



To learn more about
HIFE College
Coaching Program,
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“PROVIDING FAMILIES WITH COLLEGE PLANNING SOLUTIONS”

Who We Are...

The Heartland Institute of Financial Education is a national 501(c)(3) non-profit organization in the United States. Our mission is to promote financial literacy on a global scale, beginning with our commitment to providing a plan, created by experts, to help each individual who dreams of higher education.

It is the goal of the Heartland Institute of Financial Education to help everyone who wants an education to obtain one.

What We Provide...

The Heartland Institute of Financial Education will assign each student/family an “College Planning Coach” who works directly with the student and parents, assisting them with the college planning, funding and admissions process.

Our program helps in 3 specific areas of college assistance:

1. We help with assessing a student’s aptitudes and interests to determine a career path.
2. We work with the planning, selection and application process to designate the best college for the student.
3. We search for grants and scholarships that are available for the students to apply for based on their qualifications.



www.hife-usa.org

Why College Planning Is So Important

Hello,

I have given a lot of thought to what to share with the parent about our program. As a parent myself, I would want this information to understand why college planning is important.

The statistics are very troublesome. In 2015, 71% of students will graduate with student loans with the average amount of over \$35,000. 17% of parents will take out loans for their kids with an average amount of \$30,860.

We must do something. Why are these loans needed? The big reason is that only 19% of students complete a degree at a 4-year university within 4 years. 81% of students take longer, which means additional college costs and loss earnings due to the delay in entering the workforce. We can help with this problem.

We help students decide their major. With information from assessments, we research careers based on what the job involves, education required, along with salary and job outlook. The student is then prepared to select a major.

This is important since almost 80% of students change their major. Many times when a student changes majors, some of the classes taken for the initial major do not apply to the new major. The time and money spent on those classes is wasted. Students, on average, change majors 3 times. This can result in a lot of classes taken that do not apply to the final major. That is why it is taking so long for students to get their degrees and end up owing so much money.

Once the major is selected, the college should be selected. Many students select college based on where their friends go. They then decide their major, and if it is not offered at that school, they have to switch schools. Again, this can mean classes not transferring and wasted time and money.

The final piece I would want information on is financial aid. We do address financial aid. We look at all options for obtaining college credit in a way that provides strong, affordable education.

We look at:

- Scholarships and grants
- Financial aid packages and appeals, when necessary
- Community Colleges - Affordable, transferable classes, small classes, extra support
- CLEP tests, AP tests
- Dual Credit classes
- FAFSA and / or CSS Profile
- College Comparisons

Now, as a parent, that list would probably freak me out and overwhelm me. The reality is that it is what needs to be looked at.

So, those are the problems, which is why college planning is a necessity and what we do to address the problems. I have over 25 years in education as a college professor. My friends, the Coaches, are also from education with many years of experience. As a parent, I would feel better knowing one of them would be taking care of my kid.

The final question I would have is why the school counselor doesn't handle this. The average school counselor has hundreds of students. The number varies by state. On average overall, they spend a total of 38 minutes on college planning per kid. The school counselors are swamped and there is just not enough time in the day for them to help everyone no matter how hard they work. That is why parents need to look at options.

That is what I believe parents need to know. Whether you work with us or another group or do this on you own, I wish you the best.

Constance
Dean of Education

