



Pay Less for College! Program Consultation Agreement

This is an offer by Way to the Quad, LLC, a Washington limited liability company (“WTTQ”) to provide college planning services as follows:

Client (Print Name): _____

Concerning the following Student: _____

Date: _____

THE TERMS OF SERVICES TO BE PERFORMED AND/OR ITEMS TO BE DELIVERED ARE:

This service is appropriate for families who have high school (grades 9-12) students.

By working through this analysis, you will gain a thorough understanding of the world of financial aid and more importantly where you fit as a family. With this knowledge you will be able to make informed decisions as you guide your child in building a college list with financial fit in mind. You will be leveraging Peg Keough’s background in financial planning combined with her in-depth knowledge of financial aid and her own experience guiding her twins through the process. They completed college in 2016.

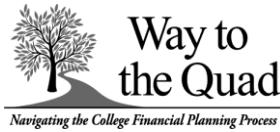
In the *Pay Less For College!* program, we will analyze the following areas:

Financial Aid:

- Calculation of your student’s Expected Family Contribution toward the cost of each college being considered (including multiple students in college at one time).
- Calculation of your student’s eligibility for need-based financial aid at each of the colleges being considered (using a thorough calculation based on Federal, institutional and consensus need analysis formulas).
- High level discussion of your student’s eligibility for academic/talent-based merit aid awards based on colleges’ published criteria. These awards are typically based on SAT and/or ACT scores and GPA.
- Effects on need-based financial aid eligibility if multiple children are in college at the same time (if applicable).
- Calculation of student’s Federal subsidized and unsubsidized loans.
- Calculation of the impact of saving in various asset types on your student’s need-based financial aid eligibility.
- Analysis of merit aid awards, cost of attendance, need-based aid eligibility, and likelihood of admission - all are dependent on the colleges being considered making college selection a key part of this process.
- Provide an estimate of the costs for the respective colleges chosen.

Tax Aid:

- Determine the eligibility of the parents or student(s) to claim the American Opportunity Tax Credit.
- Discussion of tax aid strategies and their applicability.



Personal Resources:

1. Determine your college budget - *College Pre-Approval*TM
2. Discussion of strategic use of the family's personal resources for education funding and retirement savings including 4-year cash-flow analysis.
3. Preferences regarding whether to employ private student loans and/or Parent Plus loans as a funding source.
4. Analysis of income-shifting to students and gifting of assets to parents and students.
5. Determination of the best ways for grandparents or others to help fund colleges costs.
6. Identify any ways in which the family may be able to enhance need-based college aid eligibility and tax savings.
7. Debt summary associated with each college being considered, including projected monthly payments upon graduation, total borrowed, total repaid with interest and repayment amounts under 10 and 25-year terms.
8. Asset and/or 529 liquidation strategies.

Reports Provided:

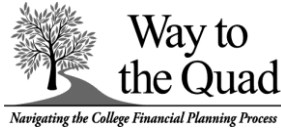
1. College Pre-Approval Spreadsheet
2. EFC Calculation for the Federal, Institutional, and Consensus Methodologies
3. First Year Net Cost Report
4. All Four Years Net Cost Report
5. How to Pay Report - this report shows the funding gap for each school after the college financial aid, tax credit, and family funding sources have been included.
6. Merit Scholarship Report
7. Key Takeaways

The *Pay Less For College!* Program includes a 2-hour consulting meeting.

Fees. The fee for these services is **\$750**, which is required in advance of rendering services. The fee includes a 2-hour consulting meeting and the time spent before the meeting in prep and to create the Key Takeaways. The pre-meeting time spent averages 1 – 2 hours depending on the complexity of the family's situation. If additional time is required beyond the basics of the service described above, the additional work will be discussed and agreed upon by both parties and shall be billed at a rate of \$175 per hour. **The fee also includes ongoing access to the college financial planning software client portal (College Aid Pro) that includes access to the above-mentioned reports as well as the college search function.**

Time Limitation. Purchaser of the Pay Less For College program is entitled to the use of College Aid Pro so long as WTTQ remains a going concern, but only for their personal use as pertaining to children under their care.

Should a purchaser fail to log into College Aid Pro for more than 120 days, their account will be removed. It can be reinstated at no additional cost by emailing such request to course@waytothequad.com. Any data stored in that account will have been removed due to inactivity, but access will be restored again for use.



These services do not include investment-related or legal advice and all tax recommendations should be reviewed by your tax-advisor/preparer prior to implementation. The college data provided represents averages that are published by the individual colleges.

All information is held in strict confidence and no information is shared with outside parties without the written consent of the client (and the Student, if the Student has reached his/her 18th birthday).

Limitation of Liability. WTTQ will use its best efforts to meet the Student’s goals. HOWEVER, WTTQ does not guarantee any results, including, but not limited to which college will accept Student and what financial resources are available to Student. In the event of any claim or dispute, Client waives recovery against WTTQ, its agents and employees, for any amount in excess of the fees charged by WTTQ and paid by Client.

All correspondence should be mailed using the information below. Checks should be made payable to Way to the Quad.

Peg Keough
Way to the Quad, LLC
P.O. Box 1162
Carnation, WA 98014-1162
Phone: 425.736.3756 Fax: 888.391.2371
peg@waytothequad.com

On this date, we accept the terms of this Offer:

Client Date

Client Date

Client Address

Client Preferred Contact Number

Receipt. We acknowledge receipt of this Offer as executed by Client.

Way to the Quad, LLC

By: _____ Date _____
Peg Keough, its Manager