**Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ College Funding Stage: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Your EFC Estimate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Your Category: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

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| --- | --- | --- | --- |
|  | **CATEGORY 1** | **CATEGORY 2** | **CATEGORY 3** |
| **EFC RANGE** | **0 TO PELL GRANT ELIGIBLE\* (I.E., ~5500)** | **~5501 TO BELOW SPECIFIC COLLEGE Cost of Attendance (COA)** | **HIGHER THAN COLLEGE Cost of Attendance (COA)** |
| **APPROACH** | **Maximum Need**   * Seek colleges that meet 80%-100% need * Strengthen Scholar Profile for admission * Pursue scholarships * Build savings for unmet need | **Maximize Aid Eligibility**   * Seek colleges that meet 70%-100% need * Strengthen Scholar Profile for admission * Build savings with protected assets not reported on aid forms * Pursue scholarships | **Max Savings & Cash Flow**   * Build tax efficient, growth investments, and protected savings * Pursue non-need-based scholarships * Leverage low cost debt |
| **BEST FUNDING RESOURCES** | * Financial Aid * Scholarships * Current income (parent discretionary; student work-study; student earned) * Savings (non-retirement accounts; cash value in life insurance) | * Financial Aid * Scholarships * Current income (parent discretionary; student work-study; student earned) * Family support where available * ·Savings (cash value from life insurance; Parent-held 529) | * Scholarships * Direct Stafford/Student Loan from FAFSA completion (no other loans if at all possible) * Leverageable assets like cash value from life insurance * Family support where available * College Savings Accounts (529; Pre-paid state plan) |

*\*Pell grant eligibility is adjusted by the Department of Education annually. Pell grants are federal aid; however, distributions are administered by the college annually.*