

Financial Aid doesn't go to
those who need it most...

...it goes to those with the most

knowledge!



We have the knowledge, let us educate you!

Dear Parents,

Thank you for requesting a free informational packet and your continued interest in learning how Edifi can help make higher education an affordable reality for you and your child.

Invest some time now that will give you the knowledge to save thousands on your child's education.

Please read this letter, watch the enclosed video on CD, and review the financial aid handbook. You'll then understand the worthwhile and valuable services we provide.

Edifi will provide **individual attention** to you and your student. You will benefit from our extensive experience in planning for higher education and obtaining financial aid. We'll work with you every step of the way to make your child's college education an affordable reality.



There are three key areas where we provide expertise:

- 1. Planning for higher education –**
Our planning materials, developed by educators, provide vital information to help your child make the most of their high school education.
- 2. Standardized test preparation –**
Our nationally recognized, online SAT/ACT interactive program is available to students so that they are well prepped for these critical tests.
- 3. Financial aid consulting and forms preparation –**
Most families should apply for aid, but they feel overwhelmed by the vast amounts of information and paperwork required. We've completed thousands of financial aid forms for clients since 1991. We keep current with all the rules and regulations that determine the amount of aid to which you're entitled.

These are just some of the benefits you'll receive from Edifi's program:

- **You can relax as we walk you through the process and make it easy.** We gather all the necessary information, fill out **all** the forms, and make sure everything is correct so that you are properly positioned to receive maximum financial aid. We review what the government says your family's college out-of-pocket expenses should be and assure that their assessment is accurate.
- We'll help you select the right college based on your needs and child's chosen field of study so that they'll finish college on-time and within your budget.
- We make sure you receive the best possible offer from your school of choice.
- You'll know how to maximize the high school years, with a proper emphasis on grades, extracurricular activities, and SAT/ACT test scores, so that your child is ideally prepared for the college of his or her choice.

Value-added services we provide:

- **Financial Aid Handbook (*What You Should Know About College Financial Aid*)**
 - ***We have enclosed this valuable book for free so that you can better understand the financial aid and college selection process.***
- **High School Handbooks** – Your child receives a handbook each year to guide you through important tasks that must be accomplished annually. **The earlier you start in your child's high school career, the more value you'll receive from Edifi's program.**
- **Newsletter** – The newsletter is mailed three times a year and provides fresh and timely information.
- **Test Preparation** – This online, interactive SAT/ACT test preparation program allows parents to monitor their child's progress. The program includes a vocabulary builder, tutorials, test-taking tips, strategies, and a one-hour timed practice test. Students find this to be a fun and effective way of boosting their scores!
- **Top Financial Aid Colleges Handbook** – This tells you who offers the best financial aid packages in your chosen geographic region. You'll discover that all colleges don't meet need in the same way, so you can consider schools where you have a greater chance of receiving the best financial aid package.
- **Career & College Searches** – We consider your child's interests and responses and provide suggestions of potential careers as well as colleges that offer appropriate fields of study. Students that already have a career direction receive a list of schools where their desired major is offered.
Based upon geography and standardized test results, we also identify schools where the student will be in the top 25%. This will make you aware of where your child has a better chance of receiving an academic grant, merit scholarship, or an above average need-based financial aid package. **We'll repeat this service as often as you'd like.**
- **Financial Aid Estimates** – ***Never choose a college based on price alone!*** We'll review your financial information, discuss what is factored into the financial aid formula, and offer advice to reduce your out-of-pocket expenses. We'll calculate your Estimated Family Contribution, supply cost estimates for your schools of interest, and calculate the amount of need-based financial aid you're likely to receive.
If your child hasn't decided on a school, no problem—we'll give you estimates that include a variety of private, state, and local community colleges in your state plus some out-of-state options. So you'll know beforehand the out-of-pocket expense you can expect. **You may be surprised to learn that, when you include financial aid, private schools are often as affordable as public and community colleges. These services can also be performed as often as you'd like.**
- **Financial Aid Forms** – When your child enters their senior year, we gather the necessary information and **actually complete all your financial aid forms.** We also update all Student Aid Reports and complete verification forms.
- **Offers and Appeals** – Schools don't always offer their best financial aid package the first time. Edifi reviews all your offers and, when appropriate, assists in appealing to colleges for more aid. **In 2002 our successful appeals resulted in an average increase in financial aid of \$2,750 per client.**

There are many ways that Edifi can help you maximize your financial aid package and enjoy the peace of mind of knowing that you'll receive all the aid to which you're entitled.

Let us tell you about our exclusive, limited time offer to enroll. We'll call to discuss the details and see if you'd like to join the Edifi program. In the meantime, if you have any questions, please call us at **1-800-586-1068**.

How will you find the best college for your child and the money to pay for it? **Edifi has the answers**—we can help you make intelligent choices for the future. Thank you for your interest in our program.

Sincerely,



John A. Braat
COO

Edifi

Education & Financial Aid Services

What our clients have to say about us.

There is no way to describe in full detail the benefits you can realize from joining our program.
Instead, we will let our clients do the talking for us.

Dear Sirs:

We would like to take this opportunity to thank you for all of the work you did this past year on our behalf. There were so many forms, from the federal FAESA to the "Profile" to the Student Aid Report and others, that we were very glad not to have to deal with them on our own. All of our work was done in a timely and professional manner.

And you were always available by phone to answer our numerous questions during the entire process, which lasted several months.

And, most importantly, you were able to reduce our family contribution to \$0. And when UTX Austin gave us a bad initial offer, your appeal letter resulted in an increase of \$4,000! That brought our total package up to more than \$9,000.

Thanks again,
Scott Meng
Charles and Judy Meng

Dear Sirs:

My daughter, Latoya, decided to begin college for the spring semester in January. Although we didn't become clients of yours until November, just two months prior to her starting college, we were still able to receive aid for her first semester. And your estimate of the aid Latoya would receive was very accurate.

Your service has been very beneficial and definitely worth the fee we paid. Whenever we've had problems, you've been there with the help we needed. Your staff has always been very courteous, and hasn't gotten annoyed with me—even when I've called several times!

Very truly yours,
Hollice Wiggins

Dear Sirs:

My son, Shawn, wanted to attend a good private university, but we didn't think we could afford it. Instead, we were considering SUNY and other public schools. Because of your service, we found out that he could attend a private school without it costing more than to attend a public school.

Shawn is now at Hartwick College, which costs almost \$30,000 a year. For his freshman year, he is receiving more than \$26,000 in aid, of which \$15,550 is grant money. Without your help, I doubt this would have been possible.

Sincerely,
Helen August

Dear Larry & staff,

I was very happy with your service last year when my son, Mark, received a total financial aid award of approximately \$11,000 from Gettysburg College.

However, it wasn't until this—our second year as clients—that I realized the true value of your service. When you filed our financial aid forms this year, the government's report came back saying that our 'Expected Family Contribution' (EFC) was \$12,091. Because you have the software used to calculate this EFC figure, you knew that an error had been made, and our true EFC should only be \$918. Had I filed the forms on my own, I never would have known, and I would have erroneously been expected to contribute \$11,000 more than I should have been!

Thanks again for all of your help.

Very truly yours,
Mark Galante

Edifi

Education & Financial Aid Services

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Edifi is dedicated to making higher education an affordable reality.