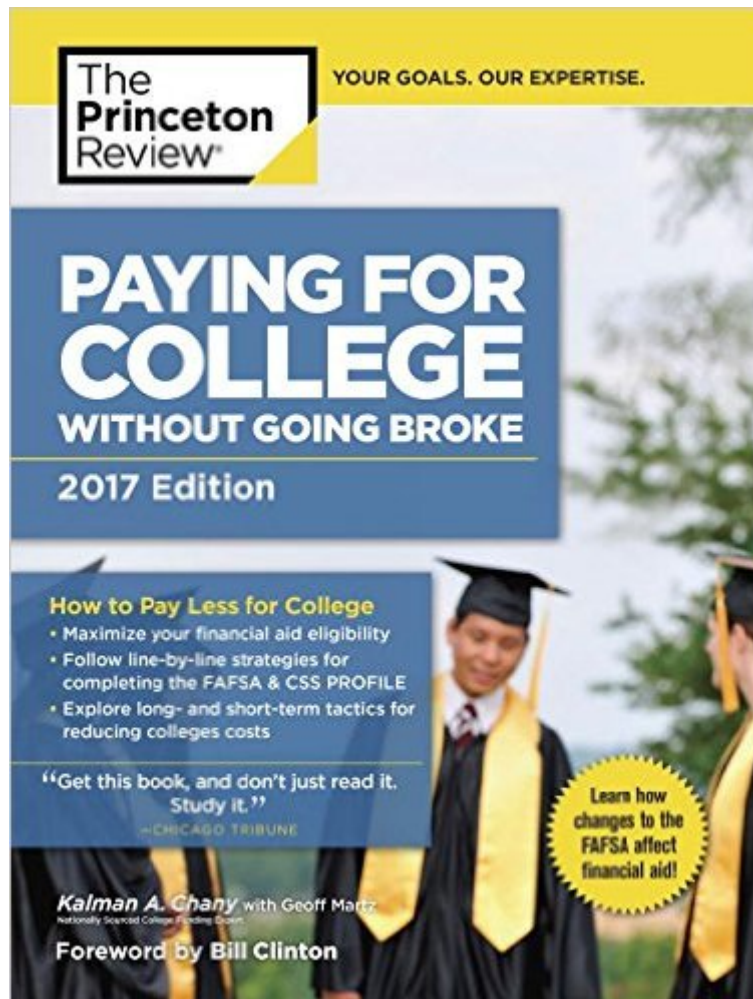


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# Paying For College Without Going Broke, 2017 Edition (College Admissions Guides)



## Synopsis

The only annual college financial aid guide with line-by-line instructions for completing the FAFSA and CSS PROFILE aid forms! As seen in USA Today, the Wall Street Journal, Money, and the Los Angeles Times, *Paying for College Without Going Broke* will help you:

- Navigate the recent changes to the FAFSA
- Use line-by-line strategies for filling out the FAFSA and CSS PROFILE to maximum effect
- Increase your chances of receiving aid
- Compare aid offers and learn how to appeal if needed
- Calculate the actual costs of college
- Plan strategically as an independent student or a divorced or single parent
- Avoid costly mistakes when applying

*Paying for College Without Going Broke* includes a foreword by Bill Clinton as well as in-depth line-by-line strategies for filling out 2017-2018 aid forms, including the required federal FAFSA form.

Praise for *PAYING FOR COLLEGE WITHOUT GOING BROKE*:

- "Get this book, and don't just read it. Study it." —Chicago Tribune
- "Can save thousands in college bills." —John Wasik, Forbes
- "A first-rate guide through the financial aid maze." —Lynn Brenner, Newsday
- ...Kalman Chany's *Paying For College Without Going Broke* [is] a must-read now. It's loaded with tips that can save you thousands on college bills...when I got to the section on financial aid, my eyes lit up." —John Wasik, Forbes.com
- "One of my favorite financial-advice books." —Eric Tyson, author of *Investing for Dummies* and *Personal Finance for Dummies*

## Book Information

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## Customer Reviews

I bought last years' copy of this book after reading an older copy from the library. I wanted my own copy so that I would have access to the most recent calculation process to determine "Expected Family Contribution" (EFC) under the "Institutional Methodology" (IM) and the "Federal Methodology" (FM). In the current version of this book, though, they have dropped the instructions for calculating EFC under the IM. Instead, the book substitutes some case studies, which are pretty much worthless. Shame on The Princeton Review for caving in to the whims of the College Board. Now somebody else needs to do the work they didn't do to get the IM formulas into the light of day again. If you're a first timer, you need to read this book, or one like it. But once you've got the basic scheme understood, there's no need to buy the new version of this book every year. If you're an old hand, and you want the most recent FM formulas to calculate your EFC, just go to the Princeton Review web site and tack-on "financialaidupdate" and you can see the FM formulas.

I had high hopes for "Paying for College Without Going Broke" by Kal Chaney. I have a freshman in private university and was rather shocked by the financial aid process as it exists today versus many years ago when I attended college. I read through the book, which is geared more towards parents and students approaching college years. The book does point out some strategies and tactics, but large portions of the book provide step by step instructions for filling out tax and college financial aid applications. This information could be covered by providing tips rather than page after page of instructions for forms. Also, the key punchline to the book, a family's expected contribution towards education is sort of hidden at the end of the book. This critical information could have been presented in a more straightforward manner at the beginning of the book, and discussed in an open and critical manner. It's almost as if the book in some ways contributes to the opaque process of determining financial aid. Finally, I emailed the author with a couple of questions after finishing the book. I received a very terse response to my inquiry. I followed up with an apology and simple question, and received no response from the author. I think a reader deserves a better response than this to a question after reading a supposed "how to" book.

A simple metaphor wraps up this entire book. Imagine someone is taking your photograph, the author says. You try to make yourself look as good as possible, right? You smile, you suck in your gut, straighten your tie. But in the game of college admissions -- and yes, folks, it is a game -- you're going for the exact opposite effect. You want to look as bad as possible to a college, so they'll offer you the very best financial aid package. So that means knowing where to put your assets and when,

what kind of debt to assume and when, how to fill out the forms to your advantage and what changes to make from one college year to the next. Sound confusing? It is! My eyes glazed over by the time I got halfway through the book. But, if you're in a situation where your child isn't likely to get academic or athletic scholarships and finances are going to be a problem, a parent might be willing to wade through all this arcane financial advice. And the advice often goes against accepted wisdom about wise financial moves: Take on debt? Sure! Pay more in taxes? It's good for you! Buy a car, fix up your house, take a vacation... get those assets out of here! On the one hand, it makes me sad that this is the reality of affording college today. But on the other hand, if taking some of the suggestions in this book will help my child build the future he envisions, I am all for it. If it's legal and ethical and advantageous, count me in. This book is worth your time both for the financial strategies it outlines and in the hand-holding it provides for filling out forms and submitting applications. I learned several things I didn't know and am glad to know as we enter this "competition" with our child. In our run-up to the college application process, I've found a few books to be of infinite value. First, *The Perfect Score Project: One Mother's Journey to Uncover the Secrets of the SAT* by Debbie Stier got us started on at-home SAT prep a year in advance of the test date. We use the College Board's Official SAT Question of the Day app and the practice tests in *The Official SAT Study Guide*. Second, *The College Solution: A Guide for Everyone Looking for the Right School at the Right Price* by Lynn O'Shaughnessy got us thinking about what factors schools look at, financial and otherwise, when making admissions decisions. Adding in this book, I think we're prepared to start making decisions that might help some dreams become reality. NOTE: There is a 2015 edition. erroneously sent me the 2014 edition, but the error was quickly resolved.

After borrowing the 2009 version from the library, I purchased this 2012 edition. I am impressed with the book's emphasis on planning ahead. It is easy to read, suggestions are plentiful and I highly recommend it for parents with children in middle school or just starting high school. My first takeaway from the book was learning about the first base income year which starts when the child is midway through their junior year of high school. Second was learning how to improve the chances of getting financial aid by planning ahead. Note that this book is revised and updated each year to stay current. There's also a website to find the most recent changes in advice to families.

Basically, filling out the FASFA is deceptively simple. Doing it to maximize your legally eligible aid is another matter. We found a great deal of enlightenment in this book and kept it and the worksheets close at hand as we worked through our initial, estimated, submission for 2013-2014. One really

important fact was how the book explained the different treatment of Custodial 529's for public schools vs private schools. I can't say if the book improved our aid eligibility, but we felt a lot more informed and to some degree, in control, during the process.

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