



# **HIFE COLLEGE COACHING CERTIFICATION**

A large, faint, light blue circular logo is centered in the background. It contains a stylized flame or leaf-like shape in white and light blue.

# **THE PRESENTATION**



# ***PRESENTATION TRAINING***



**Heartland Institute**

**COLLEGE COACHING PROGRAM**

*"Every student deserves a coach"*

## ***TWO NECESSITIES FOR PRESENTING THE PROGRAM***

- 1. Be prepared.***
- 2. Know and understand the presentation information.***

**SLIDE 1**

**SLIDE 1 FOCUS**



**Heartland Institute**

**COLLEGE COACHING PROGRAM**

*"Every student deserves a coach"*

**TWO THINGS ALL PARENTS  
MUST KEEP IN BALANCE**

- Their child's college planning costs
- Their own retirement planning needs

*This program helps parents solve their child's college planning costs without depleting retirement reserves.*

## SLIDE 2

## SLIDE 2 FOCUS

### THE COLLEGE DILEMMA

**Why College Planning is more important than ever:**

- ▶ College tuition has increased by more than 66% over the last 10 years.
- ▶ Student loans now surpass credit cards and auto loans combined.
- ▶ 80% of students apply to colleges with an “Undecided” major and therefore take too long to graduate.
- ▶ Imagine being in school for 16 (or more) years and graduating with high debt and poor chances for a long-term career.

1. Source: US News and World Report (2015) 2. Source: The Center for Investigative Reporting (2016) 3. National Center for Education Statistics

*College Planning is more than just getting good grades*

When reviewing this slide, be sure to focus on the facts and statistics that emphasize the fact that most students are *unprepared for college*. Being unprepared may cost the family thousands of dollars!

***SLIDE 2 (Continued)***

***College Reality***

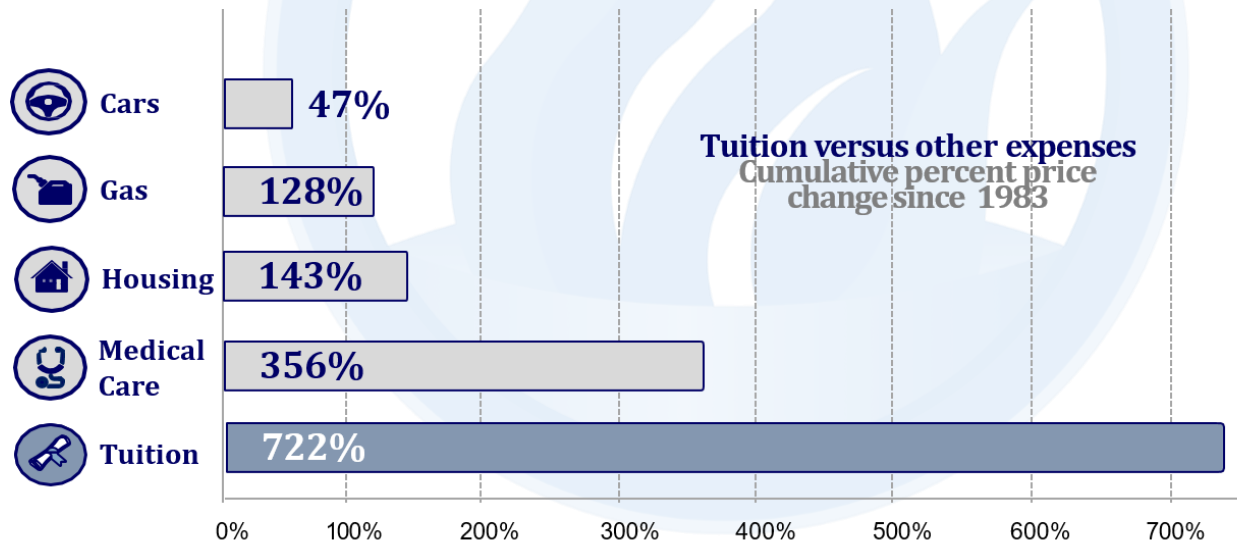
1. College tuition has increased faster than other expenses.
2. College costs are much higher due to poor student planning.
3. There are too few high school counselors to support the number of students needing guidance.
4. The average college student takes 6 years or more to graduate....more semesters cost more money!
5. The time it takes for a college student to graduate is subpar all over the country.
6. Proper student assessment, the right major and the right college can make a huge financial difference!

## SLIDE 2 (Continued)

### Understanding The Cost of College

#### Did you know...

- The average cost in 2015 for Public University was \$19,548 per year / Private Nonprofit University was \$43,921 per year.<sup>1</sup>
- College tuition has gone up 722% over the past 32 years.<sup>2</sup>



1. Source: The College Board, "Trends in College Pricing 2015". Note: The average cost is based on tuition, fees, room and board. For the public sector it reflects the four year in-state charges.  
 2. Source: J.P. Morgan College Planning Essentials, 2015. Note: Data represents cumulative percentage price change from January 1983-August 2015.



## ***SLIDE 2 (Continued)*** ***Understanding The Cost of College***

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

An estimated 20 to 50 percent of students enter college as “undecided”.<sup>1</sup>

An estimated 75 to 80 percent of students change their major at least once before graduation, and most will change majors at least three times before they graduate.<sup>1</sup>

35% of bachelor’s degree recipients change colleges - and nearly half of them lose some or all of their credits because of broken transfer policies.<sup>1</sup>

Only 50 of the more than 580 public four-year institutions in America have on-time graduation rates at or above 50 percent for their full-time students.<sup>2</sup>

About 59% of students who began seeking a bachelor's degree at a 4-year institution in fall 2007 completed that degree within 6 years.<sup>1</sup>



## ***SLIDE 2 (Continued)*** ***Understanding The Cost of College***

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

An extra year of school will cost a student on average \$22,826 in tuition and fees, room and board, books and supplies, transportation and other expenses. In addition, students give up \$45,327 in lost wages by graduating late.<sup>1</sup>

1 counselor is available for every 478 students on average.<sup>1</sup> Although the American School Counselor Association (ASCA) recommends that there be no more than 250 students to each school counselor.<sup>2</sup>

54% of the counselors reported that their counseling department spent less than 20% of their time on college readiness, selection, and applications.<sup>2</sup>

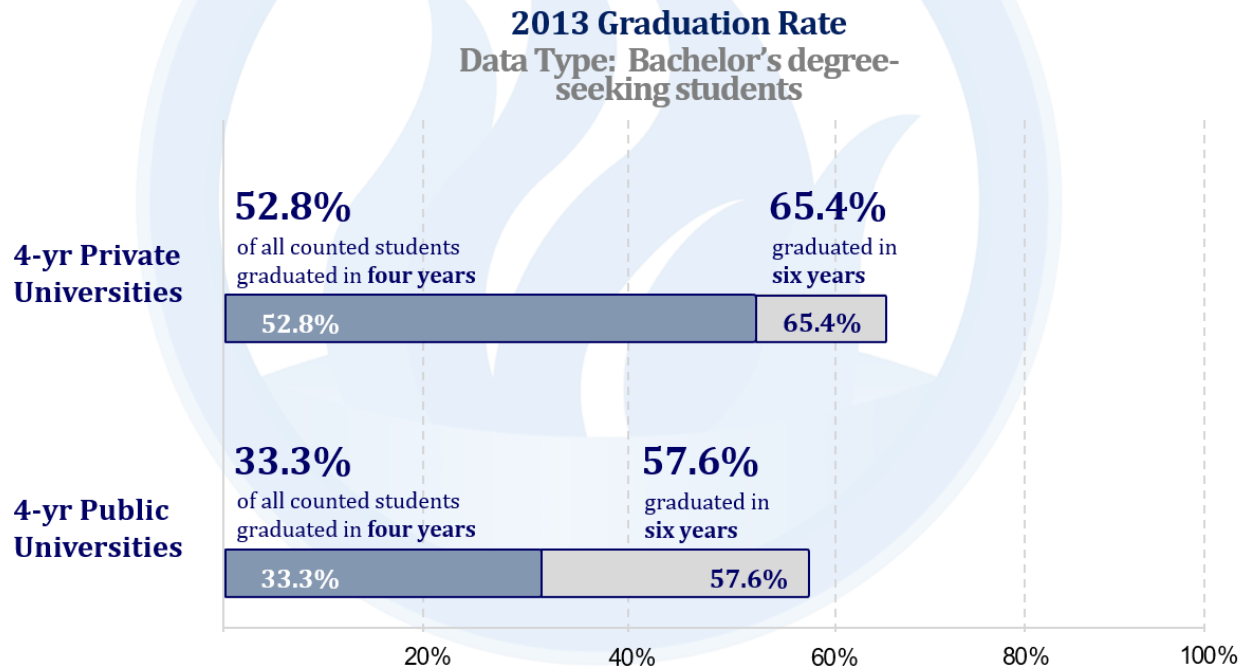
***The best strategy for reducing the cost of college is to ensure the student graduates on time!***

## SLIDE 2 (Continued)

### Understanding The Importance of Graduation Rates

Did you know...

On-time graduation rates are far too low in the United States.





## ***SLIDE 2 (Continued)***

### ***Understanding The “Right” Major Makes A Difference***

***Your Student’s Choice In A College Major Will Have A Significant Impact  
On Their Starting Salary When They Graduate!***

| <b>AVERAGE YEARLY STARTING SALARY<br/>BY COLLEGE MAJOR FOR THE CLASS OF 2015</b> |          |
|--|----------|
| Engineering  | \$62,891 |
| Computer Science   | \$62,103 |
| Business   | \$57,229 |
| Communications   | \$48,253 |
| Math & Sciences  | \$44,299 |
| Education  | \$40,267 |
| Humanities & Social Science  | \$38,049 |
| All Degrees  | \$48,707 |

***The “Right” Major Makes A Difference In Salary!***

### SLIDE 3

### SLIDE 3 FOCUS

#### COLLEGE COACHING PROGRAM

##### RIGHT PREPARATION

- ▶ Assessment
- ▶ Essay Review/Resume
- ▶ Financial Funding Options
- ▶ Monthly Recommendations

##### RIGHT COLLEGE

- ▶ College Selection
- ▶ Cost Comparison
- ▶ College Qualification
- ▶ Admission

##### RIGHT CAREER

- ▶ Graduation
- ▶ Job Preparation
- ▶ Internship Guidance
- ▶ Post-Grad Preparation

*Right Results!*

This slide offers an overview of what our Coaches do when guiding a student through the college planning process. It provides a brief overview of the three main components of understanding a student's strengths, desires and financial needs; determining the best colleges and qualifications; and aiding a student in going from high school to college to a career.



## ***SLIDE 3 (Continued)***

### ***The Coaching***

1. The strength and mission of the Institute as a non-profit entity, along with our personal Coaches.
2. The importance of understanding a student's strengths and interests, which leads to choosing the right career.
3. Helping with the process of applying for grants, scholarships and financial aid.
4. Preparing the student by building their own personal "resume" which highlights the student's unique talents, abilities and work ethic.
5. Guiding the student through an examination of appropriate colleges that offer the ultimate choice of field of study and career choice, including which career has the greatest likelihood of future value.



***SLIDE 3 (Continued)***  
***Heartland Institute of Financial Education***

***WHO WE ARE...***

The Heartland Institute of Financial Education is a national 501(c)(3) non-profit organization whose mission is to promote financial literacy across America. Our mission begins with our **HIFE College Coaching Program**.

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!***

## **SLIDE 3 (Continued)**

### **What We Can Provide**

**The HIFE College Planning Coaches Will Help The Students In 3 Specific Areas:**

- 1. We help with assessing the student's aptitudes and interests to determine a career path the student can use to begin their focus in searching for different career options.**
- 2. We work with the planning, selection, and application process for college.**
- 3. We assist in searching for scholarships and grants that are available for the students to apply for based on their qualifications.**

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

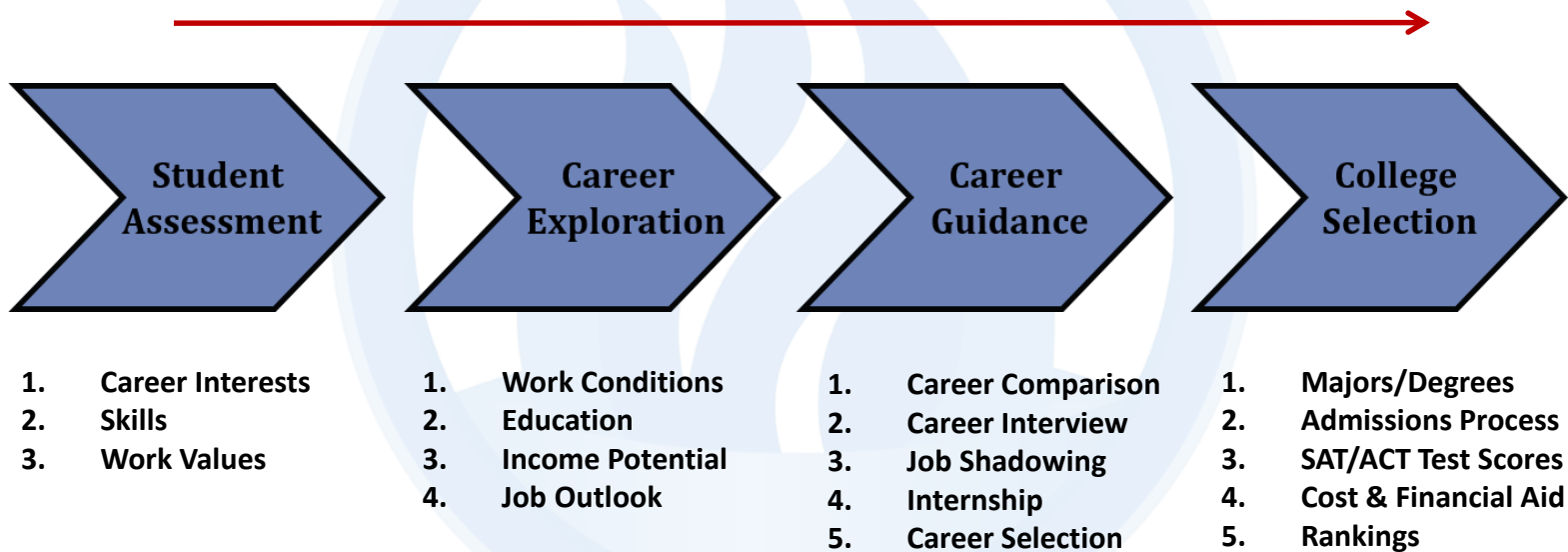


***SLIDE 3 (Continued)***

***What We Can Provide***

***THE HIFE COLLEGE PLANNING SOLUTION***

***Moving Students From High School To College***



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



## ***SLIDE 3 (Continued)***

### ***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 assessments aren't 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.***

***SLIDE 3 (Continued)***  
***Career Exploration***

***The challenges students face when choosing a career path...***

- 1. Lack of guidance or direction**
- 2. Lack of resources and information**
- 3. Influences by family and friends**

**4 Main Areas To Consider When  
Choosing a Career Path**

- 1. Task & Work Conditions**
- 2. Education & Experience**
- 3. Income Potential**
- 4. Job Outlook**





## SLIDE 3

# College Selection (Sample Report)

### STANFORD UNIVERSITY

#### ➤ Academics, Majors, & Programs

|   |     |
|---|-----|
| • Engineering   | 25% |
| • Business, Management, Marketing, & Related Support Services | 10% |
| • Social Sciences   | 8%  |
| • Computer & Information Sciences & Support Services          | 6%  |
| • Multi/Interdisciplinary Studies                             | 6%  |

#### ➤ Applications & Admissions

|   |        |
|---|--------|
| • Application Fee:                        | \$90   |
| • # of 1 <sup>st</sup> Year Applications: | 38,828 |
| • # of 1 <sup>st</sup> Year Admissions:   | 2,208  |
| • Percent admitted:                       | 6%     |
| • Average freshman retention rate:        | 98%    |
| • 4-year graduation rate:                 | 76%    |

#### ➤ Test Scores

|               | 25 <sup>th</sup><br>Percentile | 75 <sup>th</sup><br>Percentile |
|---------------|--------------------------------|--------------------------------|
| SAT I Verbal  | 680                            | 780                            |
| SAT I Math    | 700                            | 790                            |
| ACT Composite | 31                             | 34                             |
| ACT English   | 32                             | 35                             |
| ACT Math      | 31                             | 35                             |

#### ➤ Costs & Financial Aid

|                            | In State | In District | Out of State |
|----------------------------|----------|-------------|--------------|
| • Tuition (academic year): | \$42,690 | \$42,690    | \$42,690     |
| • Charge per credit hour:  | \$949    | \$949       | \$949        |

#### Type of Aid

|                       | Percent Receiving | Average Amount |
|-----------------------|-------------------|----------------|
| • Federal Grant       | 16%               | \$4,388        |
| • State Grant         | 6%                | \$9,708        |
| • Institutional Grant | 55%               | \$36,389       |
| • Loan                | 11%               | \$6,589        |

#### ➤ Rankings by U.S. News

- # 4 National Universities, # 1 Best Undergraduate Engineering Programs

### SLIDE 4

### SLIDE 4 FOCUS

#### WHAT WE PROVIDE

##### Right Preparation

- ▶ Student Career Assessment
- ▶ College Planning Checklist
- ▶ Expected Family Contribution (EFC)
- ▶ Free Application for Federal Student Aid (FAFSA) Preparation
- ▶ Verification Of Student Aid Report(SAR)
- ▶ Monthly Student Recommendation

##### Right College

- ▶ College Application and Admission
- ▶ Essay Review
- ▶ Student Loans, Grants & Scholarship Guidance
- ▶ Scholarship Coaching
- ▶ Appeals Process Guidance
- ▶ College Selection
- ▶ Financial Aid Comparisons

##### Right Career

- ▶ Resume Guidance
- ▶ Internship Guidance
- ▶ Student e-Portfolio

*Save time, Save money, Save effort*

This slide divides the program into distinct parts: 1. Online navigation tools 2. Specific Customized Coaching areas This points out a few of the key areas (such as student assessment, essay review, and appeals process guidance) that will help the parent/student see the value of having the hands-on guidance of a caring Coach.

## **SLIDE 5**

## **SLIDE 5 FOCUS**

### **PLANNING FOR SUCCESS**

- ▶ In this highly competitive world, our kids need the right preparation!
- ▶ Choose the right career (65% of current jobs will be eliminated due to technology advances).<sup>1</sup>
- ▶ The coach is the link between the student, the parent, and college
- ▶ The average student takes 6.5 years to graduate.  
In our program, the average is 4.5 years.
- ▶ Education is still the best investment for your child's future!

1. Source: CNN Money (2016)

*Your child's future is not a dream, it is a decision*

***The statements on this page should be read out loud, and they are backed up by the success of our program.***

1. Having a personal Coach makes all the difference for a student's success.
2. Our Coaches experience and hands-on guidance is what sets us apart.
3. The student (and the parents) need to be committed to working together to make this process successful.
4. The cost is minimal when considering the cost-savings alone when choosing the right career, the right college and the right Coach the first time.
5. Completing the College Review card is quick and easy.
6. Don't forget...this is all backed by a National Non-Profit Organization.

***SLIDE 5 (Continued)***  
***The Heartland Difference***  
***Our Coaches Know And Understand The Process...***

- **Career Assessment Analysis**
- **College Admissions Process**
- **College Selection Assistance**
- **Resume/Essay Guidance**
- **Financial-Aid Process/Appeal**
- **Scholarship/Grant Search**
- **Student-Loan Options**
- **Parent-Loan Options**



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



***SLIDE 5 (Continued)***  
***HIFE COLLEGE COACHING***

***Qualifying Standards...***

- There is **NO** minimum GPA.
- There is no minimum or maximum income requirement.
- Student must attend an “accredited” institution in order to qualify for Federal Financial Aid.
- Student must have a high level of commitment and willingness to work with the assigned HIFE College Planning Coach.

**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.

**\$2,695.00**    **1<sup>st</sup> Year** (non-refundable)

**\$ 500.00**    **Annual Renewal Fee** (non-refundable)

(Starting at the 2nd year in the program & continuing until the student receives his/her Degree.)



***SLIDE 5 (Continued)***  
***HIFE COLLEGE COACHING***

***Are You A Good Candidate For Our Program . . .***


- **Are you concerned or more so stressed about your children's college education?**
- **Are you worried about the rising cost of college tuition?**
- **Do you worry or are you concerned that your child chooses the right major?**
- **Are you wondering whether or not your child has a "Game Plan" for college?**
- **Are you worried that your child will not qualify for financial aid?**
- **Are you concerned that you may have to tap in to your retirement savings to fund your child's college education?**



## SLIDE 5 (Continued)

### HIFE COLLEGE COACHING

*It's Time To Get Started . . .*



*"Providing families with college planning solutions"*

**College Review/Appointment Card**      DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_

|                  |                          |
|------------------|--------------------------|
| NAME             | SPOUSE                   |
| ADDRESS          | PHONE (CELL, WORK, HOME) |
| CITY, STATE, ZIP | EMAIL                    |

I AM INTERESTED IN...

STARTING THE COLLEGE PLANNING PROCESS NOW

LEARNING ABOUT COLLEGE PLANNING SOLUTIONS FOR MY CHILD/CHILDREN/MYSELF

LEARNING ABOUT HOW TO BE A COLLEGE CONSULTANT

**APPOINTMENT:**     HOME  OFFICE     MON  TUES  WED  THURS  FRI  SAT  SUN

DATE: \_\_\_\_/\_\_\_\_/\_\_\_\_    TIME: \_\_\_\_\_    CPP CONSULTANT: \_\_\_\_\_

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

- **Complete the College Review Card**
- **Schedule A One-On-One Session With A Certified College Consultant**
- **Commit to keep your appointment**
- **Gather All Necessary Documents For A Proper Evaluation**
- **Determine & Prioritize Your Educational Goals**
- **Prepare any other questions you have regarding college planning**
- **Take The Necessary Steps To Implement The Recommended Plan**



## SLIDE 6

## SLIDE 6 FOCUS

### HEARTLAND INSTITUTE

#### WHO WE ARE...

*The Heartland Institute of Financial Education* is a national 501(c)(3) non-profit organization whose mission is to promote financial literacy across North America. Our mission begins with our *HIFE College Coaching Program*.

*It is our goal to help students obtain a college education.*

#### WHAT WE PROVIDE...

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

*Heartland Institute of Financial Education | (303) 597-0197 | [www.bife-usa.org](http://www.bife-usa.org)*

This slide illustrates that HIFE is a national 501(c)(3) nonprofit and that we use personal Coaches for students, unlike many companies that are for-profit and don't offer hands-on personalization.



## ***SLIDE 6 (Continued)***

### ***Closing Comments***

1. The cost of the program is \$2,695. If the average student takes six years to graduate and a student who uses our program takes less than five years to graduate, you'll save at least a year of college tuition. That could pay for the program several times over!
2. One of the most important things that parents and students need to do is to complete the FAFSA form. This will help determine what your EFC or expected family contribution will be (that's your share of the cost for college). If you don't properly complete the FAFSA, your student will not be able to qualify for most types of financial support. Our Coaches help with that process.
3. 80% of students change majors an average of three times during college. Through our program's assessment process, we virtually eliminate this problem, saving several thousands of dollars in tuition for your family.



## ***SLIDE 6 (Continued)***

### ***Closing Comments***

4. Not only does the typical student take 6 years to graduate, but on average, one in three students will change colleges. This may cause a loss of time and credits. Since our Coaches help your student choose the right college the first time, this may provide a large savings for you and your student.
5. In 2015 alone, 70% of students graduated with an average of over \$35,000 of debt. Our Coaches help avoid that by providing help with financial aid forms, scholarship opportunities and the college financial aid appeal process.
6. The Department of Education claims that 90% of FAFSA forms are submitted with errors or inconsistencies. This is an area that a Coach will review and provide assistance. This can save time and money.



## ***SLIDE 6 (Continued)***

### ***Closing Comments***

7. It's estimated that lifetime earnings for a college graduate today will be \$1 million more than someone without a degree. Don't you think that amount of earnings deserves a personal Coach?
  
8. The high cost of college keeps getting higher. Why? Less aid from the government, higher rates for loans and increasing tuition costs are pushing the numbers up. The Coaches in our program are what makes the difference. Planning with a good Coach is critical.



## ***THE FOLLOW-UP***

Helping parents find a way for their son or daughter to get an education is a great start and just the beginning. Be willing to follow up and work with the parents to take care of the family's future needs.

And Don't Forget:

***"EVERY STUDENT DESERVES A COACH"***



## College Funding vs College Coaching (Most parents only do half the job!)

### Part One—College Funding

As the cost of college continues to climb, it's more challenging than ever for a family to save enough, especially if there is more than one child going to college.

Developing a college funding strategy may include:

Savings Accounts—Money may be in the bank or in a particular investment fund.

529 Plans—Investments will grow tax-deferred as long as the money remains in the account. Withdrawals used to pay for such higher education expenses as tuition, room and board, books, and required supplies are currently free from federal income tax.



## Part One College Funding (Continued)

**Scholarships** – A scholarship is money awarded that the recipient is not expected to pay back. Scholarship amounts can vary greatly, depending upon the type of scholarship awarded.

**Grants** – Unlike scholarships, which typically require students to maintain certain requirements, such as a minimum GPA or number of credit hours, grants generally come with no strings attached.

**Federal Work-Study Programs** – These programs, administered by participating schools, provide part time jobs located both on and off campus for students who demonstrate financial need.

**Student Loans** – A loan is borrowed funds that must be repaid with interest.

A federal student loan allows students and their parents to borrow money at low interest rates with flexible repayment terms through programs supported by the federal government.

A private student loan is issued by a lender such as a bank or credit union.



## Part Two College Coaching

The biggest missing component of College planning is ***one-on-one professional coaching for your student!*** Studies have proven that this makes an essential difference in a student's success.

### Areas Where the College Coach Help the Student include:

- “ Free Application for Federal Student Aid (FAFSA) Verification
- “ Student Career Assessment
- “ Job/Career Research and Comparison
- “ College Application and Admission
- “ Lesson Plans and Analysis
- “ Verification Of Student Aid Report (SAR)
- “ College Scholarship Service Profile
- “ Loans, Grants & Scholarship Guidance
- “ Appeals Process Guidance
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- “ Student e-Portfolio
- “ College Planning Checklist

**Every Student Deserves A Coach**



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

HIFE Headquarters,  
8301 E. Prentice Avenue, Suite 312,  
Greenwood Village, CO 80111.

Main: (303) 597-0197.

Fax: (303) 369-3900.

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