forgiveness

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