

## RESOURCE SHEET

College Planning, Financial Aid, 529 Plans, Student Loans, Educational Tax Credits

### Joseph Orsolini

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Joe Orsolini, a Certified Financial Planner (CFP®) and Certified College Planning Specialist (CCPS), is an expert in college planning because he profoundly understands all the intricate ins and outs of the college financial aid system, college savings plans and educational tax breaks. Joe specializes in serving the unique financial needs of parents who plan on their children attending college. He draws from many years of experience assisting families of all income levels with financial aid forms, investment advice, and tax preparation.

As a respected authority on college planning, he can offer insight into the following topics:

#### **Trends in College Pricing**

While the ever-increasing sticker price of college continues to grab headlines, parents are asking, “How much is college *really* going to cost us?” Joe takes you inside the numbers to discover the “net” cost of college after grants, scholarships and tax breaks are factored into the equation. In many cases, this number is surprisingly lower than the figures most families have seen.

#### **Tax Scholarships**

To assist families with the skyrocketing cost of college, Congress has created a series of tax breaks for college parents. Although these breaks were primarily designed to help middle class families, Joe discusses how high income and high net worth families can also tap into these tax credits to create innovative “tax scholarships” for their children.

#### **College Saving Options**

For many families, the term “529” represents the number of different options available for saving money for college. Joe not only breaks down these various college saving options, but he also explains an equally important but typically overlooked college planning method: how to integrate college savings with college financial aid and educational tax breaks to comprehensively reduce the cost of college.

#### **Maximizing Financial Aid**

Need-based financial aid, designed to assist low and moderate income families, has long been the backbone of the financial aid system. But a growing trend reveals that colleges are using merit-based aid to attract students—particularly upper income students whose families could otherwise afford paying for college. Joe demystifies the college financial aid process and identifies techniques to help students obtain increased need and merit-based financial aid packages.