**Registration Information**

**Tuition:** Early Bird $42 (7 days prior)

Regular $50

Spouse is free but must pre-register

6:30 pm to 9:30 pm

**Fall:** Wednesdays, October 5, 12, and 19

**Winter:** Tuesdays, January 24, 31, and February 7

**Spring:** Wednesdays, April 25, May 2, and May 9

Your tuition must be paid in advance, either with check, VISA or MasterCard.

To register please go online at www.hbas.edu (click Personal Finance tab, and click on the course to enroll online) or call the Huntington Beach Adult School Office:

714-847-4227 ext. 4470

**An Educational Seminar**

**College Selection Planning**

**How To Pay For College Without Going Broke!**

**Sponsored by:**

HUNTINGTON BEACH ADULT SCHOOL
Since 1971

www.hbas.edu

(714) 842-HBAS, x4405

*This course will show you how you can prepare for college without going broke!*

**Your Instructors**

Instructors Ted and Kate Gregory are both Certified Financial Planners™ with a combined experience of over 40 years. They have a college daughter who recently benefitted from their college planning process.

Ted Gregory, CFP ® and Kate Gregory ® help clients who are unable to qualify for need-based financial aid fund their children and grandchildren's college education. They can be reached at 714-372-2299 or through their website at www.gregoryadvisorsinc.com.

Advisory and financial planning services offered through Gregory Advisors Incorporated, a registered investment advisor.

Since 1978, the cost of college tuition in the United States has gone up by over 900 percent. Hit hard by state budget cuts, four-year public colleges raised tuition and fees by an average of 6.5 percent last year. Prices at private colleges rose 4.4 percent, according to a report issued by the College Board.

A college education is not worth getting locked into crippling student loan payments for the next 30 years. Americans have accumulated well over $900 billion in student loan debt. That figure is higher than the total amount of credit card debt in the United States.
Learn the answers to your most pressing college planning questions

1. Will my family qualify for financial aid? Learn how financial aid is calculated and how to determine your Expected Family Contribution.

2. One small mistake on the FAFSA can cost your family thousands. Attend this class and get a step-by-step instruction on completing the FAFSA.

3. Is it possible to attend a private college for a public college price? With the rising costs of tuition and state budget cuts at California’s schools, learn how it can actually cost less for your child to attend a private school.

4. Public, vs. private, state vs. city colleges. We will provide a College Profile Questionnaire to help your child determine the best college fit.

5. Are you lost in the numerous financial resources? Learn strategies designed to legally minimize the total amount of money you pay for college each year.

6. Financial aid, scholarships, loans, and other aids? Which one do I choose? Learn the characteristics of various public and private loans. Also, learn about scholarships that can make your accomplishments worth more.

7. How can I reduce my college tuition costs? Learn about your options and the details of tuition and financial aid. Find out whether you should consider long-term loans.

8. How can all of my heirs attend college? Learn the major contributors to saving money as well as how to potentially minimize out of pocket expenses. Discover how to ensure that your heirs receive as much aid and grants as possible.

What You Will Receive

Comprehensive Instruction
This information-rich course is taught in an easy-to-understand, interesting format in an informal, enjoyable classroom setting.

Seminar Workbook
The comprehensive Seminar Workbook contains valuable information and examples to help you learn and remember everything covered during the seminar. It is a valuable reference tool designed to help you understand the concepts and nuances of college funding planning.

Instructions for Your College-Bound High School Student

Bring your high school student to the third session of this course. They will develop a unique college profile by answering a questionnaire to help them pick their best college fit. In this session, we will also give them the tools to search for scholarships (public and private).

College Funding Data Form
You can complete a College Funding Data Form. This data form will be used as a tool to give you recommendations based on your specific situation at the optional planning consultation.

Optional Planning Consultation
Submit your completed College Funding Data Form and you will receive a complimentary one-hour consultation to address your specific personal questions regarding college planning. You will find out if your family will qualify for financial aid. Other strategies to reduce your out-of-pocket costs for college will be discussed at this meeting.

Class taught at Huntington Beach Adult School Main Campus, located at 17231 Gothard Street, Huntington Beach, CA 92647