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

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

|  |  |  |  |
| --- | --- | --- | --- |
|  | **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.*