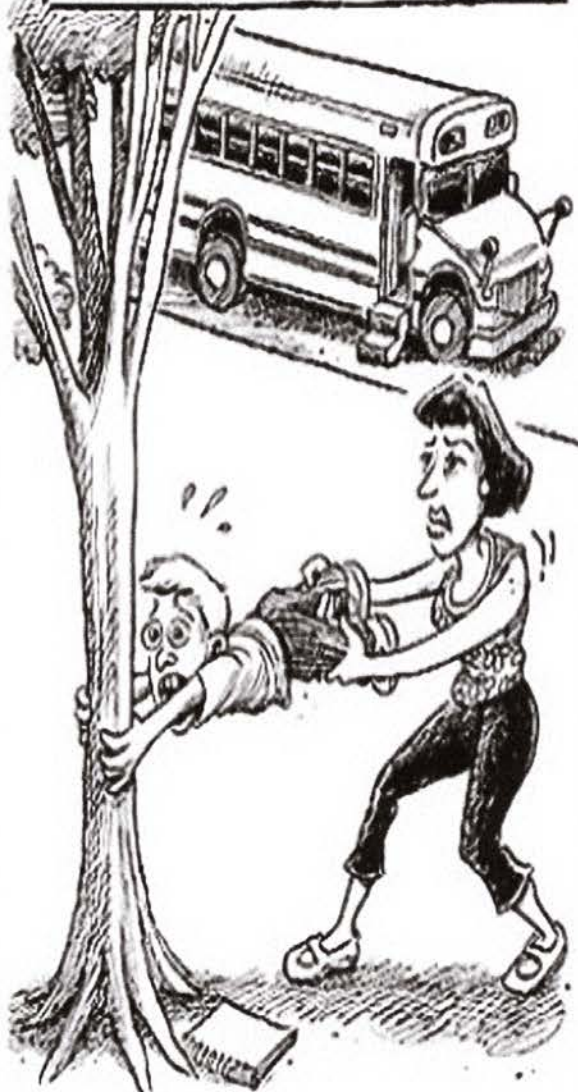


FIRST DAY OF SCHOOL



FIRST DAY OF COLLEGE



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CIGLE CARTOONS.COM
THE BUFFALO NEWS
AUG 15



Scott Karl is the founder of College Planning Fresno and has educated hundreds of families across the country about how to send their children to college without jeopardizing their own financial goals. Scott has worked in the financial planning industry for over 3 decades and has granted his clients a second chance to take control of their financial situation and live a debt-free life. Giving students the opportunity to afford their dream school and parents the promise that they can pay for college without hurting their retirement is what Scott finds most rewarding about his job.



7321 N Tamera Ave

Fresno, CA 93711

Cell: 559-307-6103

Email: workshops@collegeplanningfresno.com



SCHOLARSHIP SCAM RED FLAGS

Scholarships are a wonderful option for students that would like help paying for school. As with anything good, there are people out there who will take advantage of students' trust and hopes for the future. As a leading scholarship database, Fastweb screens all of the scholarships available on the site and does not charge anything for its services. There are, however, other scholarship scam artists out there that students need to be aware of! Many of these scholarships are not regulated, which allows scam operators to get away with contacting you with illegitimate offers. Keep your wits about you and never give out personal information unless you are absolutely certain and have verified that it's legitimate. Applying for scholarships isn't difficult, but it does take work. If something sounds too good to be true, it probably is!

Here are some red flags you should be aware of when seeking scholarships:

GUARANTEES

Nobody representing a legitimate scholarship can or will be able to guarantee that you'll win. Some services even boast they can guarantee the actions of another organization— they can't. There are false promises and will likely result in something other than you obtaining money for school.

UNSOLICITED SCHOLARSHIP OFFERS

If someone contacts you, via phone, mail or email, offering you a scholarship, and you never requested information from that provider, be very careful. Scholarships are awarded to you after an application process—they are not just given out to random students—no matter how special they are.

FEES

Applying for legitimate scholarships does not cost money—EVER! Submitting such applications will cost you time and effort, but should never cost money, no matter how small the amount. If any scholarship offers request money from you to submit an application, become eligible, etc., kick them to the curb.

LIMITED TIME OFFERS

Scholarships do have deadlines; however, they are usually clearly stated within the application guidelines. Legitimate providers don't pressure students into applying for their scholarships; they have enough interest on their own. They also ensure that students have ample time to work on their scholarship applications and essays. If you ever feel pressured and are observing that it's a "now or never" scenario, the scholarship is likely a scam.

GATHERING VERY PERSONAL INFORMATION

Other than some basic information, a scholarship provider should not ask all applicants for private information, like your social security number. Some require information from winners, however, if you're just at the point of starting out in the application and they ask for such information—don't provide it because it will likely be used for something other than you intended.

ELIGIBILITY

Legitimate scholarships always have some sort of eligibility requirement, whether it's age, grades or school year. Any scholarship that claims to be all-encompassing with absolutely no exceptions should raise a red flag. It's helpful to view their previous winners to determine whether or not they are a legitimate resource. If the "testimonials" seem unnatural and contrived, they probably are.

DON'T CALL US, WE'LL CALL YOU

Scholarship providers will give you contact information to reach them, should you have any questions. Many scam artists out there will make a fake web site claiming to be a scholarship provider without providing a way to contact them. Keep an eye out for this, because legitimate scholarship providers don't have anything to hide whereas the scammers do.

IS IT TOO GOOD TO BE TRUE?

The best rule of thumb to follow? If it seems too good to be true, it likely is! Remember, there are millions of scholarships available to students so if one doesn't seem right, move on!



Award Letters

An award letter is an official notification from a college that outlines the financial aid package they're offering your family.

What people often don't realize is that the initial award is not always the final award. Schools will participate in financial aid leveraging. Knowing what you should be awarded is essential to ensuring you don't overpay.

The next several pages show examples of actual award letters our clients received before and after our appeals process.



ENDICOTT COLLEGE

Office of Financial Aid

376 HALE STREET
BEVERLY, MASSACHUSETTS 01915
P: (978) 232-2070 • F: (978) 232-2085
WWW.ENDICOTT.EDU

January 18, 2021

BEFORE

ID: ~~XXXXXXXX~~

~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~

We have completed a review of your application for Financial Aid and, based on the documents currently in our files, we are pleased to offer you the following assistance for the 2021-2022 academic year:

Type of Aid	FA2021	SP2022	Total
Health Science Schol	7,500.00	7,500.00	15,000.00
Fed Sub Stafford Loan	1,750.00	1,750.00	3,500.00
Fed Unsub Stafford Loan	1,000.00	1,000.00	2,000.00
Total Awarded Funds	10,250.00	10,250.00	20,500.00

Please provide the following information to finalize your award:

- Online Entrance Counseling - Instructions enclosed
- Stafford Loan Prom Note- Instructions enclosed

Please read the enclosed information carefully for a full explanation of your award. To accept this award, please sign and date one copy of this letter and either fax, email or mail it to the Financial Aid Office. If you wish to decline any portion of your award, simply strike out the line(s) and initial the change.

Sincerely,

Marcia D. Toomey
Dean of Financial Aid

I have read all of the enclosed information and I accept my award.

Student Signature _____ Date _____



AFTER

REVISED

February 15, 2021

ID: ~~XXXXXXXX~~

~~XX~~

~~XX~~

~~XX~~

This revised award letter reflects a Financial Aid Appeal that was processed on your behalf, we are pleased to offer you the following assistance for the 2021-2022 academic year:

Type of Aid	FA2021	SP2022	Total
Health Science Schol	7,500.00	7,500.00	15,000.00
Endicott College Grant	500.00	500.00	1,000.00
Fed Sub Stafford Loan	1,750.00	1,750.00	3,500.00
Fed Unsub Stafford Loan	1,000.00	1,000.00	2,000.00
Total Awarded Funds	10,750.00	10,750.00	21,500.00

Please provide the following information to finalize your award:

Online Entrance Counseling - Instructions enclosed

Stafford Loan Prom Note- Instructions enclosed

To accept this award, please sign and date one copy of this letter and either fax, email or mail it to the Financial Aid Office. If you wish to decline any portion of your award, simply strike out the line (s) and initial the change.

Sincerely,

Ellen Desmond
Associate Director of Financial Aid
978-232-2075
edesmond@endicott.edu

**Additional
\$1,000 grant**

Student Copy

Syracuse University

BEFORE

5/1/2020

Print

Download

Costs in the 2020 - 2021 year

Estimated Cost of Attendance	\$75,652.00 / yr
Tuition and fees	\$55,926.00
Housing and meals	16,356.00
Books and supplies	1,564.00
Transportation	711.00
Other education costs	1,095.00

Graduation Rate

Percentage of full-time students who graduate within 6 years



81.4%

Low | Medium | High

Grants and scholarships to pay for college

Total Grants and Scholarships ("Gift" Aid; no repayment needed)	\$20,600.00 / yr
Grants and scholarships from your school	\$20,600.00
Federal Pell Grant	0.00
Grants from your state	0.00
Other scholarships you can use	0.00



Repayment Rate

Percentage of borrowers entering into repayment within 3 years of leaving school

79.9%

44.7%
National
Average

This institution

What will you pay for college

Net Costs <small>(Cost of attendance minus total grants and scholarships)</small>	\$55,052.00 / yr
--	------------------

Median Borrowing

Students who borrow at SU typically take out \$27,000 in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$279 per month. Your borrowing may be different.



Options to pay net costs

Work options

Work-Study (Federal, state, or institutional)	\$ 3,200.00
---	-------------

Loan options*

Federal Perkins Loans	\$ 0.00
Federal Direct Subsidized Loan	3,500.00
Federal Direct Unsubsidized Loan	2,000.00

*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.

Repaying your loans

To learn about loan repayment choices and work out your Federal Loan monthly payment, please go to the [Federal Student Aid website](#)

Other options

Family Contribution <small>(As calculated by the institution using information reported on the FAFSA or to your institution.)</small>	\$ 34,472.00 / yr
--	-------------------

- [Payment plan offered by the institution](#)
- [Parent or Graduate PLUS Loans](#)
- [American Opportunity Tax Credit*](#)
- [Military and/or National Service benefits](#)
- [Non-Federal private education loan](#)

*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.

For more information and next steps:

Syracuse University
Office of Financial Aid and Scholarship Programs

200 Bowne Hall
Syracuse, NY 13244

Telephone: (315) 443-1513

[Email Us](#) or

[Visit our website](#)



Syracuse University
Office of Financial Aid and Scholarship
Programs
200 Bowne Hall
Syracuse, NY 13244

XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX
Academic Year: 2020-2021

AFTER

Dear XXXXXXXX

Syracuse University is pleased to offer you the financial aid listed below. Click on the name of the award and an information box will appear.

To finalize your awards, and ensure your aid will appear on your student bill, click on your To Do List tab and complete any listed items. Check your To Do List weekly as new items may be needed to finalize your financial aid.

Sincerely,
Shelly Siple
Director

Award Description	Fall	Spring	Summer	Total
Syracuse University Grant	\$16,200.00	\$16,200.00	\$0.00	\$32,400.00
Fed Direct Unsubsidized Loan	\$1,000.00	\$1,000.00	\$0.00	\$2,000.00
Fed Direct Subsidized Loan	\$1,750.00	\$1,750.00	\$0.00	\$3,500.00
Federal Work Study	\$1,600.00	\$1,600.00	\$0.00	\$3,200.00
Total Aid Offered	\$20,550.00	\$20,550.00	\$0.00	\$41,100.00

**Additional
\$11,800
in gift aid**



DETAILED FINANCIAL AID OFFER

Your offer has been calculated based upon the information you provided on your Free Application for Federal Student Aid (FAFSA). Please be advised that if there are any changes made to the FAFSA as a result of our office verifying data, or if you make changes to the data, a recalculation of your aid may be necessary. If that occurs, we will notify you by way of a revised financial aid offer.

Your offer below may include a combination of gift aid (grants and scholarships) and/or self-help options (loans).

2020-21 Financial Aid Offer

Table with 4 columns: Source, BEFORE, Fall, Spring, Total. Rows include Trustee's Scholarship, Federal Direct Unsubsidized Loan, and Total.

In addition, Merrimack administers both Federal Work Study and the Merrimack Employment programs. Average earnings are approximately \$1,500 per academic year. These have not been included in your offer, but more information about them is available online at merrimack.edu/aid.

2020-21 Estimated Cost of Attendance

Table with 2 columns: Budget Category, Amount. Sections include Direct Costs (Tuition, Comprehensive Fee, Room & Board) and Indirect Costs (Books & Supplies, Transportation, Personal Expenses, Loan Origination Fee).

Your 2020-21 Estimated Net Direct Cost to Attend Merrimack College

Items that appear on your Merrimack student billing statement minus gift aid

Table with 2 columns: Category, Amount. Rows: Direct Costs (\$61,840), Less Gift Aid of (\$24,000), Estimated Net Direct Cost (\$37,840).

Your 2020-21 Estimated Net Total Cost to Attend Merrimack College

An estimate of the total Cost of Attendance minus gift aid

Table with 2 columns: Category, Amount. Rows: Direct and Indirect Costs (\$64,360), Less Gift Aid of (\$24,000).

Estimated Net Total Cost \$40,360

Self-help options (loans) are not gift aid, but can assist you in reducing your estimated net total cost after gift aid, should you choose to utilize them. Your self-help options are reflected in the list of awards above and total \$5,500.



2020-2021 REVISED FINANCIAL AID AWARD NOTIFICATION

March 18, 2020

ID: [REDACTED]

Dear [REDACTED]

Your financial aid award has been revised for the following reason:

GENERAL FINANCIAL AID ADJUSTMENT: This award notification represents recent changes made to your financial aid award package. This award replaces any previous offer for this academic year.

2020-21 Financial Aid Award

Table with 5 columns: Source, AFTER, Fall, Spring, Total. Rows include Trustee's Scholarship, FIRST Robotics Scholarship, Federal Direct Unsubsidized Loan, and Total.

2020-21 Estimated Cost of Attendance

Table with 2 columns: Budget Category, Amount. Rows include Direct Costs (Tuition, Comprehensive Fee, Room & Board) and Indirect Costs (Books & Supplies, Transportation, Personal Expenses, Loan Origination Fee).

Additional \$10,000 scholarship

Your 2020-21 Estimated Net Direct Cost to Attend Merrimack College

Items that appear on your Merrimack student billing statement minus gift aid

Table with 2 columns: Description, Amount. Rows include Direct Costs (\$61,840) and Less Gift Aid of (\$34,000), resulting in Estimated Net Direct Cost of \$27,840.

Your 2020-21 Estimated Net Total Cost to Attend Merrimack College

An estimate of the total Cost of Attendance minus gift aid

Table with 2 columns: Description, Amount. Rows include Direct and Indirect Costs (\$64,360), Less Gift Aid of (\$34,000), and Estimated Net Total Cost of \$30,360.

Self-help options (loans) are not gift aid, but can assist you in reducing your estimated net total cost after gift aid, should you choose to utilize them. Your self-help options are reflected in the list of awards above and total \$5,500.

Your designated financial aid counselor is Ireni Rose. If you have any questions or concerns, please call us at 978-837-5186 or e-mail us at financialaid@merrimack.edu.

EXAMPLE

COLLEGE AID

REPORT

&

STUDENT

ASSESSMENT

REPORT



Fast Facts About

Villanova University

800 Lancaster Avenue
Villanova, PA 19085-1699
(610) 519-4500

www.villanova.edu

Mission Statement:

www1.villanova.edu/villanova/mission/universitymission.html

Source: National Center for Education Statistics
If a field is blank, the school did not report that data.

General Information



Private, not-for-profit



4-year

Semester Calendar



Selective

10,000-19,999
Students



11 to 1

Student to Faculty Ratio



NCAA Division I



Demographic Data



GEOGRAPHIC DIVERSITY

18%	In-State Students
79%	Out-of-State Students
3%	International Students

ETHNICITY

5%	Asian
0%	American Indian / Alaska Native
5%	Black or African American
7%	Hispanic / Latino
3%	Mixed Race
4%	Non-Resident Alien
0%	Pacific Islander / Native Hawaiian
72%	White
3%	Race Unknown

Retention & Graduation Rates

RETENTION

96%	of freshman class returns
93%	of students stay through graduation

GRADUATION from 4-Year Program

87%	Graduate in 4 years
90%	Graduate in 6 years
90%	Graduate in 8 years



GRADUATION from 2-Year or Training Program

%	Graduate on time
%	Graduate in 150% of time
%	Graduate in 200% of time



If a field is blank, the school did not report that data.

Admissions www1.villanova.edu/villanova/admission.html

Application Requirements

- GPA: Required
- Transcript: Required
- Letters of Rec: Required
- Test Scores: Required

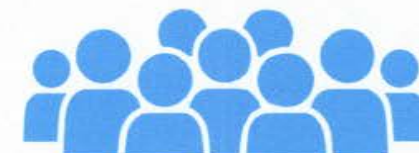
Application Deadlines

- Early Decision: 1 - Nov
- Early Action: 1 - Dec
- Priority Deadline: -
- Regular Decision: 15 - Jan

This School Is

Selective

22,909
Applications
Received



6,470
Students
Admitted

Where Do You Stand?

61%
Submit SAT
Scores

SAT SCORES	Verbal	Math
25% of accepted students scored above	710	760
50% of accepted students scored above	630	715
75% of accepted students scored above	550	670

28%

Acceptance Rate

1,695 Enrolled

ACT SCORES	English	Math	Comp
25% of accepted students scored above	35	32	34
50% of accepted students scored above	34	30	33
75% of accepted students scored above	32	28	31

39%
Submit ACT
Scores

If a field is blank, the school did not report that data.

Financial Aid www1.villanova.edu/villanova/enroll/finaid.html

Financial Aid Requirements

FAFSA: Required

CSS Profile: Required

IDOC: Required

Institution-Specific Form: Not Required

Financial Aid Deadlines

Early Decision: 15 - Nov

Early Action: 1 - Dec

Priority Deadline: -

Regular Decision: 7 - Feb



Average
Percentage of
Need Met

80%

AWARDS

Percent of Freshmen Awarded Grants	52%
Percent of Freshmen Awarded Any Aid	63%
Average Amount of Aid Awarded	\$ 33,817
Average Net Price After Aid	\$ 36,840

COST OF ATTENDANCE (COA)

In-State Tuition	\$ 55,280
Out-of-State Tuition	\$ 55,280
Books / Supplies	\$ 1,100
Room & Board	\$ 14,444
Total COA In-State	\$ 73,124
Total COA Out-of-State	\$ 73,124

If a field is blank, the school did not report that data.



Strong Assessment
Summary for
**Marcia
Brady**

Prepared by:
College Planning Network
866-207-5545
studentservices@collegeplanningnet.com

Disclaimer: College Planning Network receives data provided by federal and state agencies. Costs, dates, policies, and programs are subject to change. Please confirm important facts with the specific college admission personnel.

Dear Marcia and Family,

The Strong is the oldest and most widely used interest assessment available. It's widely used by many corporations/organizations, social service agencies, employment offices, and the military. Its original form was created in 1927, specifically to help people make educational and occupational choices.

The Strong is designed to take your student's pattern of interest and how these interests related to their potential career, academic, or leisure options. There are four parts of the Strong assessment that you will see in this report:

General Occupation Themes – “Who I am”
Basic Interest Scales – “What I want to do”
Occupational Scales*– “Where I want to do it”
Personal Styles Scales – “ How I want to do it”

Throughout this report you will see some of your student's results as well as highlights about their Strong Start Meeting.

Best regards,

Anna Griffith, M.Ed
Strong Certified Counselor
anna.Griffith@collegeplanningnet.com

*This scale is more about environment than the occupations listed.

General Occupational Themes (GOT)

Realistic – The Doers
Investigative – The Thinkers
Artistic – The Creators
Social – The Helpers
Enterprising – The Persuaders
Conventional – The Organizers

Your Student's GOT:

Social, Enterprising, Artistic

Your Student's Guess:

Artistic, Conventional, Social

Summary of GOT:

Marcia considers herself to be an artistic individual, having sung and had parts in several high school theater productions, which is consistent with the artistic theme. When we discussed the realistic theme, the physically active part of this resonated with Marcia, but not really utilizing her hands to create. Marcia likes to analyze data, which is part of the investigative theme. Marcia mentioned that she likes to work in groups and enjoys collaboration - all consistent with the social theme. Marcia enjoys leading others and believes she can be persuasive, which is part of the enterprising theme. She believes herself to be organized with both things and data, correlating with the conventional theme.

Basic Interest Scales (BIS)

1. Performing Arts (A)
2. Religion & Spirituality (S)
3. Counseling & Helping (S)
4. Teaching & Education (S)
5. Human Resources & Training (S)

Summary of BIS:

When talking through her BIS, Marcia believed that all five made sense as part of her interests. Marcia believes she wants a job where she can communicate with others, potentially in a helping capacity. I did mention that of all the interests above, Human Resources may match the type of environment she may enjoy. We also talked about utilizing her faith as part of her career.

Occupational Scales (OS)

1. School Counselor (SE)
2. Elementary School Teacher (S)
3. Administrative Assistant (CS)
4. Social Worker (SA)
5. Facilities Manager (ECS)
6. Farmer/Rancher (CSE)
7. Middle School Teacher (S)
8. Secondary School Teacher (S)
9. Special Education Teacher (S)
10. Advertising Account Manager (AE)

[O*Net Online Career Database](#)

Summary of OS:

Marcia's Ideal Work

Environment:

- No desk or office
- Casual environment with more freedom
- Flexible environment, in the field type job
- Both collaborative and independent
- Deadlines with a moderate to fast pace and less stress

When talking about her occupational scales, Marcia seemed to understand why some of the jobs appeared on her list. Overall, Marcia had a lot of education related occupations, which tells me that she may enjoy a job where she is training or educating others, potentially utilizing her creative side to do so.

Personal Style Scales (PSS)

1. You likely prefer working with people.
2. You seem to prefer to learn by doing and through lectures and books.
3. You probably are comfortable both leading by example and taking charge.
4. You may dislike taking risks.
5. You probably enjoy participating in teams.

Summary of PSS:

When talking about her PSS, Marcia believes that these align with her pretty well. Marcia agrees that she potentially may learn more by doing rather than lectures and books.

Student Indicated Majors of Interest

1. Event Planning
2. Communications
3. Human Resources (potentially)
4. Advertising/Marketing (potentially)

AIM Session that may be important:

1. Narrowing of major
2. Building a college list
3. Essay and application development

Next Steps

1. You had one AIM session with Andrea T in May 2021– you will have your AIM 2 with Andrea, as well.
2. Admission Impact Mentoring Session (AIM) 2 – please keep an eye out for your email from Shelly (shelly.allen@collegeplanningnet.com) to schedule your next AIM session in the next few weeks.

From: Nikki H

Sent: Wednesday, May 9, 2018 4:16 PM

To: Scott Karl <scottkarl@scottkarl.com>

Subject: RE:

Hi Scott,

By the way, my son Chris ended up with over \$1.5 million in 4-year scholarship offers at universities such as UT Dallas, UA Tuscaloosa, LSU Baton Rouge, Norwich University etc. He settled on the Webb Institute where they only accept approximately 25 freshman every year. They have only one-degree program, a dual degree in Naval Architecture and Marine Engineering. They have 100% job placement upon graduation with starting salaries above \$70k and up to \$120k. They offer every student they accept a \$49,750 scholarship to cover 100% of the tuition costs for every year. We'll only pay for room and board and books. It is on the Long Island Sound in New York on a 26-acre estate that used to belong to the son of one of the founding fathers of Standard Oil. This is an incredible opportunity for him, and he is beyond excited, as am I. So glad to have scheduled a free consultation.

Check out this link: <http://www.webb.edu/>

Best regards,

Nikki H-
Credit Manager

Fresno, CA 93706
USA

T + 1 xxx-xxx-xxxx

***Not all students receive financial Aid. Every family has different circumstances that can affect outcomes.**

Frequently Asked Questions

Q. How long is a consultation?

A. The consultation may take anywhere between 30 - 60 minutes depending on your situation

Q. What is discussed at the free consultation?

A. It's broken into two parts; one is to gather info about your child and your finances, and the second part is to share a professional evaluation if there are opportunities to save you a significant amount of money.

Q. Is there any sales pressure or sales hype during the consultation?

A. No, our services aren't always a fit for every family, and we're very candid about whom we can help & whom we can't. We'll only work with those families that we know we can make a major impact on their situation. If you're on a path to overpay for college, you would obviously like to know that ahead of time so you can then correct that path. At the end of this meeting, you will be better informed and have a better understanding of your options and what steps to take.

Q. Are there any hidden fees?

A. No, we are very transparent about the costs associated with this process.

Q. Are there Fees if we move forward in the process.

A. Yes and No. After the free consultation and it's determined that you may benefit greatly in the services, then yes, we will go over fees associated with the coaching and student positioning with College Planning Fresno. The fees are very reasonable compared to the potential out-of-pocket savings recovered, mistakes avoided, and additional financial aid found. The goal is giving you the peace of mind knowing you're on the right track. There is never any obligation to purchase a plan.

There are no fees associated with the part of the services that address financial positioning to lower your EFC (Expected Family Contribution) and discover ways to efficiently fund College with the least expensive dollars and take advantage of every possible strategy to lower your out-of-pocket costs.

Q. How do we get paid?

A. We get compensated from the many financial institutions or carriers that we have relationships with. This way you're getting the best fit financial products the industry has to offer. In the event, your College funding plan would get a significant boost by positioning a financial product within your present plan, that financial institution compensates us our fees. With this arrangement, you do not pay any fees associated with the time involved in preparing and presenting the strategy or strategies. Scott Karl is classified as a Fiduciary Financial Representative that is required by industry standards to consult families to what is to their best interest.

Q. Is our documents and financial data secure and confidential?

A. Always! You can be assured that your documents will be professionally safeguarded under strict and confidential control during the analysis period. If you prefer, copies of your financial papers are acceptable.

* Scott Karl is a licensed Investment Advisor Representative that is supervised by the SEC or Securities Exchange Commission.

Q. Why do you need financial documents to prepare a College funding plan?

A. Accurate data is crucial in building a customized College funding financial plan. The plan will be designed to add value to your unique situation. Every family has different circumstances and different types of financial products. Having accurate financial data ensures that you're getting the best fit financial advice. This way, you have a better understanding of how the strategy works and how it adds value to your present plan without sales hype or pressure.

Q. Where is your office?

A. Scott Karl is an independent College Financial Planning Advisor. Scott works from his Home Office near Herndon and Marks. The address is 7321 N Tamera Ave, Fresno, CA 93711. Scott meets over 100 families per year in a professional office atmosphere. There are circumstances when he meets families at their homes.



To make your Free No-Obligation Consultation the most beneficial, please have the following items:

- 1. Form 1040 tax return.*
- 2. Estimated balances of checking and savings accounts.*
- 3. Latest mortgage statement on home and rentals.*
- 4. Estimated balance on stocks, bonds, and other investments.*
- 5. Estimated retirement account balances, contributions and company matching %'s.*
- 6. Life Insurance policy details. Death Benefit, type and length of coverage.*
- 7. Family info: Names, ages, and grade in school.*

**** Your information will be held at the highest confidentiality standards.***

Scott J. Karl is an Investment Advisor Representative of Caitlin John Wealth Management headquartered at 1024 E. Grand River Ave., Brighton, MI 48116. Scott Karl College Planning Fresno headquartered at 7321 N Tamera Ave, Fresno, CA 93711, and Caitlin John Private Wealth Management are separate entities and are not affiliated.

College Planning Fresno

559-307-6103

workshops@collegeplanningfresno.com