

**DREAM STRATEGY
COLLEGE NEWSLETTER**

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**“Get A Fantastic College Funding Award!
Five Things You Must Do Right Now To Make Sure You Get Every Penny
You Deserve”**

Dear Parent,

Everybody knows the moral lesson of “the Tortoise and the Hare” so I won’t waste your time retelling it here, but let’s look at the modern translation of this story as it relates to your child’s education. Pull up a chair and stay for a while, this could help you more than you think!

Lets look at the modern hare as being the parent that constantly reminds his or her child that they must do everything right to get that all-important scholarship. Do all of the ACT/SAT preparation classes that are offered, make your GPA good enough that universities can’t say “no”, and write letters until your hands fall off!

The modern tortoise goes with a more tried and true method, working hard and saving wisely. A tortoise child is expected to do the right things like being involved and doing their homework in addition to researching local schools to see who offers the right programs.

While the hare’s child may get lucky or fortunate enough to land a college scholarship, the odds of saving right for college are much better for the child of the tortoise. This isn’t all the hare’s fault, common culture and media will lead you to believe that a scholarship is the way to go to secure funding for college, a regular misconception.

The fact is that your child, though very smart and talented, of course, is less likely to get a scholarship than you may think. He or she may have the grades or resume for a scholarship, but these things are political. It is truly sometimes *who* you know, not *what* you know.

Think of it like this, person A begins saving \$50 a month in a CD or Mutual Fund for 15 years while person B spends \$50 a month on lottery tickets in hopes of banking it big time. While person B may get lucky, it is more likely that person B will have nothing to show for their 15 years of lotto

tickets while person A will have a nice little nest egg built up. Sure, it may sound boring up front, but it will save you time and money later on!

So, if you want to become person A in the previous scenario there are five things that you should begin doing right now to make it all happen:

Phase 1. Be a Financial Wizard



You know that guy that you talk to every April when Uncle Sam wants a chunk of your bank account? Or that guy who bugs you at the bank every time you try to make a deposit? Those guys could help show you how to organize your money, just like a college funding expert could show you how to get the most money for your child.

Think of a college funding specialist or financial aid expert as your “tax guy” or “financial advisor” for all things related to college. They will show you where to go and what to do, they know how the system works!

When college gets a little closer it is very important that you and/or your child complete a FAFSA (Free Application For Student Aid). This government money is disbursed on a first come, first serve basis, so doing it early can make all the difference.

The key with all three of these situations is that it is vitally important for you to keep track of all of your finances and have the information readily available and at your finger tips.

Phase 2. Your Child’s Informed Decision



Would you take your Honda in to be serviced at an auto shop that specializes in Ford vehicles? How about getting open-heart surgery from a podiatrist? Obviously not, then why would you apply to a school that does not suit your interests?

Whether your needs and interests are related to the curriculum offered or amount of aid available, your child needs to know what is possible. This may take hours of painstaking

library research, but it will be worth it in the end. The key here is to find the right places to apply for the opportunity of higher education.

Once the decision is narrowed to a select few schools then it is important to speak to a financial aid representative at that school. Find out when and how is best to apply for the aid at that school to get the most money possible. Ask the same questions of every school to get a good feel for what works best for your child.

Phase 3. Your Child, The “Prospect”



There is a lot more that goes into being accepted into a college or university than you may think at first glance. Believe it or not, this is a decision that is based on what is best for the future of the university as much as it is about the university in the present. The more active and purposeful your child is in their direction for higher learning, i.e. knowing their field of study in college, etc. the more a university will look at them.

Your child’s university of choice will look at them as much as an investment for the future as a student for the present. In other words, if your child becomes very successful then they may give back to the university in the form of endowments or public glory. Don’t take this the wrong way, it’s just business.

One thing that the schools will look at to determine who has that glorious future is the student’s test scores on the ACT/SAT tests. For this reason it is worth it for you to look at the possibility of private tutoring or specialty classes in how to take these tests. They may seem expensive up front, but they could save you a pretty penny down the line.

The main thing for your child to do is simply outwork the students around him or her to get the right funding. Start applying early, call financial aid counselors, take the right tests, be active and visible, these academic institutions love to be seen as a “leader” in the world of education, stroke their ego!

Phase 4. The Parent Becomes The Student

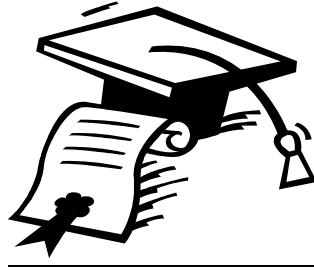


The worst thing about trying to round up enough money to fund college is the nagging feeling that you don't have any idea what you are doing! Don't worry, you're not alone! It's my job to make you more knowledgeable about how the process works and it may just make all the difference between a good and a great college funding package for your child.

Plus, I can show you how to send your child to the college of their choice without spending your life savings.

One of the best methods that I've come across though is to use a special mortgage concept. This concept is geared towards families with higher incomes and higher net worth in particular, and might be a fantastic solution for your college funding needs. It might even let you pay your college expenses on a "tax-favored" basis. If you'd like to find out more about this special college funding plan, please call my office at 603-226-8665

Phase 5. Talk To the Pros Like a Pro



As was mentioned above, the most important thing that you can do as a parent is educate yourself on what is available to your child. Don't go to a financial aid expert without a good idea of your concerns and questions about the subject. Having these concerns and questions answered will make the whole process of sending your child to college less painful.

If you'd like to learn more about my services or if you just want to get smarter about the college funding process, call my office at 603-226-8665 and book a place at the next FREE workshop that we'll be holding in your area. Or you can just schedule a FREE appointment with no obligation. You can also visit www.DREAMSTRATEGY.com and download our special report "*9 New Ways To Beat The High Cost Of College*" or find out about our workshop schedule.

That's it for this month. Until next month...

Best wishes,

David Hodgkins, Jr.