

"We received over \$19,000 as a result of our participation in the Neighbors program. I had been told we make too much money to qualify for help. . . NOT SO."

Jennifer W. - Lewiston, ID

"I thought our high school counselor would help us through the financial aid maze. Unfortunately, too many students and not enough time is what he faced. The **Power of Working Together** guide and TOLL FREE HOTLINE taught us step by step what we could do to supplement what he could do to help us. Working together worked best for us."

William K. - Denver, CO

"With my older son Jason, who was already in college, I had to borrow from my 401K to pay in-state college costs. Since we joined the program, we got Katie into the private school she wanted, and got money for Jason we should have received in the first place. As a single parent, I really appreciate the time and efforts of the Neighbors staff. We couldn't have done it without them."

Donna P. - Waco, TX

"The FAFSA (Free Application for Federal Student Aid) form was a nightmare. They sent it back to us four times and we were ready to give up. The FAFSA completion guide got us PELL GRANT money that opened the door to many choices of colleges for my students. We got our value from that one service alone. Our family contribution went from over \$10,000 per year to less than \$2,000!"

David L., CLU - Omaha, NE

"I've had dozens of clients call on me to complete their financial aid forms each year. I usually suggest the school help them. After seeing what they did for our student Kent, I realize that a college cannot be as objective as a family really needs. I now refer my clients to POWT so they can find out what strategies will lower their EFC (Expected Family Contribution). We should have known about this program years ago."

Jose G., CPA - Albuquerque, NM

"Our oldest daughter, Michelle, was told by her school we would do fine on our own financially, because she was a 4.0 GPA student. Five years and \$27,600 in student loan debt later, we will not make the same mistakes with our next three students. Our family membership to the POWT team has put our younger students years ahead of their peers, as we know how much this process really requires. Don't wait, like we did, to learn the hard way. It's never too early to prepare for one of the most important parental responsibilities."

Sara F. - Palo Alto, CA

"As a Real Estate Broker, I would never consider recommending the major purchase of a home without professional advice. College education for our family will cost more than our home. We can't afford to take chances with these important choices when it means our children's future. To avoid these chances, we counsel with the POWT team "

Robert Van Den B., CRB - SFO, CA



Power of Working Together

**Neighbor
helping
Neighbor**

National toll Free voice and fax lines

800 743 4731 voice
888 743 4731 FAX

www.powt.org

IMPORTANT NEWS

FOR THE PARENTS OF COLLEGE BOUND STUDENTS . . .

If you're the parent of a college bound student and are distressed because you just realized how much a college education really costs these days - between \$30,000 and \$100,000 - here's some great news!

Today, colleges and universities are competing heavily for students. WHY? There are fewer students in the marketplace than there were a few years ago. In fact, most colleges and universities are left with empty seats. Many schools are willing to give significant tuition discounts to entice students to attend their schools and fill up those empty seats in order to cover their operating expenses.

It's the old law of supply and demand, and in many cases you can actually educate your child at an expensive private college for the same or less money than a public university!

The catch is, you must go through the financial aid system. Any parent who has been through it will tell you it may appear simple but is often complicated. The forms are fiendish and the language foreign. The time, delays, and hours and hours of research and reading Why practice on your student when you can get the help you need through . . .

**The Power of Working Together
CAN HELP!**



WE CAN HELP YOU

- UNDERSTAND how the financial aid system works
- FILL OUT the complex financial aid forms
- Earn higher SAT- ACT Scores to increase your aid offers
- INTERPRET your award letters
- NEGOTIATE with colleges and universities for greater aid (you will be amazed with this one)

Selecting the colleges that provides the most assistance

We assist in obtaining . . .

- PELL GRANTS
- TUITION DISCOUNTS
- SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANTS
- STATE GRANTS
- UNIVERSITY BASED GRANTS & SCHOLARSHIPS
- ENDOWMENT AWARDS
- WORK-STUDY PROGRAMS
- STAFFORD LOANS
- PERKINS LOANS
- GIFT SCHOLARSHIPS

AND MORE . . .

DID YOU KNOW that hundreds of colleges and universities would offer you **FREE** money for your grades, test scores and areas of interest?

Many schools are looking for students with a particular talent or area of interest. GPA may not be the major factor. Merit scholarships are not based on household income or assets.

Colleges want good, well-rounded students, and they are ready and willing to pay for them. We can help you get these funds.

Do you know which schools, public or private, have the most money for a student with your profile?

Did you know some scholarships could actually decrease your financial aid from a college?

The Free Application for Federal Student Aid (FAFSA) can make or break your chances for financial assistance. Do you know how the recent tax law changes will affect your financial aid?

