

College Planning

At a time when annual college costs are steadily increasing, placing greater financial burdens on families more than ever before, Cottrill Arbutina Wealth Management Group strives to help students graduate on time with manageable student loan debt.

The approach is developed with a student's parents/guardians and is based upon six tenets.

1. Empower families to make informed college choices by educating consumers on how the process works and the tools available to them..
2. Saving on the cost and not just for the cost of college.
3. Have a proactive rather than a reactive four-year college funding plan to know more accurately how to pay for the four years before committing to that institution.
4. Remove the emotion so that families can make a rational college buying decision.
5. Help students graduate on time with manageable student loan debt.
6. Pay for college without robbing retirement.

This college pre-approval process involves three primary steps. It starts with determining available personal resources. Available personal resources consist of 529 plans, grandparent help and cash flow, among others.

The second step in the process is to establish a maximum student loan amount. This amount is aligned with the average starting salary for a student based upon his or her major.

The last step in this process is to shop for schools within that student's predetermined budget as well as merit and need-based aid.

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College Pre-Approval™ - Prepared in cooperation with Capstone College Partners

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