

COLLEGE PLANNERS, INC.
The College Financial Aid Experts
www.collegeplanners.com

1N131 County Farm Road, Winfield, IL 60106
Phone: 630-860-1358 ~ **Fax:** 860-9341
Paul@jaegerdaly.com

IMPORTANT

Please fax, email, or mail the Client Information Form and the Client Agreement Form before 9AM of the day prior to your appointment. If your appointment is on Monday please return both the Client Information Form and Client Agreement Form before 9AM Thursday.

Fax: 630-860-9341 Email: info@collegeplanners.com

CPI APPOINTMENT

DATE: _____ TIME: _____

Enclosed is your CPI information package. This package includes the following:

- **Client Agreement Form** - We need to have this form back in our office by 9AM of the day PRIOR to your appointment.
- **Client Information Form** - We need to have this form back in our office by 9AM of the day PRIOR to your appointment.
- **Information Needed for Appointment Form**
- **Fee Schedule** - Payment is required at the time of your appointment (We prefer checks or money orders, but Visa and MasterCard are also acceptable forms of payment).
- **Map**

We are looking forward to meeting with you. If you should have any questions or concerns prior to your appointment, please contact Paul Cozzi at 630-860-1358, extension 20.

Thank you,

COLLEGE PLANNERS, INC.

Enclosures

College Planners, Inc. comprehensive consultation will provide you the client with the following:

- A thorough analysis of the factors that impact your aid eligibility with recommendations to ensure that the student is demonstrating as much financial need as legally possible. This does not guarantee that you are going to receive any financial aid, nor does it guarantee that College Planners, Inc. can increase your aid eligibility. The college or universities are going to determine and administrate the official award letter. The overall aid package that you may receive from a college or university is beyond our control. Financial Aid can and will consist of Federal loans, grants, work study; State grant programs; Institutional grants, scholarships, and loan programs.
- We do not provide training regarding the financial aid process. This is not an agreement to train or educate our clients, any interested party, or third party on the specifics of the financial aid formula or process that is used to determine aid eligibility. Any of those types of communications are outside the scope of this agreement. Any consultations outside the scope of this agreement are billable at \$75 per ½ hour increments.
- College Planners, Inc. reserves the right to require verification on all information that is being gathered for the purposes of our initial consultation. This may include but not limited to, current statements of all accounts, verification of ID, social security numbers, and verification of income or any other benefits.
- An estimation of your income taxes for the base year in which we are determining your Expected Family Contribution (EFC). This is not an agreement for us to complete and file your taxes. It is your responsibility to have the parents and students taxes completed and filed with the IRS. We are not responsible for sending nor do we send any copies of the parents or the students tax returns to the prospective colleges or universities.
- A calculation of your estimated EFC. It is important to understand that this is just an estimated calculation and that the official EFC will be determined as a result of filing a FAFSA form.
- College Planners, Inc. will provide expert preparation of the necessary financial aid forms, which will include the FAFSA and if required by the college or university the CSS Profile. If the CSS Profile is required, we have an additional charge and the CSS Profile processor will also charge you an additional fee. Please refer to the CSS Profile website for their current pricing. The fees charged by CSS are beyond College Planners, Inc. control and are determined by CSS.
- College Planners, Inc. will correct and update the Student Aid Report (SAR) once the FAFSA has been processed by the Federal Processing Center. In order to do so we need to have both a student PIN and a parent PIN so that we may access the SAR online. We also need to have a signed power of attorney which is included in this agreement. Within the scope of this agreement we will only provide up to three revisions of the SAR. Revisions may include adding/modifying colleges, updating tax information, or making corrections on inconsistencies. The client must provide all relative information needed for the updates and possible verification, which will include tax returns.
- If the SAR is pulled for verification, you must provide us with the verification form and all relevant information. We will complete the verification forms as part of our initial comprehensive service.
- Review and evaluate the award letters once you have received them all back from the colleges or universities. College Planners, Inc. will also provide tips and suggestions in evaluating and appealing the financial aid packages that have been offered from the college or university. We do not contact the college or university directly on your behalf.
- Sound advice on how to effectively finance the portion of college costs not subsidized by any financial aid that the colleges or universities have awarded.
- The consultation time period is from your first initial meeting until June 30th of the year that financial aid is being applied. We do not provide unlimited support and reserve the right to terminate this agreement without refund of monies. Within the scope of this agreement we will be available via phone, fax, email, and regular mail during normal business hours and will return calls as promptly as possible. We reserve the right to restrict the phone calls to twelve per consultation year; at that point we reserve the right to start billing for all calls at \$75 per ½ hour increments.
- College Planners, Inc. will hold all of client's information with strict confidentiality and not release any information to any party unless provided in writing by client with directions to do so.

Client Responsibilities:

- To provide College Planners, Inc. with financial and other material that is accurate and delivered in a timely manner. We are not responsible for checking the accuracy of any financial information that is provided to us and do not accept any liability. However, it may be necessary for us to verify both financial and material information in order to insure that the financial aid forms are being completed correctly and accurately. Verification can include: current bank/investment statements, copies of tax returns, verification of social security numbers, identity, income, or any other benefit that is deemed pertinent. If verification will not be provided we reserve the right to refuse to sign off or complete any financial aid forms without the return of fees for service.
- If the client decides not to take or implement any suggestions or recommendations from College Planners, Inc., or the client decides to take advice/recommendations for an outside source, third party, or any other entity other than College Planners, Inc. the client and the outside source, third party, or other entity assume the risks involved with a reduction or loss of potential financial aid from a college or university. If you need us to have conversations with outside parties or other interested parties you will incur additional fees of \$75 per ½ hour increments. We reserve the right to refuse to sign or complete any financial aid forms.
- The client is responsible for obtaining PIN's for both the student and one of the parents. This can be done at www.pin.ed.gov. We also require a signed Power of Attorney (POA) in order to receive any PIN's. One is included for both a minor/guardian and parent/student over 18 within this agreement.
- If a CSS Profile is necessary, the client must either go to www.profileonline.collegeboard.com and register for the CSS Profile, or provide College Planners, Inc. with the valid user name and password for the CSS Profile.
- The client is responsible for full payment at the time of the initial consultation. College Planners, Inc. will not release any forms or information until payment has been made in full. If payment is not made in full College Planners Inc. reserves to right to refuse to complete any financial aid forms, provide any assistance, or sign off on any financial aid forms.
- No fees or payment received from client will be reduced, waived, or refunded if the client, third party, or any other entity other than College Planners, Inc. completes any required forms.
- Client must return this agreement signed and dated before or at the first meeting before consultation may begin.

**POWER OF ATTORNEY
FOR DEPARTMENT OF EDUCATION PERSONAL IDENTIFICATION NUMBER (PIN)
Parents or Student (Age18+)
Underage Student PIN by Parent / Guardian**

We as parent/guardian of the student or parent/student do hereby authorize College Planners Inc., an Illinois Corporation to utilize, enter, or disclose my child's or parent's/student's PIN # for any electronic FAFSA (i.e. Free Application for Federal Student Aid) applications, renewals, documentation, confirmation or other ancillary filings required as part of the client agreement between College Planners Inc., and below indicated client, therefore, I hereby approve constitute and appoint College Planners Inc., an Illinois Corporation to utilize, enter, or disclose my child's or parent's/student's Department of Education PIN for the above stated reasons, and said power of attorney shall provide full power and authority to College Planners Inc., to perform any and all acts utilizing said PIN for all intents and purposes as I might or could do if personally present at the doing thereof, with full power of ratification and confirmation that my power of attorney, College Planners Inc., shall lawfully do, or cause to be done by virtue hereof.

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Summary of Fees for Services Provided

- **New Client--\$525, Initial comprehensive family consultation (Includes one FAFSA)**
- **Returning Client--\$100 each per FAFSA**
- **Additional Family Members--\$100 each per FAFSA**
- **CSS Profile--\$100--Each required CSS Profile Form**
- **Institutional Financial Aid Applications--\$100 each--Required by some colleges or universities**
- **Business or Farm Supplement--\$100 each--Required by some colleges or universities**

The above fees are current as of 09/01/2014 through 08/31/2015 and are subject to change.
I have read, understand, and agree to the terms and conditions of this agreement and the above power of attorney.

Client Name: _____

Date: _____

Signature: _____
Parent(s)/Guardian

Student (Over age of 18)

**Received by: College Planners, Inc., 1N131 County Farm Road, Winfield, IL 60190, 630-860-1358,
www.collegeplanners.com**

Q:\College Planners, Inc\CLIENT AGREEMENT LETTER\Client Agreement shd jpd hwj approved 09252007 pd.doc

CLIENT INFORMATION FORM

Please mail or fax 630-860-9341 this completed form before 9AM of the day prior to your appointment

PARENT INFORMATION

| Name (First, MI., Last) | Social Security Number | Birthdate (M/D/Y) |
|--|---|--|
| Parent 1: Employer: Occupation: Number of years at current job: | | |
| Parent 2: Employer: Occupation: Number of years at current job: | | |
| Street Address: | | |
| | | |
| City: | State: | Zip: |
| Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed | | State of legal residence: _____ |
| Month and year you were married, separated, divorced or widowed _____ / _____ | | |
| Number of family members in household: _____ | Number of family members in college in 2015/2016: _____ | Of those in college, how many are parents: <input type="checkbox"/> Full-time <input type="checkbox"/> Part-time |
| Highest school father completed: ___ Middle school/Jr. High ___ High School ___ College or beyond ___ Other/unknown | | |
| Highest school mother completed: ___ Middle school/Jr. High ___ High School ___ College or beyond ___ Other/unknown | | |

PARENT 1 TELEPHONE NUMBERS PARENT 2

| | |
|-------------------|--------------------------|
| HOME PHONE | FAX |
| PARENT 1 BUSINESS | PARENT 2 BUSINESS EXT |
| EXTE-MAIL | E-MAIL |

MOBILE MOBILE STUDENT INFORMATION

| Name (First, MI, Last) | Social Security # | Birthdate (M/D/Y) |
|--|---|-------------------|
| Student: | | |
| Street Address: | | |
| | | |
| City: | State: | Zip: |
| The year you graduate(d) high school: College major chosen: _____ | | Elementary or |
| Secondary teaching degree <input type="checkbox"/> Yes <input type="checkbox"/> No | | |
| College degree sought: _____ | Citizenship <input type="checkbox"/> U.S. <input type="checkbox"/> Eligible: # _____ <input type="checkbox"/> Neither | |
| High School Attending: _____ | | |
| Drivers license number: _____ | State _____ | |

Prospective Colleges (NAME, CITY, STATE)

| |
|----|
| 1. |
| 2. |
| 3. |
| 4. |
| 5. |
| 6. |

| ADDITIONAL STUDENT INFORMATION | | |
|--------------------------------|-------------------|-------------------|
| Name (First, MI, Last) | Social Security # | Birthdate (M/D/Y) |
| Student: | | |
| Name (First, MI, Last) | Social Security # | Birthdate (M/D/Y) |
| Student: | | |
| Name (First, MI, Last) | Social Security # | Birthdate (M/D/Y) |
| Student: | | |
| Name (First, MI, Last) | Social Security # | Birthdate (M/D/Y) |
| Student: | | |

2014/2015 FEE SCHEDULE

NEW CLIENTS

| | |
|---|-----------|
| Initial comprehensive consultation * | \$ 525.00 |
| FAFSA form completion for each additional family member | 100.00 |
| CSS <i>Profile</i> completion, per student (if required) | 100.00 |
| Institutional Financial Aid Application | 100.00 |
| Business or Farm Supplement Required by some colleges or universities | 100.00 |

RETURNING CLIENTS

| | |
|---|--------|
| Subsequent annual consultation * | 100.00 |
| FAFSA completion for each additional family member | 100.00 |
| CSS <i>Profile</i> completion, per student (if required) | 100.00 |
| Business or Farm Supplement Required by some colleges or universities | 100.00 |

* *Consultation includes the following at no additional charge:*

- ✓ Completion of one set of FAFSA forms
- ✓ Corrections to the Student Aid Report (SAR)
- ✓ Evaluation of Award Letters

PAYMENT IS REQUIRED AT TIME OF APPOINTMENT.

Effective September 1, 2014 through August 31, 2015

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|---|
| INFORMATION NEEDED FOR APPOINTMENT |
|---|

PLEASE BRING THE FOLLOWING INFORMATION TO YOUR APPOINTMENT:

For savings and investments

___ Parents: copy of the most current statements and/or contracts for all savings, investments & retirement accounts.

___ ALL Children (not just the student going to college, but also the younger children: A copy of the most current statements and/or contracts for all savings, investments & retirement accounts. (Include recent statements from checking, savings, money markets, CD's, bonds, mutual funds, stocks, trusts, etc. Also bring current statements on all retirement accounts, cash value of life insurance, annuities, IRAS, IRA rollovers, 401K's, 403B's, etc. If you are unable to obtain contracts and/or current statements before the appointment, please bring an estimate of what the asset is and what it is worth.)

For real estate, on each property you own, include your home, second home, investment properties and business properties: For each property:

- ___ Current Value
- ___ Year purchased
- ___ Purchase price
- ___ Mortgage(s)
- ___ Mortgage payment(s)

For business or farm:

___ A copy of most recently prepared income tax returns and/or financial statements
We will need to discuss the value of your business or farm, its assets, its debt, and its ownership. Additionally if your income from your business is significantly different than the previous year, please be prepared to discuss that.

For income, for both the parents and the student, we will use your most recently completed income tax returns to estimate your FAFSA base year income.

___ Parents: A copy of your federal and state income tax returns, most recently completed & W-2s

___ Student: A copy of your federal and state income tax returns, most recently completed & W-2s

(If there are any significant changes in income, please bring information or be prepared to discuss those changes. For example if any of the following have any significant increases or decreases, wages, interest, dividends, capital gains, rental income, business income, pensions, IRA, social security and other retirement benefits received. We will also need to know about non-taxable income that does not show on your income tax return, for example child support or housing allowance, etc.)

For expenses:

- ___ Amount of significant out of pocket medical
- ___ Amount of elementary or secondary school tuition you will pay (do not include the college bound student)

If you are divorced or separated:

___ If possible be prepared to provide the non-custodial parents name, address, occupation, and employer. We will also be discussing when child support ends or changes and if there is an agreement specifying the non-custodial parent's contribution to college.



Apply for your PIN PIN for Student PIN for ONE Parent

- Make sure that you provide the Department of Education with a valid email address and they will send you the PIN's within a couple of days.
- There will be a warning on the site expressing that you should not disclose your PIN to anybody. When you signed our client agreement, we included a power of attorney that will allow you to disclose those PIN's to College Planners, Inc. Once you have the PIN's please send them to us or fax them over. You can email them to: info@collegeplanners.com or Fax: 630-860-9341
- We cannot proceed with any electronic filing or changes to the FAFSA without the PIN's so please make sure that we get them.
- If you have any questions please email them to info@collegeplanners.com
- For questions regarding problems or difficulties using the PIN Web site, or specific questions about the PIN, contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

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COLLEGE PLANNERS, INC.
JAEGER, DALY & COMPANY
SUSAN H. DALY, LTD.

(630) 860-1358
Harold W. Jaeger
Susan H. Daly

Jaeger, Daly & Company -- Susan H. Daly, Ltd. -- College Planners, Inc. are at the intersection of County Farm Road and Geneva Road. We are in the center of the three 2-story buildings on the northeast corner behind Fifth Third Bank.

For your convenience and safety, please plan your route so that you will be making a right turn into our parking lot from either westbound Geneva Rd. or northbound County Farm Rd. If you are coming from the northeast, we recommend taking Gary Ave. to Geneva Rd.

