

## Why should parents care that their financial planner is also a CCPS?

A Certified College Planning Specialist (CCPS) is a financial planner that has the added expertise in helping parents to navigate the path towards paying for college. At *Capstone College Partners*, our financial professionals have met the rigorous certification requirements specified by the *National Institute of Certified College Planners (NICCP)*. Our advisors have received extensive training and education in college financial planning. We possess the skills and experience necessary to build an effective, integrated financial plan for you to not only save *for* college, but to save *on* the cost of college.

## College vs. Retirement

Many parents are faced with the financial dilemma of choosing between paying for college or funding a comfortable retirement for themselves. Consider the college dollars spent versus retirement dollars lost over twenty years below:

Cost of college	Same amount invested over 20 years*	Potential investment earnings lost over time
\$50,000	\$233,048	-\$183,048
\$100,000	\$466,096	-366,217

\* Assuming an 8% investment rate

## A Bit Daunting?

There is no need to be overwhelmed. Specialized training and experience enables our *Certified College Planning Specialist* to untangle the mess, focus on the issues pertinent to your specific situation and identify the questions you may not have even known you had. Here is just a partial list of some ways *Capstone College Partners* will help you not only save *for* college, but save *on* the cost of college:

### Paying for College Strategies

- Student resources
- Grants and scholarships
- College loans
- Alternative loans
- College admissions issues

### Saving for College Strategies

- Section 529 plans
- Coverdell Education Savings Accounts
- UGMA/UTMA
- Roth and traditional IRAs
- Tax-efficient mutual funds
- Associated investment planning strategies

## Advanced College Planning Strategies

- Academic strategies
- SAT and ACT Prep
- Student Personality assessment and major selection
- Funding college and retirement simultaneously
- Hope and Lifetime Learning tax credits
- Parent and child tax planning strategies
- Coordinating investment contributions and withdrawals
- Estate planning considerations for parents and grandparents
- Analyzing and negotiating financial aid packages



*Capstone College*

*Partners* can help assure  
the best use of your time  
and resources!

Concerned about the current and future costs of college tuition?

Wondering how best to meet today's expenses, help with your children's education and provide for your own retirement?

*A **Capstone College Partners**,  
Certified College Planning Specialist  
can help!*



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**What is a  
Certified College  
Planning Specialist?**

Visit our website or contact us directly for a free one hour consultation with one of our Certified College Planning Specialists.