

## Plan for your child's college education by working with a Certified College Planning Specialist.

At JJ Investment Company, you can work with a Certified College Planning Specialist (CCPS) who can help you make funding a child's college education a part of your financial plan. A CCPS is trained to assist you in preparing for the financial cost of college. Call us today at 631-704-3586 for a complimentary consultation.



### It's never too late to start planning for your child's college education.

College prices have gone beyond what most parents can afford. The financial aid system is complex and there are fewer places offering student loans. This means that it's harder than before to qualify for student loans. Understanding what you can afford to contribute to your child's higher education is vital.

In planning for your child's education you may have some of these questions:

- What does college really cost?
- How will paying for college affect my retirement?
- What factors are considered when applying for financial aid?
- Should we even apply for financial aid?
- When do we need to start our college funding discussion?
- How do we get started?



Registered Investment Adviser

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T 631-704-3586 F 631-824-9218

## With a CCPS at JJ Investment Company you can plan for your child's future today.

A CCPS can project the cost of college, cost of attendance and your financial circumstance. A CCPS will help you understand and plan for the financial impact of your child's college education.

A CCPS can:

- Calculate approximately your expected family contribution.
- Implement a written, detailed action plan to meet your obligations.
- Register, complete and file accurate financial aid and other needed forms.
- Provide cash flow projections.
- Help minimize the impact on your retirement.



### You can start planning now.

You've already taken the first step by beginning to think about your child's education. Whether your child is an infant or already in high school, there are things you can do. Start by calling us at 631-704-3586 for a complimentary consultation.

After you've made an appointment for your consultation, take time to prepare for it. To prepare for your consultation, you can start by gathering some key items:

- Copies of recent pay stubs (your own, your spouse's and/or your child's (if he/she works)).
- Copies of monthly, semi-monthly and annual bills. From credit cards to utilities to insurance payments, these statements are helpful in understanding your current expenses.
- Copies of investment and bank statements (yours and your child's, as applicable).
- If your child is near college-age, a list of schools your child is considering.



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