DIVERSIFIED
COLLEGE PLANNING
Merging Academic Planning and College Financial Solutions

COLLEGE, PLANNED DIFFERENTLY

A Strategic Playbook for Admissions, Affordability, and Student Sucess

One student.
One family.
One coordinated strategy.

DISCOVER
Who your student is and where they're going

PLAN
Build a strategy that connects admissions and affordability

PREPARE
Strengthen, position, and build the right college list

FUND
Understand true costs and create a smart financial plan

CHOOSE
Compare schools with confidence

LAUNCH
Set your student up for success in college and beyond

STRATEGIC DIRECTION | FINANCIAL CLARITY | MEANINGFUL OUTCOMES

WHY FAMILIES NEED A DIFFERENT KIND OF PLAN

Getting into college and paying for it are two different problems. Most families are forced to solve them separately, and that's where things go wrong.

THE STUDENT'S QUESTIONS

- Where can I get in?
- Which college feels right?
- What should I major in?
- How do I build a strong application?

THE FAMILY'S QUESTIONS

- What can we actually afford?
- How will financial aid affect the price?
- How much should we borrow?
- How do we protect retirement?

Instead of asking, "Where can my student get admitted?" **we ask a more important question: "Why is my student being admitted?"** Those are two completely different questions.

Diversified College Planning closes the gap between college admissions and financial planning. For over 20 years, we've helped students and parents build one coordinated plan by aligning academic goals, college opportunities, and financial strategy so families can make confident, informed decisions.

UNDERSTAND · DISCOVER · PLAN · PREPARE · FUND · COMPARE · LAUNCH

THE COLLEGE SYSTEM IS BACKWARD.

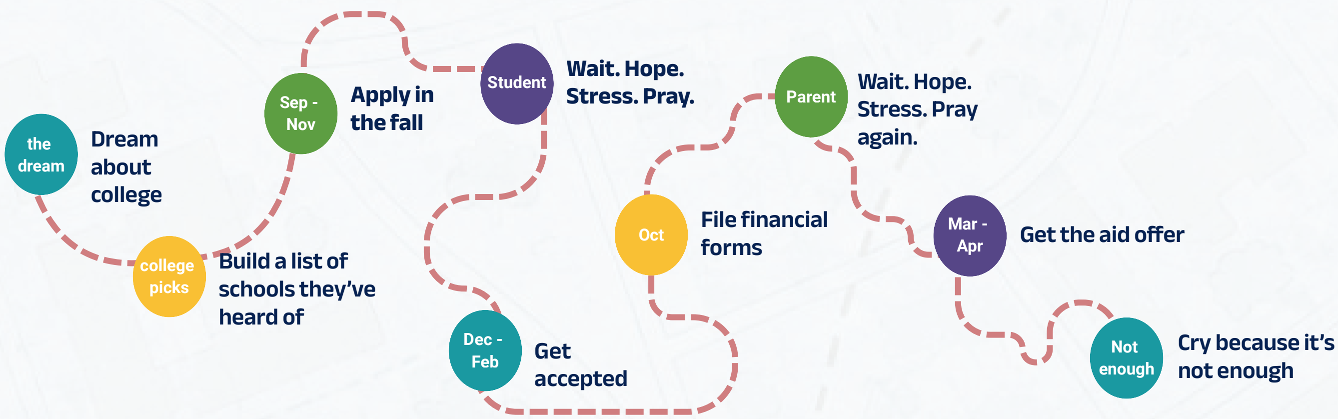
90% of families build their list backward.

"Just apply and see what happens."

That's the advice most families receive: apply, get accepted, then figure out the cost. It sounds reasonable, but it isn't. This disconnected approach has contributed to $1.8 trillion in student loan debt and graduation timelines that often extend beyond four years.

Without understanding how admissions, financial aid, and college costs work together, families risk making one of the most expensive decisions of their lives.

The 9-Step Trap



The problem isn't that parents care too much about getting their child into college. It's that they don't know how colleges interpret their financial information before they apply. Without that knowledge, families walk into the process blind, surrender their leverage, and put themselves at a significant financial disadvantage.

OUR PROCESS

The same nine steps, engineered on purpose.

Step			
1	**DISCOVERY**	Goals, concerns, needs	*consult*
2	**UNDERSTAND YOUR SAI**	Where it is today, where it can be	*your number*
3	**KNOW WHICH SCHOOLS PAY US VS. MAKE US PAY**	Colleges run different business models – the wrong one costs you	*their model*
4	**APPLY WITH A TARGET LIST**	Now knowing their model and our SAI, we know who will actually pay us	*Sep - Nov*
5	**GET RECRUITED, NOT JUST ACCEPTED**	Multiple colleges competing for my student.	*Dec - Feb*
6	**FILE FORMS STRATEGICALLY**	FAFSA and CSS Profile filed to legally optimize the SAI	*Oct*
7	**COMPARE OFFERS, NOT HOPE FOR ONE**	Leverage competing aid packages and appeal where it makes sense	*Mar - Apr*
8	**DECIDE ON DATA**	ROI, four-year cost, and fit weighted side by side	*Apr - May 1st*
9	**GRADUATE ON TIME, ON BUDGET**	Four years, right school, no surprise sixth-year bill	*4 yrs later*

Strategic families build college lists with data—not guesswork. They ask: Where will my student fit socially, be admitted academically, and receive the most financial support? Like an investment portfolio, college decisions should be based on proven outcomes—not brand names or assumptions.

YOUR TEAM OF SPECIALISTS

College planning touches too many areas for any one advisor. That's why your plan is built by a team — each member focuses on a different piece of the puzzle, working from the same plan.

FINANCIAL PLANNING

Advisors who help you pay for college without compromising your retirement or long-term financial goals.

FINANCIAL AID

Specialists who guide you through FAFSA, CSS Profile, scholarship applications, award letter reviews, and financial aid appeals.

ADMISSIONS & FIT

Specialists who help students identify their best-fit colleges and maximize their admissions potential through strategic application support.

CAREER & DIGITAL

Provide career assessments, resume development, and LinkedIn profile creation to prepare students for internships, scholarships, and future careers.

HIGH SCHOOL ADVISMENT TEAM

Advise on course selection, extracurricular involvement, essays, applications, recommendation letters, and time management.

SAT/ACT SUPPORT

Self-paced SAT/ACT prep by a Cornell graduate, plus weekly live sessions and one-on-one support leading up to test day.

ENGUS

Gives your family and advisors access to admissions data, financial aid insights, and projected out-of-pocket costs so affordability is built into your college list from day one.

COLLEGE MAJOR & CAREER GUIDANCE

Discover Direction.

Before students choose where to go, they need clarity on where they're headed.

STRENGTHS
Where they excel and engage

INTERESTS
What drives them and motivates them

CAREER PATHS
Best-fit careers – including options they may not have considered

MAJORS & PROGRAMS
Majors that match their goals and interests

REAL-WORLD OPPORTUNITIES
Internships, co-ops, and experiences that build their future

THE ASSESSMENT REVEALS

STRENGTHS	Subjects and enviroments where students naturally excel and engage.
INTERESTS	Career paths aligned to those strengths – including options they likely haven't considered.
CAREER PATHS	Hiring trends by field and major, includingwhich careers are growing and which are contracting.
MAJORS & PROGRAMS	College majors that connect to their interests and goals, mapped against schools with strong programs.
REAL-WORLD OPPORTUNITIES	Starting salary ranges, so career interest and financial reality are part of the same conversation.

TIMING MATTERS

MAY 1 — **Acceptance.** The party. Celebrate the decision.

MAY 2 — **Relax.** Your college funding plan is in place.

We help families make the decision before they decorate the room.

WHAT COLLEGE SHOULD ACTUALLY PREPARE YOUR STUDENT FOR

- **Meaningful internships**
  Real experience, not just classroom learning
- **Co-op & real-world experience**
  Connect what they learn to how the world works
- **Professors who teach**
  Not just lectures delivered by graduate students
- **Alumni & professional networks**
  Relationships that open doors after graduation
- **Career-ready skills**
  Practical skills employers value today
- **Strong academic, social, and financial fit**
  All three matter. All three need to align.

STRATEGIC INSIGHT

The goal isn't to lock anyone into a decision.

It's to make sure the entire college search is pointed in the right direction from the start.

Even students with a clear path often confirm assumptions and discover new possibilities.

STUDENT POSITIONING & COLLEGE SELECTION

Position Today. Opportunity Tomorrow.

Once your student's direction is clearer, a dedicated Student Positioner Session translates it into a concrete plan.

These one-on-one, one-hour sessions with an experienced college counselor walk your student through Engus - reviewing and narrowing the full landscape of 2,600+ colleges - and begin building a list tailored to who your student actually is.

With years of experience, our counselors bring real knowledge of how admissions works to every session, and every plan is built around your student's specific starting point - whether that's eighth grade or the beginning of senior year.

WE START WHERE YOUR STUDENT IS.

8th grade. High school. Beginning of senior year.

The plan meets them where they are and builds from there.

COUNSELING COVERS THE FULL ARC OF THE PROCESS:

- Goal setting and high school course planning
- Dual enrollment, AP, and IB course strategy
- College list development and visit planning
- Activities, extracurriculars, and leadership positioning
- Essay development and application advising
- Resume building and interview preparation
- Application timelines, to-do lists, and deadline management

HOW MOST FAMILIES BUILD A COLLEGE LIST:

1. Google "colleges with great merit aid"
2. Add those schools without context
3. Apply
4. Get dissapointed
5. Blame the system

And rightfully so - because the system is set up to produce exactly that outcome.

WHERE DOES YOUR STUDENT RANK AT EACH SCHOOL?

STOP
Your student falls below this school's academic profile, making acceptance more challenging and financial aid less likely. That often means paying close to full price while facing a tougher path to graduating on time.

CAUTION: APPLY SELECTIVELY
Your student is within this school's academic profile. Aid is possible, and improving GPA or test scores could move this school into the Go category.

GO
Your student is in the top 25% of this school's applicant profile. This is where merit aid is most likely, and the school is actively competing for your student — not the other way around.

HERE IS WHAT A STRATEGIC LIST ACTUALLY LOOKS LIKE:

FIT IN	GET IN	GET PAID
Match your student to schools where they thrive academically, socially, and culturally.	Position your student so target schools want them – the right test prep, applications, and demonstrated interest.	Apply where your family will receive meaningful aid by building a balanced college list. Graduate in four years, not six.

The difference between these two approaches is not just philosophical.

It is **$80,000**.

It is graduating in **four years versus six**.

It is starting **a career versus servicing debt**.

COLLEGE FUNDING

Plan Smart. Pay Smart.

"I want my child to go to college, but..."

- How do we pay?
- FAFSA vs. CSS Profile?
- Is the state school cheaper after aid?
- Why does the formula say we can afford more?

These are common questions.
We have the answers.

Colleges aren't just academic institutions; they're also making enrollment and revenue decisions, and a family's financial profile factors into the offer a student receives.

Most financial planning looks at college costs the way it looks at any other expense - save, invest, withdraw.

Your DCP financial specialist looks at your assets the way colleges view them: how your numbers translate into an aid package, and where there's room to improve that package before it's offered.

Starting as early as middle school, the decisions a family makes can directly affect both eligibility for aid and the price a school ultimately offers.

We help you make those decisions with clarity, intention, and strategy.

STRATEGIC INSIGHT

Financial aid is not random.

It's a result of your numbers, your strategy, and the schools you choose.

We position your family for the best outcome before the offers arrive.

OUR ANALYSIS REVEALS

Your Student Aid Index (SAI)
A calculation of your SAI, with analysis of where it stands today and how low it should be.

Potential benefits
Which schools will pay you to attend vs. which will make you pay.

A funding plan to cover real costs
Built around your family's goal – without overpaying.

Borrowing and cash-flow strategies
Smart strategies that work for the college years and beyond

Your true out-of-pocket cost
Our true cost calculator shows your net price at each school – not the sticker price. Before you apply.

THE BUSINESS MODEL FAMILIES NEVER SEE

Colleges are institutions with revenue goals. Their rankings, reputations, and marketing budgets exist to attract the most applications possible.

More applications = more selectivity
Better rankings = more applications

Big names have less incentive to compete on price.

The schools that need your student the most are often the ones willing to invest more.

Most families never find them because they never thought to look.

ENGUS

What good is a list of college you can't afford?
Cost will always be part of the final decision.
So why is it so often left out of the search?

Most college search tools filter by academics, location, and campus life—but ignore what matters most: what your family will actually pay. That leads students to apply to unaffordable schools and overlook affordable opportunities, including out-of-state colleges that may cost the same as in-state options.

Engus, powered by our **TruCost Calculator,** changes that by building a college list around your family's financial picture—combining academic fit, admissions likelihood, scholarships, location, and projected out-of-pocket cost from the very start.

WHY IT MATTERS

A higher sticker price can sometimes cost less once aid and scholarships are factored in.

TruCost shows you the **real number** for each school – so cost is part of the decision from day one, not a surprise at the end.

COLLEGE A	
Academic Fit	Strong
Admission Outlook	Target
Sticker Price	$72,000
TruCost	$34,000
High sticker. Lower cost.	

COLLEGE B	
Academic Fit	Strong
Admission Outlook	Target
Sticker Price	$50,000
TruCost	$41,000
Lower sticker. Higher cost.	

- ✓ Acceptance rates
- ✓ Enrollment yield
- ✓ Decline rates
- ✓ GPA averages
- ✓ Graduation rates
- ✓ Merit & need-based aid
- ✓ TruCost™ projections

All in one place.

The lower sticker price is not always the lower cost college.

THE EMOTIONAL TRAP IS REAL – AND EXPENSIVE

Families fall in love with the campus before they know the cost.
We help you make smart, informed decisions from the start.

UNDERSTAND · DISCOVER · PLAN · PREPARE · FUND · COMPARE · LAUNCH

THE DCP
Comprehensive Program

Built from 20 years of college planning experience, the DCP Comprehensive Program brings every tool, every specialist, and every service under one plan - so your family has expert support at every stage of the process, from initial strategy through final enrollment.

This isn't a checklist of resources.
It's a guided, step-by-step process with real people accountable to your family's outcome.

THE TRUCOST DIFFERENCE

A higher sticker price can sometimes cost less than a "cheaper" one once aid and scholarships are factored in.

TruCost shows you the **real number** for each school on your list, so cost is part of the decision from **day one** – not a suprise at the end.

WHAT'S INCLUDED:

FINANCIAL STRATEGY & AID

- Personalized Student Aid Index (SAI) analysis, including a review of where your number can legally be reduced
- Custom college funding plan built around your family's financial picture
- FAFSA and CSS Profile completion (where applicable)
- Comparative analysis of financial aid award letters
- Customized appeal letters when an offer warrants a challenge

ADMISSIONS & POSITIONING

- One-on-one college counseling sessions with an experienced advisor
- High school course planning, including AP, IB, and dual enrollment strategy
- College list development and application advising
- Extracurricular activity strategy — identifying and building the right activities profile for your student
- Essay development and support
- Letters of recommendation guidance - who to ask, how to ask, and what to provide
- Resume development
- Application timelines, to-do lists, and deadline management

TESTING & ASSESSMENT

- In-house SAT/ACT preparation
- Career and skills assessment to identify strengths, interests, and best-fit majors and career paths
- College profile assessment to match student profile to the right institutional fit

ENGUS & TRUCOST

- Full access to Engus with TruCost Calculator - search and evaluate colleges using your actual financial data, not sticker price

EDUCATION & ONGOING SUPPORT

- Monthly live sessions covering key topics throughout the college planning process - all recorded for on-demand access
- Linkedin profile development with a dedicated 45-minute session on using it strategically
- Education on how colleges use enrollment management - and how that knowledge shapes your family's strategy
- Individual Q&A support throughout the process

THE FOUR QUESTIONS THAT ACTUALLY MATTER

Somewhere along the way, college planning shifted from outcomes to optics. Rankings replaced results. Prestige replaced preparation.

The question became, "Did you get in?" instead of "Will this actually work?"

The questions that matter most are the ones every family should answer before applying:

1
IS IT AFFORDABLE?
Not simply payable – sustainable without compromising your family's long-term financial future.

2
DO STUDENTS GRADUATE?
On time. Not in six years. Not with a withdrawal on their record. But with the support required to succeed.

3
HOW MUCH DEBT DO GRADUATES CARRY?
And how does that debt compare with likely career opportunities and starting salaries?

4
DO GRADUATES GET MEANINGFUL JOBS?
With relevant experience, professional relationships, and opportunities connected to their education.

The best college is not always the one with the biggest name.
It is the one that gives your student the strongest opportunity to graduate on time with manageable debt, meaningful experience, and a clear path forward.

Your student has one college journey.
Your family deserves one coordinated plan.

DIVERSIFIED COLLEGE PLANNING
Merging Academic Planning and College Financial Solutions

Strategy today. Opportunity for a lifetime.

diversifiedcollegeplanning.com