

*Providing Families With College  
Planning Solutions*





# HIFE COLLEGE COACHING

- Do I have strategies to help my child find the “Best Fit College”?
- Worried about your child’s education & the rising cost of college tuition?
- What is the “right” Major?



- How will the high cost of college impact your retirement savings.
- Anxious about completing the FAFSA & CSS form and how it affects your EFC score and yearly financial aid awards?
- Does my child have a “Game Plan” for college?

**Is This You?**

*It's time to get some help!*



# HIFE COLLEGE COACHING



**What is the  
*RIGHT* path  
for you and  
your  
student?**

## **Options after High School**

- **Gap Year**
- **4 yrs. College/University**
  - **Bachelor's/Undergraduate Degree**
- **2 yrs. Community College**
  - **Associate Degrees**
- **Vocational/Skilled Trade School**

***It's time to find out!***



# HIFE COLLEGE COACHING

## *UNDERSTANDING THE COST OF COLLEGE*

### **Did you know...**

- High School Counselors on **average work with 478 students** each<sup>1</sup>
- Beginning college freshman **undecided** on major – **20% to 50%**<sup>2</sup>
- Percent students **change major prior** to graduation – **75% to 80%**<sup>2</sup>
- Average number of times **students change major** - At least 3 times<sup>2</sup>
- Percent of bachelor's graduates **changing colleges** – **35%**<sup>2</sup>
- Average time obtaining **bachelor's degree 6.5 years**<sup>3</sup>
- Average full cost of an **extra year of college \$26,590**<sup>4</sup>
- Average **lost wages** students give up per year graduation late - **\$45,327**<sup>3</sup>

***The best strategy for reducing the cost of college is to ensure the student graduates on time!***



# HIFE COLLEGE COACHING

## *Common Costly Mistakes Most Parents Make*

1. Income greater than \$75,000 year or owning a home disqualifies from financial aid
2. Only minority students, athletes, and academically gifted students get financial aid
3. Not submitting a FAFSA or CSS form and/or on time or for each year
4. Differences between “includable assets” and “non-includable assets”/  
Having the mentality of “it doesn’t matter where I keep my money; it’s all counted in the same way”
5. Applying to few colleges due to college tuition costs
6. Not knowing that many federal, state, and institutional scholarships and grants are available
7. Thinking that factors influencing college admissions in the 1980s have not changed



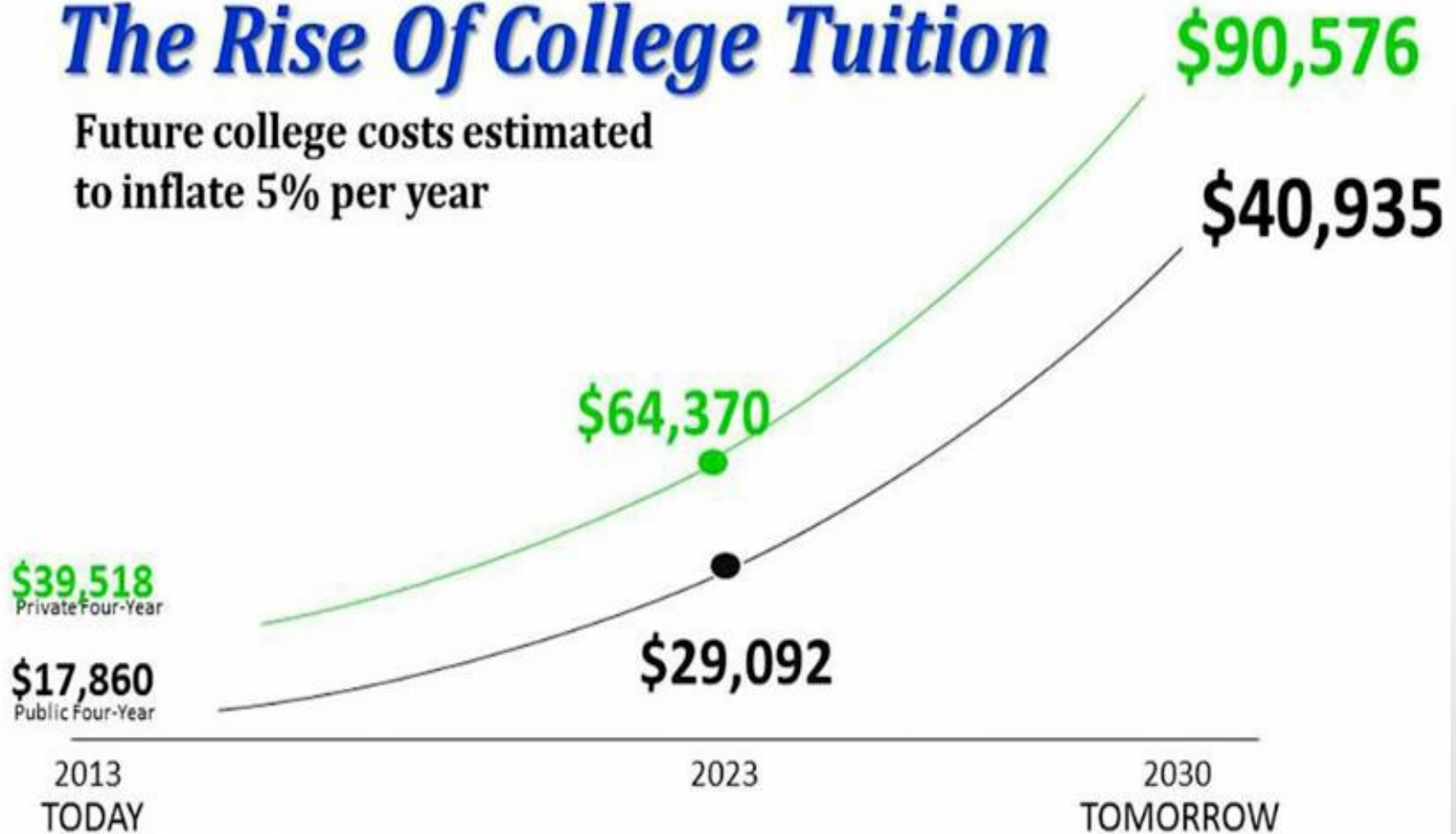
***You need to work with someone you trust.***



# HIFE COLLEGE COACHING

## The Rise Of College Tuition

Future college costs estimated  
to inflate 5% per year



Source: Average Enrollment-Weighted Tuition, Fees,  
Room and Board in 2012 Dollars from 1971-72 to 2012-13  
(The College Board, "2012 Trends in College Pricing").



# WHO IS HIFE?

## *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 young Americans obtain a college education.

## *WHAT WE PROVIDE...*

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

The HIFE College Planning Coach will work with families to help offset the high cost of college by utilizing proven strategies that may reduce a family’s “out-of-pocket” costs.

*We Help You By Educating You And Your Student*



# WHAT WE CAN PROVIDE

## *THE HIFE COLLEGE PLANNING COACHES WILL HELP THE STUDENTS IN SEVERAL SPECIFIC AREAS:*

- We help with assessing the student's aptitudes and interests to determine a career path
- We work with the planning, selection, and application process for college.
- We assist in searching for scholarships, grants and other savings opportunities that are available for the students based on their qualifications.
- We provide college Application and Essay Review to maximize options and acceptance
- We assist in post High School planning to help students be successful in their next steps

*college guides* admissions Test prep  
Search by major **SAT** career planning  
College planning Student loans  
**Research universities online**  
*Best colleges* Student financial aid



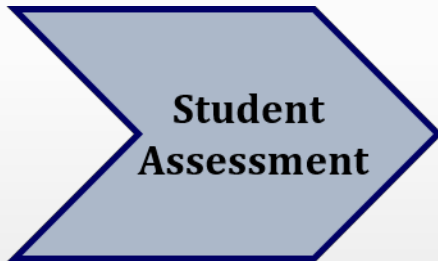


# WHAT WE CAN PROVIDE

## ***THE HIFE COLLEGE COACHING SOLUTION***



*Moving Students From High School To College*



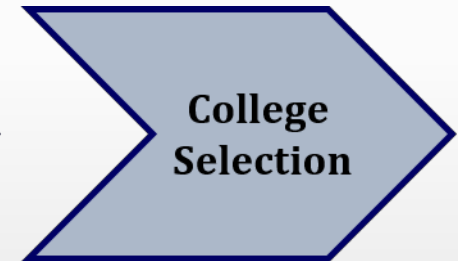
1. Career Interests
2. Skills
3. Work Values



1. Work Conditions
2. Education
3. Income Potential
4. Job Outlook



1. Career Comparison
2. Career Interview
3. Job Shadowing
4. Internship
5. Career Selection



1. Majors/Degrees
2. Admissions Process
3. SAT/ACT Test Scores
4. Cost & Financial Aid
5. Rankings

*A Pathway Designed To Help You Obtain A Higher Education*



# STUDENT ASSESSMENTS

## *THE VALUE OF STUDENT CAREER ASSESSMENTS*

### **Career And Aptitude Assessment Testing**

#### ➤ **Career Interests Assessment**

Connects the student with their top interests with career clusters. Students will choose what activity they like to do the most, the next most, and the least. When they're finished, their highest interests will be matched with careers they may enjoy.

#### ➤ **Skills Confidence Assessment**

Helps a student understand what they believe they're good at doing. It rates how confident they are that they can accomplish each activity. When they're finished, they should review the skills they have and explore careers that need those skills.

#### ➤ **Work Values Assessment**

Helps a student understand what's most important to them. They are able to rate how important work-related values are to them. When they're finished, their values will be matched with careers that they may enjoy.

**The 3 assessments are based on over 75 years of research. The assessments are not meant to tell you what you should do or will be successful in doing, Instead, they give you some focus about where to begin your search for career options.**



# CAREER EXPLORATION

## 6 CAREER FIELDS



**Industrial, Manufacturing and Engineering Systems**



**Business, Marketing and Management**



**Human Services and Resources**



**Communication and Information Systems**



**Health Sciences**



**Environmental and Agricultural Systems**

16 NATIONAL CAREER CLUSTERS



**Manufacturing**



**Marketing**



**Human Services**



**Arts, A/V Technology, and Communications**



**Health Science**



**Agriculture, Food, and Natural Resources**



**Transportation, Distribution, and Logistics**



**Finance**



**Law, Public Safety, Corrections, and Security**



**Information Technology**



**Science, Technology, Engineering, and Mathematics**



**Business Management and Administration**



**Government and Public Administration**



**Architecture and Construction**



**Hospitality and Tourism**



**Education and Training**

### CAREER EXPLORATION

It is easier to choose from many options when they are organized in some way. So, occupations in our system are first divided into six very large groups. Then, each of those groups is divided into smaller groups.

### 6 CAREER FIELDS

The career fields are the six large groups. They include all of the occupations in the United States, and their titles tell you something about the focus of work in that group of occupations.

### 16 NATIONAL CAREER CLUSTERS

Each of the six career fields is divided into 1-4 sub-groups, called clusters. Each cluster is made up of a number of occupations and post-secondary majors related to the specialty of that cluster. The results of your interest and skills inventories are linked to these same clusters.

### PATHWAYS

Each cluster is broken down into pathways. A pathway is made up of a group of occupations that focus on a specialty within a cluster. Your score report on both the interests and skills assessments identifies the five pathways (out of 79) of your highest interest or skill.

*The assessment tests are empirically aligned.*



# CAREER EXPLORATION

## Challenges with Choosing a Career Path

1. Lack of guidance or direction
2. Lack of resources and information
3. Family or friends' influences



## Find your fit

1. Tasks & Work Conditions
2. Adequate Education and Experience
3. Salary outlook
4. Job Outlook





# CAREER EXPLORATION

## EXAMPLE OF CAREER EXPLORATION:

### Registered Nurse

#### Tasks & Conditions

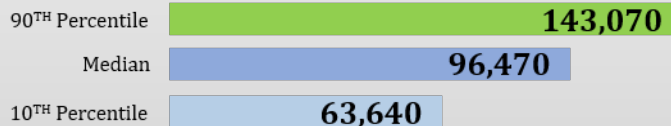
- Assess patient health problems and needs
- Monitor, record, and report symptoms and changes in patients
- Record patients' medical information and vital signs
- Assess, plan, and implement patient care plans
- Modify patient treatment plans as indicated
- Monitor all aspects of patient care

#### Education & Experiences

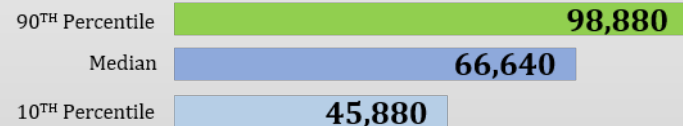
In all States and the District of Columbia, students must graduate from an approved nursing program and pass a national licensing examination, known as the NCLEX-RN, in order to obtain a nursing license.

#### Salary Outlook

##### State Salary – California



##### National Salary



**Job Outlook (2014-2024) – 16% increase in employment**



# CAREER GUIDANCE

## EXAMPLE OF CAREER GUIDANCE:

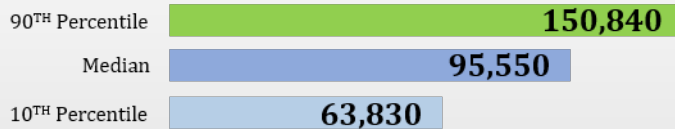
### Electrical Engineer

#### Tasks & Conditions

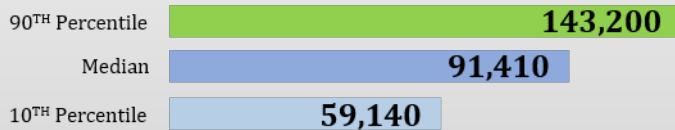
- Design, set up, and maintain electrical equipment
- Work with customers and engineers to develop engineering projects
- Operate computer-assisted engineering

#### Salary Outlook

##### *State Salary – Texas*



##### *National Salary*



#### Job Outlook (2014-2024)

- 1% increase in employment

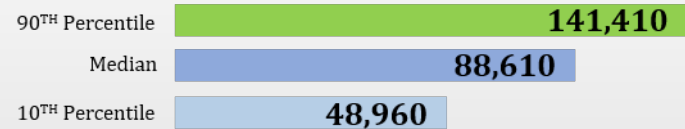
### Environmental Engineer

#### Tasks & Conditions

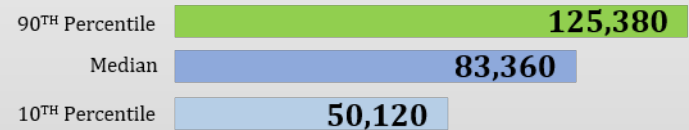
- Work to prevent or control environmental health hazards
- Consult with environmental specialists to address environmental problems
- Maintain, plans, permits, and standard operating procedures

#### Salary Outlook

##### *State Salary – Texas*



##### *National Salary*



#### Job Outlook (2014-2024)

- 13% increase in employment



# COLLEGE SELECTION

## SCHOOL SELECTION PROCESS FOR MANY STUDENTS

- **It is where my friends are going.**
- **It is close by.**
- **My brother/sister went there and said I would like it.**
- **My parents went there.**
- **It is ranked very high.**
- **It's an Ivy League school.**





# COLLEGE SELECTION

## *College Selection Considerations*

- ❖ Geographic Location
- ❖ Admission Requirements
- ❖ Admissions Competitiveness
- ❖ Major/Degree Offerings
- ❖ Professor to Student Ratio
- ❖ Scholarship/Grant to Loan Ratio
- ❖ Student Population
- ❖ Fees Waivers
- ❖ Campus Culture
- ❖ Campus Housing
- ❖ Campus Location & Layout
- ❖ College Reputation
- ❖ Intercollegiate Athletics
- ❖ Intramural Athletics
- ❖ Campus Activities
- ❖ Campus Healthcare Services
- ❖ Career Placement Reputation
- ❖ Alumni Association Involvement

*Getting it right the first time saves time and money!*



# COLLEGE SELECTION

## STANFORD UNIVERSITY

### ➤ Academics, Majors, & Programs

• Engineering	25%
• Business, Management, Marketing, & Related Support Services	10%
• Computer & Information Sciences & Support Services	9%
• Social Sciences	7%
• Multi/Interdisciplinary Studies	6%

### ➤ Applications & Admissions

• Application Fee:	\$90
• # of 1 <sup>st</sup> Year Applications:	42,167
• # of 1 <sup>st</sup> Year Admissions:	2,145
• Percent admitted:	5%
• Average freshman retention rate:	98%
• 4-year graduation rate:	76%

### ➤ Test Scores

	25 <sup>th</sup> Percentile	75 <sup>th</sup> Percentile
SAT Critical Reading	680	780
SAT I Math	700	790
ACT Composite	31	34
ACT English	32	35
ACT Math	30	35

### ➤ Costs & Financial Aid

	In State	In District	Out of State
• Tuition (academic year):	\$46,320	\$46,320	\$46,320
• Charge per credit hour:	\$0	\$0	\$0

#### Type of Aid

	Percent Receiving	Average Amount
• Federal Grant	15%	\$5,607
• State Grant	5%	\$9,084
• Institutional Grant	51%	\$40,046
• Loan	10%	\$7,286

### ➤ Rankings by U.S. News

- # 5 National Universities, # 2 Best Undergraduate Engineering Programs



# COLLEGE SELECTION

## FINALIZING SCHOOLS TO APPLY

- **One or two *Stretch* schools**
  - Student really wants to attend but may not be accepted.
- **Two *Great* schools**
  - Student wants to attend and has a good chance of being accepted
- **One *Safe* school**
  - Student should have no problems getting accepted





# THE HEARTLAND DIFFERENCE

## BEST MAJOR AND SCHOOL RESULTS

- The average student takes 6.5 years to graduate. For students in our program, the average is 4.5 years.
- An extra year of school will cost a student, on average, \$26,590 in tuition and fees, room and board, books and supplies, transportation and other expenses.
- Students give up, on average, \$45,327 in lost wages each year by graduating late.





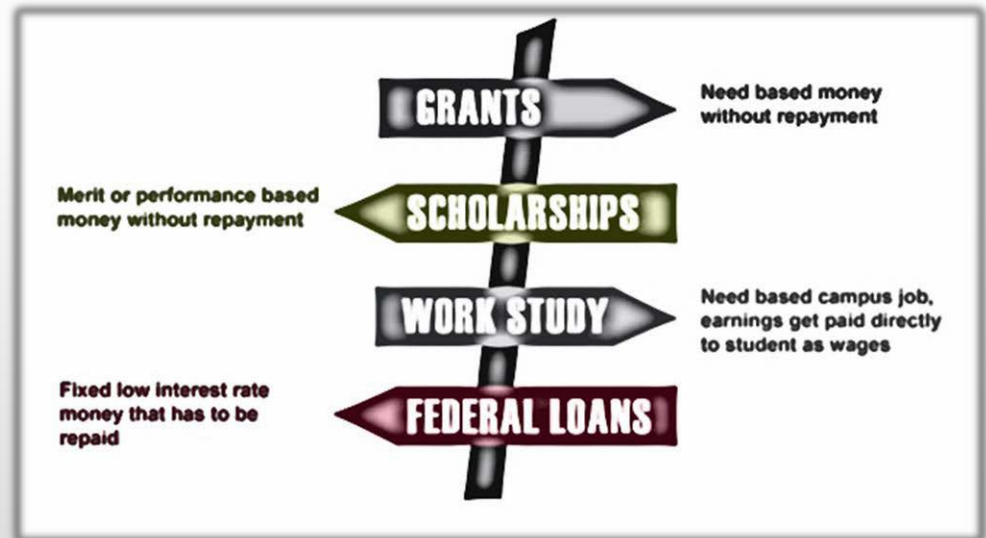
# THE HEARTLAND DIFFERENCE

## FINANCIAL AID

In addition to the cost savings of being in the right major and the right school, we coach our students through pursuing all options for financial aid. While we cannot and do not guarantee a student will receive financial aid, our coaches guide them and assist them in applying for financial aid opportunities.

### ➤ U.S. STUDENTS

- FAFSA
- CSS Profile
- State Financial Aid Programs
- Aid From Individual Colleges
- Scholarships
- Financial Aid Appeals





# THE HEARTLAND DIFFERENCE

## SAMPLE OF ANNUAL RESULTS (LESS THEN 220 STUDENTS REPORTED, 2018-2019)



- Number of Essays Reviewed – Over **2,700**
- Number of Different School Students Were Accepted – over **225**
- Financial Aid Received – **\$18,004,441**
- Additional Aid Received Due to Reevaluation Letters – **\$419,156**
- A Few of The Full-Ride Schools – **Duke University, Rice University, UC Berkeley, Johns Hopkins, University of Toronto**
- A Couple of Students Started the Program at a with under 2.5 GPA's. One has been accepted into a public California university, and one has a scholarship to a community college and will later transfer to a four year university.
- One of our Juniors has already been accepted and received a scholarship from a school for when she graduates in the following year.



# THE HEARTLAND DIFFERENCE

**The HIFE College Planning Coaches are what truly sets our program apart from others. On average, our Coaches have over 20 years of experience in higher education including teaching, admissions, and career advising.**

**HIFE's Coach will take the time to get to know you and your student to establish an individualized roadmap and action-plan so you are fully prepared for college, before, during, and after!!!**

**97% of enrolled HIFE students enrolled are enrolled in their college of choice!**

**C**oaching is all about having someone believe in you and encourage you, about getting valuable feedback, about seeing things from new perspectives and setting your sights on new horizons.



# THE HEARTLAND DIFFERENCE

## ***Our Coaches Know And Understand The Process...***

- **Steps in high school to increase options after graduation**
- **Career Assessment Analysis**
- **College Admissions Process**
- **College Applications Guidance**
- **College Selection Assistance**
- **Resume/Essay Guidance**
- **Financial-Aid Process/Appeal**
- **Scholarship/Grant Search**
- **Student Loan Options**



***Our Coaches Have Experience In Every Aspect***

# THE HEARTLAND DIFFERENCE

## ***“DO COLLEGE RIGHT”***

- **“RIGHT” College**
- **“RIGHT” Reason**
- **“RIGHT” Funding**

## ***WE DID COLLEGE RIGHT!!!!***

1. **Sabrina S** - [Click for Video](#)
2. **Sabrina M** - [Click for Video](#)
3. **Vivian Z** - [Click for Video](#)

*It can be costly if you do it wrong!*



# HIFE COLLEGE COACHING

## *Do you qualify to enroll in one of HIFE's program?*

- **Student** – are you committed to pursuing a higher educational goal? Are you in 8<sup>th</sup> grade, high school or transfer student or an adult in professional program or returning students
- **Student** – will you attend an “accredited” institution? (to qualify for Federal Financial Aid\*)
- **Student** – do you have a high level of commitment and willingness to work with the assigned HIFE College Planning Coach and follow a monthly roadmap?

\* There is no minimum or maximum income that limits a Family's qualification for our services.

**Now, are *you* ready to invest in your college future?**





# HIFE COLLEGE COACHING

***College Coaching Program has several Enrollment Options:***

## Comprehensive Program

All 5 Options below are what make up the Comprehensive Program

#1

Career Assessment  
and Guidance

#2

Financial Aid  
Navigation

#3

Application and  
Essay Review

#4

College Selection &  
Admission Guidance

#5

Post High School  
Planning

**Each of these 5 Options can be purchased on their own, giving the student/family flexibility in the area(s) they specifically need and can help the family with the overall cost**

**Each Options includes: Four 30-minute sessions with a College Planning Coach (phone or online meeting) and a Kuder Account-premier career assessment and guidance website, including access to and coaching based on the Career Interest, Skills Inventory, and Work Values Assessments. Unless otherwise decided by coach to extend timeframe, student has 8 weeks from time of enrollment to use these sessions.**





# HIFE COLLEGE COACHING

## ***Comprehensive Program Enrollment Fee:***

Pays for your HIFE College Planning Coach, Researchers, and Administrative Staff. The cost of enrollment is per student. The enrollment and annual renewal fees are subject to change. Included in the Comprehensive program fee is Unlimited access to a College Planning Coach, additional Monthly Recommendations tailored to student grade and access to special topic videos/webinars. The initial fee covers the Comprehensive Program for 12 months at which point the family can renew:

**\$2,695.00\***      **Initial Fee** (non-refundable)

**\$ 500.00**      **Annual Renewal Fee** (non-refundable)  
(Starts the 2nd year and continues each year the student remains in the program)

### **\* Payment Options Include:**

**Option A: Full Payment of \$2,695**

**Option B: \$999 down payment and \$199 for 9 consecutive months**

**Option C: \$285 down payment and \$285 for 9 consecutive months**





# HIFE COLLEGE COACHING

## ***Option Program Enrollment Fee:***

**Options #1-4 (each is \$649) can be combined and the family saves:**

- **Combine any 2 of the Options (\$649 each) and pay **only \$1,249** a savings of \$49!**
- **Combine any 3 of the Options (\$649 each) and pay **only \$1,849** a savings of \$98!**
- **Combine any 4 of the Options (\$649 each) and pay **only \$2,449** a savings of \$147!**
- **Combine all 5 Options and pay \$2,798, in this case we suggest purchasing the Comprehensive Program!**

**Please note that option #5 can be combined with any/all options however it will always remain at the \$349 cost.**



*"Providing Families With College Planning Solutions"*

**For further information about HIFE College Coaching,  
please contact your local College Consultant or  
visit our website at [www.CollegeCoaching.org](http://www.CollegeCoaching.org)**

[www.collegecoaching.org](http://www.collegecoaching.org)

[hifecpp@hife-usa.org](mailto:hifecpp@hife-usa.org)

**(303) 597-0197**

*The Heartland Institute of Financial Education (HIFE), a 501(c)(3) Non-Profit Organization whose mission is to promote financial literacy across America. We are dedicated to empowering organizations and their people through financial education. We are also endorsed through a consortium of colleges and universities throughout the U.S. This focused education is provided by experienced financial professionals who are recognized by The*

*Institute as qualified instructors. To learn more about our organization, please visit us at: [www.hife-usa.org](http://www.hife-usa.org).*