

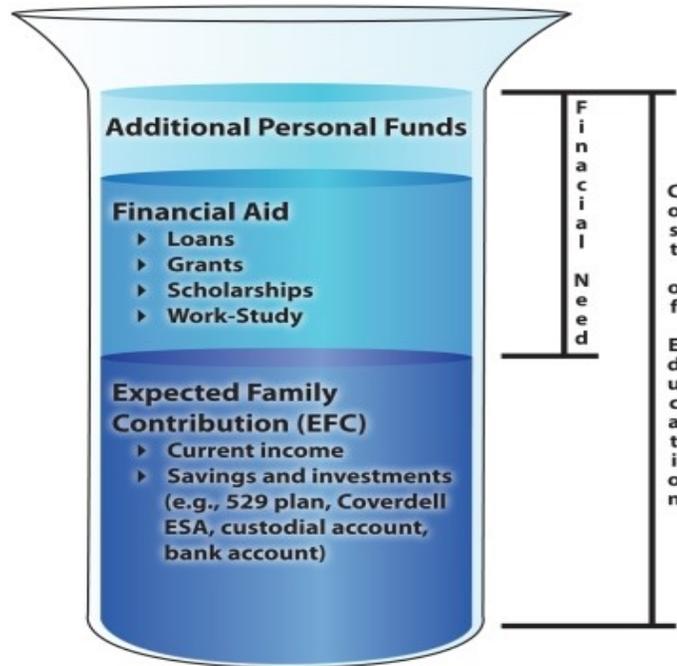


A Registered Financial Advisor

Rosenberg Financial Group, Inc.

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Finding the Funds to Pay for a College Education



Your Expected Family Contribution

Your expected family contribution, or EFC, is the same regardless of the college your child chooses. The difference between your EFC and the cost of a particular college equals your child's financial need, which is variable.

Finding the funds to pay for your child's college education is like filling a test tube. The length of the tube represents the cost of education at any one school--tuition, fees, books, room and board, transportation, and personal expenses.

The first ingredient is what you'll have to contribute from your own pocket: the expected family contribution (EFC), which is determined by the federal government's financial aid formula. This can come from savings and/or loans.

Your EFC is the same regardless of the college your child chooses. The difference between your EFC and the cost of a particular college equals your child's financial need, which is a variable.

To meet this financial need, your child might be eligible for financial aid in the form of loans, grants, scholarships, and/or work-study funds from the federal government, college, and/or independent organizations. Your child may not receive all the financial aid he or she needs. If so, you'll have to top off the tube with more of your own funds, which are in addition to the EFC.

Note: This illustration represents one possible financial situation. Actual percentages vary from student to student.



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