

Program Elements & Price Schedule

Program #1: Financial Aid & Application Introductions - FAFSA and CADAA**Program #1A: Introducing Students to the FAFSA - AB2015 Compliant.**

This 75-minute course meets and exceeds California Assembly Bill AB-2015 requirements, will commence with the 2020-21 school year that requires schools ensure that each student receives information on how to properly complete the Free Application for Federal Student Aid (FAFSA) as well as general terms about federal and state financial aid eligibility and awarding.

Program #1B: Introducing Students to the CADAA – AB2015 Compliant.

This 75-minute course meets and exceeds California Assembly Bill AB-2015 requirements, will commence with the 2020-21 school year that requires schools ensure that each student receives information on how to properly complete California Dream Act Application (CADAA) as well as general terms about federal and state financial aid eligibility and awarding.

Delivery Method: Online Video Course. Each course includes 3 modules of FAFSA or CADAA content with accompanying hand outs and worksheet templates to be printed by schools.

Given the complexities and nuances of the state and federal financial aid processes, it is recommended that this course be introduced as early as 8th grade and be viewed annually by students grades 9 - 12. This course will be updated annually to reflect new regulations, laws, requirements, forms and processes in September/October as new regulations and applications are released.

This course could be offered by the school's career and counseling center, or built into math, business or social sciences curriculums.

Pricing: Per school, and any combination of FAFSA or CADAA video training, pricing is tiered based on the schools FTE with a minimum of 250 FTE's. A set-up fee of \$1,500 is required annually.

Tier 1	Student FTE 250 - 500	\$10.00 per FTE
Tier 2	Student FTE 501 - 1500	\$ 8.00 per FTE
Tier 3	Student FTE 1501 +	\$ 6.00 per FTE

Program #2: The Financial Aid Formula

The Financial Aid Formula is a comprehensive financial aid education program that educates students and parent to the ENTIRE financial aid system, before the senior year in high school.

Within 18 core strategies, The Financial Aid Formula introduces key financial aid vocabulary, the tools needed to assess financial aid eligibility (at any grade level) and the skills needed to navigate the financial aid application and financial aid awarding process - before and during the student's senior year in high school. Whether the student is planning on attending a trade school, community college or four year in-state or out of state college, this course outlines eligibility and funding for not only the first year, but through college graduation.

School are encouraged to make this program available annually to students and their parents and are encouraged to start this program as early as the 9th grade. This program is completely self-paced and taught by Catherine Graham, creator of The Financial Aid Formula.

The Financial Aid Formula **Online** will be made available to students and parents on a 12-month cycle with content updated each September/October as the federal and state financial aid, regulations and applications are released. This program is self-paced.

The Financial Aid Formula **In-Person** can be taught from November – May, as schools define the cohort of students to offer this program to.

The Financial Aid Formula prepares students and their parents for college readiness through five core Financial Aid Planning themes outlined below.

1) Managing Student and Parent Expectations in College Admissions and Financial Aid Eligibility

- Exploring the student's career interests.
- Understanding the students and parents question "why college?"
- Managing expectations, emotional and informational overload.
- What's really happening in college admissions and who is getting into college.
- How to research colleges and universities and learn which tough questions to ask.

2) Master the Financial Aid Vocabulary

- Master important financial aid terms including the "Cost of Attendance" (COA) and "Expected Family Contribution" (EFC).
- Explore general concepts of how a college awards financial aid and who they award it to.
- Become familiar with financial aid programs from the federal and state government and exactly how these awards are made and to whom.
- As students are thinking about borrowing or having to borrow, it is CRITICAL that they know their total student loan debt expectation not only for the first year, but for their entire undergraduate career. This program will review the basics of student loan borrowing and repayment.

- Working in college is a great option and this program explores the ins and outs of several work opportunities for college students.

3) Prepare for the Process Today for Tomorrow

- Families can learn about and even complete a FAFSA/CADAA application before the senior year in high school. No need to wait and be surprised with the results. We will walk through the FAFSA/CADAA application and what data you need to complete it.
- An overview of admissions and financial aid deadlines and tax years used to complete the FAFSA/CADAA and how families can use this information for financial planning purposes.
- An introduction the Student Aid Report (SAR) and verification processes.
- How changes in family circumstances or having two students impact eligibility
- The CSS Profile is required for many private colleges, we will get students ready to complete it, should it be needed.

4) Select a College that both the Student and Parent can Afford

- Understanding the financial aid award letter, receive the tools, tips and tricks to compare awards and make sure students and parents understand the real net college costs - for all four years.
- Appealing for more financial aid is something every family should do, get the insider tips.
- Get to the resources and tools to successfully search for private scholarships, apply and receive them, be sure they are coordinated correctly in the financial aid package.
- Students and parents are worried about how they will pay for college – learn more about college payment planning using savings, current income and borrowing options.
- Learn about IRS tax benefits, payment plans, tuition insurance plans and parent loans
- Understand real net costs, not just for the first year, but for all four.

5) Keeping Financial Aid While in College

- There is not a lot of time between high school graduation and starting college; know important to-dos to make sure you make your deposit, get housing, participate in orientation and summer events, register and get your financial aid paid to your account
- Many parents and students assume that once they get to college financial aid gets easier – in reality, there is a lot to think about.
- Did you know that financial aid depends on grades, completing classes, meeting deadlines and graduating within a certain timeline?
- Never lose a dollar of financial aid while in college – and perhaps get more!

The Financial Aid Formula is available in three versions to serve unique TSP's including low income families, CA DREAMERS and Foster/Homeless Youth.

#2A: The Financial Aid Formula Version F – for Federal Financial Aid Eligible Students/FAFSA Filers

#2B: The Financial Aid Formula Version C – for CA Dreamers/Undocumented/AB540 Eligible Students/CADAA Filers

#2C: The Financial Aid Formula Version I – for Federal Financial Aid Eligible Foster Youth, Homeless/At-Risk Homeless/FAFSA Filers (LAUSD High School students meeting the Federal Independent student status under the age of 24)

The Financial Aid Formula is taught within 18 strategies is outlined & described serves

FAFSA Filers, Dependent Students (FAFSA) CADAA Filers: CA Dreamers (CADAA) Foster and Homeless Youth FAFSA Filers (FOSTER)				
Strategy #	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #1: Parent/Guardian Conversations About Money and College It's never too early or too late to talk about planning for college, college costs and affordability. It starts with exploring the students interests and career goals, understanding the question "why college?", managing expectations, emotional and informational overload and strategically navigating the k-12 experience.		X	X	X
Strategy #1A: Resources for Foster & Homeless Youth There are many resources for Foster and Homeless Youth. This Strategy will outline resources available in CA and through other regional and national organizations.				X
Strategy #1B: Resources for CA Dreamers/AB540 Students There are many resources for CA Dreamers. This Strategy will outline resources available in CA and through other regional and national organizations.			X	
Strategy #2: Investigate your Colleges -- Predict the Path We hear the stories – how hard it is to get into college or rumors about SAT or GPA requirements. And, let's not forget the horror stories of colleges closing or cancelling majors. As part of managing expectations and college costs students must know more than they think about each of the college they are is considering.		X	X	X

Strategy #	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #3: For Dependent Students Strategy #3A: for Foster & Homeless Youth Demystify the FAFSA - A Confidence Booster Don't stress over it. The financial aid application, the FAFSA, can be daunting. Students do not need to wait until their senior year in high school to tackle the FAFSA. Walking through the FAFSA, students will know the data needed to complete it, and what follows – the Student Aid Report (SAR). Know the deadlines and tax year timelines for early financial planning.		X		X
Strategy #3B Demystify the CADAA - A Confidence Booster Don't stress over it. The financial aid application, the CADAA, can be daunting. Students do not need to wait until their senior year in high school to tackle the CADAA? We will walk students through the CADAA, let them know the data needed to complete it, and what follows – the Student Aid Report (SAR). Know the deadlines and tax year timelines for early financial planning.			X	
Strategy # 4 Be Calculating - Know the EFC Methodology The madness behind the EFC. The Expected Family Contribution (EFC) is based on income and how much cash, savings and investments students and parents have as well as many other variables. And, depending on all of these variables your odds of getting of getting financial aid changes. It's a good idea to know how the Federal government views your income and assets to come up with your EFC.		X		X
Strategy #5: The CSS Profile - Give more, get less The College Scholarship Service (CSS) Profile is another financial aid application required by many private colleges. These colleges want A LOT more income and asset information and more details about your family and household. We will review the CSS Profile application process and get you ready should you need to complete it.		X	X	X

Strategy Number	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #6: Expand your Vocabulary-You'll be fluent before you know it. What's that? The financial aid vocabulary and concepts might as well be the language of Martians. "What in the heck is a COA?" "Do I really need a Federal EFC?" "What do you mean I have need?" Get the key financial aid terms and concepts to support you in any financial aid and college cost conversation. And, as a bonus - at the end of this strategy students will know exactly how much the Federal government thinks they/their family can pay for one year of education now, irrespective of what grade the student is in today. Don't wait until the senior year of high school to get this number. Know today and plan for tomorrow.		X		X
Strategy #7: Capture the Free Money - Federal and State(s) Aid Overview Show me the money. There is a lot of free money out there from the Federal and state(s) government(s). We will not only introduce the core financial aid grant programs and will show you if you qualify and how to apply.		X		X
Strategy #7A: California Financial Aid FAFSA Filers California has a complex financial aid system. This strategy will review the State financial aid programs, including the Cal Grant Program whether headed to a Community College, UC, State or Private School.		X		X
Strategy #7B: California Financial Aid for CADAA Filers California has a complex financial aid system for CA Dreamers. This strategy will review the State financial aid programs, including the Cal Grant Program whether headed to a Community College, UC, State or Private School.			X	
Strategy #8: Help Yourself to Work & Loans - The Good, The Bad and The Ugly Borrowing blindly is a bad idea. It's a good idea for you and your student to project student loan borrowing not only for the first year but for their entire undergraduate career, and perhaps into graduate school too! And, did you know that working in college has great benefits? A college job is a great way for your student to assist with his/her college expenses.		X		X

Strategy Number	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #9: Reduce the Parent Pain - Resources for Parents Reduce the parent pain. We know as parents that you are worried about how you're going to pay for college. Ease the planning and payment pain – know your options: IRS tax benefits, payment plans, tuition insurance plans, parent loans and college savings		X	X	
Strategy #10: Avoid the Sticker Price - Get your Net College Price Avoid the sticker price. Do you want to know how much free grants and scholarship your student may get from any college in the country? Let's talk about your REAL college costs and take a deep dive into college finances. You will learn general concepts including where colleges get their money, how and who they award the financial aid to. Let's talk about those Merit Scholarships everyone wants – \$10K, \$20K, \$40K – know how it's done.		X	X	X
Strategy #11: Leverage your Strengths - Apply for Private Scholarships It's worth your time. Every year organizations offer scholarships to support new and continuing college students. There is a real benefit to receiving these awards and this is an important part of the conversation on college costs and affordability. Apply and you will receive scholarships that can reduce loans in your financial aid package.		X	X	X
Strategy #12: Generate the Outcomes - History does Repeat Itself Families say: "I wish I knew that". Knowing the experiences (or outcomes) of students that attended college, before yours, is a very important part of the college search and research process. Don't get caught not knowing where those hidden college costs for your student may come from. What you don't know will end up costing you. And, as a Bonus - at the end of this strategy, every student will know where to go today to eliminate your sticker shock (price) and get you to the projected REAL costs for any college in the country.		X	X	X
Strategy #13: Sharpen your Pencil - Review & Compare Awards Not all financial aid awards are created equal. Once you are admitted and have applied for financial aid, you will receive financial aid award letters from your colleges. Get the tools, tips and tricks to compare financial aid awards and make sure you understand your real net college costs - for the first year and through graduation.		X	X	X

Strategy Number	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #14: It's Appealing to Appeal for more Financial Aid Appealing is downright appealing. Negotiating for more financial aid is always a good idea, but there are rules and regulations that colleges must follow. Whether you are "just asking for more money" or have had a change in your family's circumstances, you must have the ins and outs of appealing for more financial aid.		X	X	X
Strategy #15: Know Your Total Costs - A Four Year Conversation Can you really afford your college choice? Selecting a college that both you and your student can afford is just plain smart. And, we don't want you to have the PAIN of long-term student loan payments. Let's project your entire college costs and see what you can afford, or not. It is a numbers game – know your numbers.		X	X	X
Strategy #16: Keeping your Financial Aid in College - Know the rules Your kid's going to college! Very exciting, yet there is still so much to do between high school graduation and starting college in the Fall. From completing additional financial aid forms, registering for classes and making payments you can't afford miss a deadline or turn in a form. Did you know that keeping financial aid depends on grades, completing classes, meeting deadlines and graduating within a certain timeline? Don't risk losing financial aid while in college.		X	X	X
Strategy #17: A live FAFSA walk-through: Dependent Students We've saved the FAFSA for last! Up until now, you have been getting ready and organized for a stress-free financial aid experience. And, in the senior year of high school, when it is time for you to officially complete the FAFSA, the good news is you will know what to expect. Walk through and complete an actual FAFSA application on-line, with our test family. Experience the application today and hit the "EASY BUTTON" tomorrow.		X		X
Strategy #17A A live CADAA Walk thru for CA Dreamers We've saved the CADAA for last! Up until now, you have been getting ready and organized for a stress-free financial aid experience. And, in the senior year of high school, when it is time for you to officially complete the CADAA, the good news is you will know what to expect. Walk through and complete an actual CADAA application on-line, with our test family. Experience the application today and hit the "EASY BUTTON" tomorrow.			X	

Strategy Number	Strategy Description	FAFSA	CADAA	FOSTER
Strategy #17B A live FAFSA walk-thru for Foster & Homeless Youth We've saved the FAFSA for last! Up until now, you have been getting ready and organized for a stress-free financial aid experience. And, in the senior year of high school, when it is time for you to officially complete the FAFSA, the good news is you will know what to expect. Walk through and complete an actual FAFSA application online, with our test family. Experience the application today and hit the "EASY BUTTON" tomorrow.		X		X
Strategy #18: Transitioning into student loan repayment Student Loan Payback time. Graduating from college is exciting and scary – and there is a lot to think about. It's a good idea to know about student loan repayment before starting college. Get the ins & outs of loan repayment options and refinancing programs will set you and your student up for future financial success.		X		X
Additional Strategies: Customizable for school specific needs (starting at \$2,500 per video)				
Spanish Speaking Options: while not currently available, The Financial Aid Formula, could be produced for AY2020-21				

Delivery Method: The Financial Aid Formula Online: Each version of The Financial Aid Formula includes between 15 - 18 strategies and with 8 – 12 hours of video content, depending on the TSP, and provides accompanying workbooks, handouts and worksheets within each strategy to be printed by parent, student or school. This is a self-paced program.

Given the complexities and nuances of the state and federal financial aid processes, it is recommended that this course be introduced as early as 8th grade and be viewed each year by students grades 9 - 12. This course will be updated annually to reflect new regulations, laws and requirements, forms and processes. Course content will be updated annually in September/October as new regulations and applications are released.

This course is designed for parents and students. It is recommended that when possible, the parent be the registered user of The Financial Aid Formula.

Pricing: Per school, and in any combination of The Financial Aid Formula is available, assuming minimum number of licenses purchased per version (F, C or I). pricing is based on the school's request with a minimum outlined below.

Version F (FAFSA Filers)	Minimum 250 Students	\$100 per Student
Version C (CADAA/ Dreamers)	Minimum 100 Students	\$100 per Student
Version I (Foster/Homeless Youth)	Minimum 25 Students	\$100 per Student

There is an annual \$2,000 set up fee that includes pre and post strategy assessments and quarterly progress reports by school/user.

The Financial Aid Formula licensing will be on an annual 12-month basis to begin at the start of each academic year.

Kajabi – An online learning platform

The Financial Aid Formula Online is housed on a propriety platform managed by Kajabi – an online learning platform. The content of The Financial Aid Formula is developed and managed solely by The Financial Aid Shop. With arrangements between the District and school site, The Financial Aid Shop will either register the student or parent directly from a roster provided by the school OR registrants will have access to a code SPECIFIC to each school. Registrants will register using their email address and a confidential password.

The Kajabi online privacy policy is available for review at <https://kajabi.com/policies/privacy/>.

Delivery Method #2: The Financial Aid Formula is taught In-Person, single location and single TSP

The Financial Aid Formula In-Person can be offered over two time periods:

1. Over a four consecutive week period, four, two-hour sessions, up to 35 students with a parent or guardian including all workbooks, exercises and handouts.
Price: \$6,500 all inclusive
2. Over a consecutive six-week period, six 90-minute sessions, up to 35 students with a parent or guardian including all workbooks, exercises and handouts.
Price: \$7,500 all inclusive

Additional Financial Aid Education Services for Students and Parents

In-Person on-site Financial Aid Workshops for student and parents

The Financial Aid Shop offers in-person workshops to educate and assist students and parents navigate the financial aid system. Each workshop is 2 hours. Topics include any combination of The Financial Aid Formula Strategies by TSP, not to exceed three strategies per workshop.
Price: \$800 per onsite, in person workshop

The Financial Aid Shop's Education, Accountability and Q&A webinars

The Financial Aid Shop offers live webinar to support students and parents navigate the financial aid process. Each webinar is 60-75 minutes for parent and student financial aid coaching and support. Maximum 100 users per school and TSP.
Price: \$800 per webinar

Professional Development for Administrators, Teachers and Counselors

Professional Development for Administrators, Teacher and Counselors - In Person

Topics to be selected from The Financial Aid Strategies and includes workbooks, exercises and training materials.

Participation: minimum 5, maximum 50 participants

Price \$500 per hour, with a two-hour training minimum/ \$3,500 full day training

Professional Development for Administrators, Teacher and Counselors - Webinar

Topics to be selected from The Financial Aid Strategies and includes downloadable workbooks, exercises and training materials.

Participation: maximum 100 participants

Price \$500 per hour, with a two-hour training minimum

Demonstrations of any of The Financial Aid Shop's programs are available upon request.