



INTREPID EAGLE
FINANCE

10 WAYS TO PAY FOR COLLEGE AS A HOMESCHOOL FAMILY



By Charles H Thomas III, CFP®

CONTENTS

What do you want for your homeschool student?.....	3
Financial Aid, Scholarships, and Grants.....	5
Strategic School Selection.....	7
Dual Enrollment and More.....	9
Work Study Programs.....	11
Working During School.....	13
Student Loans.....	15
Sleep and eat elsewhere.....	17
Tax Credits and Other Benefits.....	19
529 Plans.....	21
Negotiate.....	23
Bonus Offer: Estimate the Future Cost of College.....	25
Worksheets: S-A-T.....	26
About Intrepid Eagle Finance.....	29
Charles H Thomas III, CFP®.....	30



WHAT DO YOU WANT FOR YOUR HOMESCHOOL STUDENT?

It comes up at different times for all of us as parents, but at some point, we start to think about the transition to adulthood and higher education. What do you want for your child's education?

As we think about their future, it's difficult to avoid the headlines and stories about the ballooning cost of college. It can seem like stories are never ending in the news about higher costs, student debt, or financial hardship for families and students paying for college. This is plenty to worry about for any parent, but families with multiple children can feel this pressure even more. There is hope.

YOUR FAMILY IS UNIQUE

You chose to homeschool because your family is unique. You and your spouse decided to sacrifice for the betterment of your children's educational journey. As a longtime homeschool advocate and homeschool father, I applaud that choice. I also recognize it comes with challenges and some of those are financial.

WHAT DOES THE BIBLE SAY ABOUT THIS?

“For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?”

Luke 14:28 ESV



Scripture tells us to value education. Proverbs, in particular, tells us that wisdom is incredibly valuable (Proverbs 8:11). This has to be balanced with the directive to be financially responsible. How can we achieve this balance? Luke (14:28) asks a pointed question about building a tower. Can we apply this lesson to the enormity of an endeavor like college? Yes, we can, by planning. This passage gives us the timeless advice that if we're undertaking something big, we need to make a plan first. I'm here to help you do that.

HOW DO WE PAY FOR HIGHER EDUCATION?

If college is in the future of your son or daughter, a plan on how to pay for school is important. After working with families over many years on this issue, the question I hear asked is not always the right question. Instead of asking what is the way we will pay for school, ask what are the ways we will pay for school. Plural makes it possible. Very few families that successfully pay for a college education do so in just one way. Instead, start to think about a combination of tactics your family will use. The combination of tactics will be as unique as your family.

COLLEGE AS A HOMESCHOOLER

I have heard an astounding number of myths and misconceptions about homeschool and college over the years. Your family's decision to pursue independent education is a signal of just how much value you place on the pursuit of learning. This is commendable, but there are some real considerations unique to homeschool families about how to pay for college. As a homeschool father, I know many of the challenges you face. The tactics detailed here were chosen for the distinct role, and often advantage, the choice of independent education plays in the financial side of college.

HOW TO USE THIS WORKBOOK

This workbook was created to help empower your family to prepare for the financial side of higher education with confidence. I recommend you start this endeavor with your spouse by learning about the various tactics. As you learn about each one, start thinking about your student and what will work best for your family. When you're ready, involve your future college graduate as well.



FINANCIAL AID, SCHOLARSHIPS AND GRANTS

Getting a “full ride” scholarship is the dream of every family. This is rare, but even when financial aid pays for part of a degree, the value can be tremendous.

First, let's get to know a few terms.

- Merit - Based Financial Aid (Scholarship)-Money awarded for the student's academic achievements.
- Need - Based Financial Aid (Scholarship)-Money awarded based on the family's ability to pay for school.
- Education Grant - Money awarded, usually based on the family's ability to pay, by the federal or state government.

MERIT-BASED AID IS ATTAINABLE

Some homeschool families are discouraged by merit financial aid opportunities. The applications, like many things in this world, are rarely built with the needs of homeschoolers in mind. For example, if you see class rank as a required data point on a scholarship application, do not be discouraged. The best practice is to ask the financial aid sponsor or committee how best to format your response given your circumstance. Some home school associations also produce a “class rank” that can be used for this purpose. In any event, do not assume that you are disqualified from a financial aid opportunity because your family made the choice to homeschool. There may be a bit more work required, but the potential reward is worth it.



NEED-BASED IS NOT WHAT YOU MIGHT THINK

Many families do not even consider or apply for opportunities that are identified as “need-based”. This is a huge mistake! Many households read need-based and believe they are disqualified as a middle-class household. This is not the case. Need-based is determined by many, often confusing, factors.

Need is even different when applying for different schools. Your family might not be considered “in-need” for one school but do meet the criteria at a different school.

EDUCATION GRANTS

Grants tend to be need-based and generally do not require any sort of repayment. As with need-based scholarships, remember that “in-need” is often different from what you might think and should not deter you from exploring an opportunity.

DO

- Look for opportunities that match the unique traits of your student
- Apply for scholarships offered to homeschool students (Yes, these exist!)
- Ask questions if you are not sure about how best to format your student's unique experience and help them compete

DON'T

- Skip an application because it requires class rank or is not homeschool friendly
- Assume your family is disqualified from “need-based” opportunities
- Forget to spend time on a good quality transcript including course descriptions that are clear to admissions offices and scholarship committees



STRATEGIC SCHOOL SELECTION

Selecting a school is one of the biggest influencers on the overall cost of college, yet families rarely consider this lens when choosing an institution. Different schools have different sticker prices, but it goes much deeper than that.

PRIORITIZE MERIT AID

Look for schools that offer merit aid. Some colleges offer no merit aid at all. Others that do vary in what they offer to students. Prioritize schools that place a value on rewarding academic achievement.

PRIORITIZE SCHOOLS THAT VALUE THE UNIQUE QUALITIES YOUR STUDENT WOULD BRING TO THE UNIVERSITY

You chose to homeschool because you wanted your son or daughter to have an education that encouraged and embraced their unique qualities. When you apply for college, target schools that will value the individuality you have groomed. If there is a specific extra-curricular or interest your student has pursued, find schools that will appreciate that experience and passion. Sports are the go-to when we think about sought-after traits, but the qualities a school seeks can go way beyond this. Rowan University offers scholarships to chess players. The University of California-Irvine offers esports/gamer scholarships. Tarleton State University awards financial aid for excellence in cattle roping. There are schools that value what your student can demonstrate passion for and excel in.

PRIORITIZE SCHOOLS THAT VALUE INTEREST

Some schools place a premium, from an admissions and financial aid standpoint, on applicants that demonstrate interest in the institution. While not every school considers this factor, many do.



WAYS TO CONSPICUOUSLY SHOW INTEREST IN A SCHOOL

- Campus Tour - Make the most of the experience by doing some homework on the school before the tour.
- College fair with representatives from the school - Make your presence known and ask good questions.
- Attend a webinar - Sign up for the webinar with the same email you will use to submit an application.
- Alumni Interview - Some schools will offer interviews, and some will leave it to you to arrange an interview.
- Contact admissions officer - Direct contact via phone or video conference can go a long way if you show preparation and interest.
- Scholarship weekends - Some schools have weekend events devoted to students seeking scholarships. If your student excels at presentation skills, this could set them apart from other applicants.

DO

- Look for schools that offer merit aid
- Find schools where your student is in the top 1/3 of test scores
- Connect with schools that value your student's unique contributions

DON'T

- Start selecting schools without considering cost
- Apply to schools where your student will rank relatively low for test scores
- Base your school selection decision only on private scholarships



DUAL ENROLLMENT AND MORE

Dual enrollment, dual credit, and concurrent enrollment are essentially the same idea: college credit before college. There are some clear non-financial benefits such as reducing the course load in college or even shortening the time needed to complete a degree. The presence of dual credit can also make your student more attractive to admissions officers.

THE BOTTOM LINE BENEFIT OF DUAL ENROLLMENT

The financial benefits of dual enrollment are stark. Consider the average cost per credit hour at a four-year school is \$594 per credit hour. The average cost per credit hour at a community college is \$142. Some community colleges offer further discounts for dual enrollment compared to their usual tuition. These are averages so savings could be more or less, but the difference is massive! If you could buy a good or service for less than half the price just based on where you shopped, you would at least investigate the option, wouldn't you?

Traditional universities, online schools, and community colleges all offer differing forms of college credit for teenagers. Check with specific institutions on what they offer, but the options for taking college credit courses before "leaving for college" have expanded in recent years. It's also worth noting that universities do not necessarily accept all credit obtained at other institutions. A quick internet search will answer this question for most schools. Generally, most schools accept credits from accredited institutions.

As a homeschool family, you can integrate dual enrollment with the rest of your curriculum much more easily than other families. Some public-school teens struggle with the clash of dual enrollment and the rest of life, but as a family you can structure school and life around this additional commitment.



ADVANCED PLACEMENT (AP)

Some families assume that AP courses are not available to homeschoolers. This is not the case. While you can petition AP's sponsor, The College Board, to offer an AP course in your homeschool, there are other options. The easiest way for most families will be an online course that offers AP credit. Don't forget that passing an exam (at an additional fee) is required to gain college credit.

TEST OUT OR CHALLENGE A CLASS

For homeschoolers that have attained aptitude with a subject area, your student may be able to challenge a class. This usually involves asking the department that offers the course for a test-out option. There is sometimes a fee for this, but a successful course challenge can cost substantially less than normal tuition.

DO

- Take advantage of college credit opportunities at substantially lower prices
- Give your student a way to reduce their time in college
- Use dual enrollment as an additional way to differentiate your student

DON'T

- Miss an opportunity to gain credit at substantially lower prices
- Assume opportunities like AP aren't available to homeschoolers
- Forget your student can challenge a course during school



WORK STUDY PROGRAMS

The US Department of Education (DOE) sponsors the federal work study program. This is a program designed for college assistance to those students the DOE deems “in-need.”

WHAT IS A WORK STUDY JOB?

The work opportunities, designed for students, are capped at 20 hours per week and are almost always on campus. Money earned in the opportunity can go toward tuition or other college expenses. Although the program emphasizes pairing students with experience in their degree field, there’s no guarantees on this. Non-profits are sometimes destinations for work study participants as well. Ultimately, the DOE says that the work should be in the “public interest.” Jobs can be limited, an award does not mean an opportunity will be available when the school year begins.

CAVEATS REGARDING WORK STUDY

Work study opportunities are not guaranteed year to year. Your student will have to reapply if they want an opportunity for the next school year. Another caveat is with regard to taxes. Most forms of financial aid do not incur taxes, but work-study is considered taxable income at the federal and state level.

Some families worry that the amount earned in a work-study will hurt the chances of other forms of aid. The good news is earnings from work-study programs do not count in this regard. In other words, when student income or lack thereof is calculated for purposes of financial aid awards, work-study earnings are exempt for this purpose.



WORK STUDY IS PAID OUT DIFFERENTLY FROM A SCHOLARSHIP

Earnings for work study jobs are not applied directly to tuition. This will be paid out via direct deposit to a bank account. Pay is hourly for undergraduates and is typically paid on a monthly schedule. Also, keep in mind the hours awarded are a firm rule. There is not possibility of overtime or “extra hours” in a work study program.

DO

- Consider Work-Study if your student is eligible
- Expect the opportunity to accommodate a class schedule
- Apply for an opportunity that aligns to the degree program

DON'T

- Wait too late to apply, funds and opportunities are limited
- Assume the opportunity covers all years of school, it's year to year
- Expect to cover all expenses, many opportunities are at or slightly above minimum wage



WORKING DURING SCHOOL

Working part-time during college is an option many families choose, but don't consider all the factors. Some student families worry about balancing a work commitment with a school schedule. Balance is important but a part-time job, chosen carefully, can help with school expenses.

WILL A JOB HURT CHANCES OF FINANCIAL AID?

Some families fear that a working student will be denied other financial aid opportunities. While it is possible for this to happen, it is unlikely. The federal methodology, using the FAFSA form, has an exemption tailored for this situation called the "income protection allowance". The amount changes every year, but any earnings below this threshold are not considered for financial aid calculation purposes. Only dollars above the income protection allowance are considered and even then, it's only in the context of many other factors.

CHOOSE A JOB PURPOSEFULLY

If your student is applying for jobs, the thought process might be that one job is just as good as another, but that is a huge mistake! Some companies are friendlier to student employment than others. Some companies offer scholarships reserved for part-time employees. Others offer a tuition reimbursement program, which reimburses academic expenses like tuition, books, etc. Tuition reimbursement can be worth thousands of dollars per year. All company programs are unique, but most look for good standing on the job and good grades. Keep in mind tuition reimbursement is separate and in addition to any earnings on the job.



STUDENT RESEARCH JOBS

Many schools have paid opportunities for undergraduate research positions. These positions can be during the school year, summer, or both. Although these jobs tend to be modest in pay, the experience can be very valuable on a resume later and can establish some important contacts. Some fields, like the sciences, place an even higher value on this type of experience for future jobs or graduate school applications.

PAID INTERNSHIPS

Your student may apply for an internship during college either to bolster experience or because their degree requires it. In either case, it is important to know not all internships are created equal. Many internships are completely unpaid. Your student should, of course, weigh the pay with the experience they will gain. Still, it is possible to gain experience in an internship while being paid for the work.

DO

- Look for jobs that financially support education for part-timers
- Check for student research jobs in your student's school and specific field
- Ask about how an opportunity can be managed with a full class schedule

DON'T

- Only consider unpaid internships
- Worry that nominal income will hurt chances for other forms of financial aid
- Forget the benefits of building a resume for future job applications



STUDENT LOANS

Student loans have a poor reputation. The poor reputation is deserved. Student loans should be considered in the context of many options to pay for school but should be far down the list. Pursue other options before loans. About 7 out of 10 students leave college with some amount of debt. If your family does pursue this course, there's some important things to keep in mind.

FEDERAL BEFORE PRIVATE

Student loans are available from private financial institutions like banks and also from government in the form of federally subsidized loans. Always look at federal loans first. Federal loans carry the possibility of subsidized interest, income driven repayment plans, and possible loan forgiveness. Private loans carry none of these possibilities. Federal loans are also granted without consideration of a credit score.

PRIVATE LOANS

Private loans can be a consideration after looking at federal loan options. This will involve a credit check that determines if the loan is provided and possible interest rate. There are cases where a private loan can offer a lower rate than a federal loan, although this comes at the cost of losing the protections federal loans offer. Rates on private student loans will vary based on the lending institution and other factors just like any other loan.

PARENT PLUS LOANS

Parent PLUS loans are loans in the name of parents to pay for school. This type of loan is another federal program but is in the parent's name and based on the parent's credit. These loans carry high interest rates and high fees. As an option that requires parents taking on debt, this option should be avoided if possible.



READ TERMS CAREFULLY!

I cannot stress enough how important it is to review the terms of a loan before entering into an agreement. Too many Americans are saddled with student loans long after graduation. If you consider a loan, make sure you and your student understand important aspects like how long it will take to pay off the loan.

DO

- Consider federal loans before other types of loans
- Look at other sources of funding before loans
- Know what options will require a credit score inquiry

DON'T

- Apply for a PARENT Plus loan without extreme caution
- Apply for a loan without understanding the terms
- Forget some options carry additional fees



SLEEP AND EAT ELSEWHERE

When you look at college costs, the first price you usually see is tuition. Don't forget about room and board. Room and board averages almost \$12,000 at public colleges. Private schools average even higher at around \$13,000. To make it more challenging, some schools ask for the semester's room and board up front. Your student must sleep somewhere and eat but think about meeting these needs at a lower price and on terms of your family's choosing.

OFF-CAMPUS

Locations vary tremendously, but many college towns have affordable student housing or apartments. Sharing a dwelling with other students can be more affordable than a dorm in many cases. The advent of many Americans renting out a room or floor of their home for extra income has opened up a world of possibilities here as well. As you compare these options with the dorm, don't forget to include anything additional that is incurred with an off-campus option like transportation. It's also a good practice to check any rules specific to a school like a requirement to live on-campus for at least one year.

LIVING WITH FAMILY

Some students could end up going to college near family. Living with relatives during part of all of college offers the possibility of even further savings.



EAT RESPONSIBLY

The college cafeteria is no bargain at the prices schools charge. Students can save money on their own or in combination with roommates on food costs. For many students, this will be their first time with this kind of added responsibility. With that in mind, if the goal is to eat frugally and responsibly, they will likely need your help to figure this out. None of your student's classes will include grocery budgeting, so be prepared to help at least in the beginning. In your homeschool, you can get ahead of the curve on this kind of discipline. Include your son or daughter in activities like cooking, food budgeting, and shopping as part of their overall education before they leave for freshman year.

- Average Room and Board for Public College \$11,510
- Average Room and Board for Private College \$12,990

DO

- Consider if providing room and board off-campus could save money
- Look for options like family or close friends that have space
- Remain flexible, consider year to year how best to tackle these costs

DON'T

- Assume your student is better off financially in the dorm and cafeteria
- Forget the "all-in" expenses like transportation or off-campus options
- Leave your student on their own, help them get started with tasks like grocery budgeting



TAX CREDITS AND OTHER BENEFITS

You'll want to consult with a competent tax professional or CPA to verify you are both eligible and properly file for any of the provisions mentioned below.

AMERICAN OPPORTUNITY TAX CREDIT

The **American Opportunity Tax Credit** (AOTC) has been around for many years, but unfortunately too many eligible families miss this benefit. This benefit, filed as part of your family's federal tax return when eligible, has the potential for up to \$2,500 as a tax credit. Expenses such as tuition, fees, and course materials count toward this credit, but bear in mind expenses like room and board do not.

One of the best parts of this credit is if you have multiple children in school. The credit is per child and can be claimed for multiple children in the same year. As with any tax provision, there are limits and you'll need to carefully confirm eligibility. As one example, if a family's income is high enough, they could have a reduced credit or be ineligible entirely. Most families, however, will find themselves eligible for this credit while they have a son or daughter in school.

LIFETIME LEARNING CREDIT

There's an additional federal tax credit called the Lifetime Learning Credit (LLC). The requirements to claim the LLC tend to be less restrictive than the AOTC. Families who do not qualify for the AOTC can often claim the LLC instead. One important caveat is you cannot claim both LLC and AOTC tax benefits for the same student in the same year. Generally speaking, the AOTC is the more valuable benefit for **most families**.



STATE TAX BENEFITS

Many states provide a tax benefit for families with children in college. The most common provision is the ability to deduct tuition and fees as part of your return for state income tax. As with the rest of the tax code, each state has their own requirements and limitations on this.

DO

- Remember federal credits like the AOTC can be claimed for multiple children in the same year
- Keep documentation of school-related expenses like receipts and tax form 1098-T
- Watch out for any exclusions like income levels

DON'T

- Miss out on tax credits to help offset college costs
- Assume you are or are not eligible, verify with a qualified tax professional
- Forget to claim any tax benefits specific to your state



529 PLANS

529 plans are a way to save money over time that can be used for college expenses. These types of accounts can be setup as early as when a child is born. 529 plans are set up for your future student or what these types of plans call a beneficiary. 529 plans come in two types:

PREPAID TUITION PLANS

This type of 529 allows you to buy credit for future tuition at today's prices. The idea here is that tuition will continue to go up and your family locks in some level of savings at today's relatively lower prices. Money in prepaid tuition plans cannot be used for room and board, only tuition.

EDUCATION SAVINGS PLANS

This type of 529 allows families to put money in an account and choose investments to help the money grow over time. A major benefit of this arrangement is your family does not pay taxes while the money is growing like you would with an account just in the child's or parent's name. If the money is used for "qualifying educational expenses", no taxes are owed when money is withdrawn either. Money in the Education Savings Plan 529 can be used for a broader range of expenses beyond tuition for things like books, computers, and room & board. When most people talk about 529 plans, this is the type they are referring to.

WHO CAN CONTRIBUTE TO A 529 PLAN?

One of the best features of a 529 plan is anyone can contribute on behalf of your son or daughter. Some plans allow contributions of as little as \$10 at a time. An increasing number of plans have started to offer online gifting to plans. Some of the friendliest plans allow you to send a link out to friends or family that then allows the donor to send money in a few clicks straight to the education account. What if every family member sent \$10 for 18 birthdays?



GET STARTED SOONER RATHER THAN LATER

Is \$1,000 set aside for college in a 529 plan more valuable when your child is 1 or 18? Both are helpful but beginning at age one is more valuable. Why? Compound interest over time helps grow that money more with time. If you plan to set aside money in a 529, know that the more time you allow for compounding, the more college costs you'll be able to cover.

IMPACT ON FINANCIAL AID

Some families avoid 529 plans based on a belief that their student will be disqualified from other forms of financial aid. A 529 plan is counted as part of most financial aid applications, but the effect is much less than is commonly believed. Ownership of a 529 plan, in some cases, has no effect at all on financial aid offers. While it is possible for a factor like a 529 to affect the amount of aid your student receives, it is one of a multitude of factors. There are countless students whose parents put away money in a 529 who were also awarded scholarships and other financial aid.

TIP: SOME STATES WILL LET YOU TAKE A TAX DEDUCTION FOR PUTTING MONEY IN A 529 PLAN.

DO

- Start sooner rather than later to maximize compounding time
- Keep documentation of school-related expenses like receipts and tax form 1098-T
- Encourage family and friends to help fund college over time

DON'T

- Avoid a 529 based on a misunderstanding of financial aid impacts
- Forget there are different types of 529 plans
- Wait until college is right around the corner to get started



NEGOTIATE

We assume negotiation is part of the experience when buying a car or house, but too few families think about pushing for a better offer from a university. Don't accept the first offer from a school as a final offer.

KNOW WHAT TO ASK FOR

Most schools call their formalized process for negotiating a financial aid appeal. This process, specific to each school, could call for a form, a letter, or something else.

WAYS TO MAKE YOUR CASE

Compare awards from another school - Share what other schools have offered for a financial aid package.

Circumstances have changed - There is a lag with the financial information schools ask for when you apply for financial aid, sometimes as much as two years! If financial circumstances in your family have changed with events like an illness, job status, or anything else, bring that new information into the conversation. This could also be a new achievement or accolade for your student.

Identify errors - Simple errors, either from the applicant or the school, can be the culprit of a lower aid package sometimes. Know the facts well so you can point out any errors in how the school arrived at an aid offer.

Special circumstances - If you have a unique circumstance in your family, let the school know. Accommodations are made more often than you might think for unique situations.

Know what you have to offer - You have raised your student to be unique. Know that distinctive story and what your student brings to the table that few or no other student will. Be confident about how the college will benefit from your student's attendance and communicate that benefit.



HOW TO NEGOTIATE

Schools are all different in this regard and do not advertise the ability to negotiate. You will have to feel out your way on this process, but don't be discouraged. Families have succeeded winning additional financial aid via phone calls, email, video calls, formal letters, or in person visits. In general, you will be steered toward submitting something in writing. The biggest thing to remember before diving in is to be specific with what you are requesting. Asking for "more" financial aid will not get you very far.

PREPARE TO WORK

As with any negotiation, be prepared to put some work into the exercise. You need to do your homework up front on the school's number and your own to know what you need to ask for in terms of a concession or adjustment. Also be prepared to go back and forth. An offer that is an improvement from the first offer may not be the best available or what your family needs. Don't be afraid (politely) to press for more financial aid. Lastly, be wary of loans. Some admissions offices may push your family toward other sources of funding like loans to avoid a concession on the school's part. Hold firm and make your case confidently.

DO

- Negotiate to get a better financial aid offer
- Use offers from other schools as leverage
- Be specific about what you are seeking

DON'T

- Feel pressure to accept a school's first offer
- Go in without a plan, instead, be thoughtful about the reason your student should receive a better offer
- Call it a negotiation, use friendlier language like "appeal" when speaking or corresponding with schools



FREE BONUS FOR YOU

As you and your spouse think about planning and paying for college education, I want to give you access to an additional tool. Normally, this is something we reserve for clients of Intrepid Eagle Finance as part of our mission to help faithful families on their journey to find financial freedom. Since you've come this far, we want to help you get a better handle on college costs and what you're facing.

You'll be able to enter your child's age and get an estimate on what the cost of school will be when college time rolls around. The dashboard will also give you access to some important information.

This includes:

- Get an average for 4 year schools
- Choose a specific college and see their current and projected future costs (adjusted for inflation)
- See a breakdown between tuition vs. room and board
- Get an estimate of the impact of a scholarship or a grant
- See the impact of out of state vs. in-state universities
- View estimates for multiple children simultaneously
- Plus more!

Go to the address below and use the offer code to gain access to the tool.

CLICK HERE!

www.intrepideaglefinance.com/estimatecollege

Offer Code: Luke14



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25

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SELECT THE SPECIFIC TACTICS YOU BELIEVE ARE BEST SUITED FOR YOUR FAMILY AND YOUR STUDENT

TIPS:

- If you have multiple children, the plan may be different for each one. Go through the exercise independently for each future college graduate.
- Be realistic when choosing tactics.
- The plan does not have to be the same for every year of school.

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Financial Aid, Scholarships, and Grants

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Student Loans

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Strategic School Selection

☐

Sleep and Eat Elsewhere

☐

Dual Enrollment and More

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Tax Credits and Other Benefits

☐

Work Study Programs

☐

529 Plans

☐

Working During School

☐

Negotiate



SAT

**ADAPT-TALK THROUGH HOW EACH TACTIC YOU CHOSE
WILL WORK SPECIFICALLY FOR YOUR FAMILY AND STUDENT.**

TIPS:

- Answer the questions below for each tactic you have chosen.
- This is a way to start thinking how to customize the tactic for your student's strengths.
- Don't skip the question on involving your son or daughter, at some point.

Tactic	
How is this uniquely suited to our family?	
What work needs to be done?	
What is the first step to get this started?	
When will our future college graduate be involved with this tactic?	



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TAKE ACTION-GET STARTED ON PAYING FOR COLLEGE WITH CONFIDENCE

TIPS:

- Be clear on which family member is responsible for each part
- Specify when work needs to begin for a chosen tactic
- Give your family grace for something that is a new challenge

Tactic	What needs to happen?	Which family member is responsible?	When will we start?



ABOUT INTREPID EAGLE FINANCE

WE SPECIALIZE IN WORKING WITH CHRISTIAN FAMILIES.

Our clients have common bonds. The clients we serve are devoted to their faith and family. Despite this, many face the challenge of how to balance their family's financial life with these pillars. We work with families to achieve goals that balance what's truly important with their finances. Whether your family is growing in number, getting taller, growing spiritually, or some other dimension of life, we serve as a trusted partner.

The clients we work with are busy with careers, raising children, serving in their church, community, and a multitude of things that demand time. We use technology to make working with us as easy as possible.

We believe some of your family's most important decisions are made at your kitchen table. A meeting with us is as straightforward as bringing Husband, Wife, and a tablet to that table. We use technology to further your financial goals while supporting your family's traditional values.

[Click here](https://www.intrepideaglefinance.com/about) or go to www.intrepideaglefinance.com/about to learn more about how we help families like yours to balance their financial life with what is truly important.



CHARLES H THOMAS III, CFP®

My name is Charles Thomas. I am a Certified Financial Planner™ and founder of Intrepid Eagle Finance. We work with Christian families on their journey to financial freedom.

The first time I ever taught someone about finance was on a school trip to a roller skating rink when I was in the fifth grade. I spent the bus ride teaching a classmate about the value of saving. My career has been spent around the same basic premise: help others to be wise with their finances.



I have been working with people and their money for over 14 years of my career. I have had experience at global financial firms in a wide variety of roles. This diverse experience has included everything from helping people who just received their first paycheck to counseling millionaires in the financial crisis to helping large corporations provide retirement plans for their employees.

I completed a double major at Appalachian State University and hold bachelor degrees in Music and Marketing. I later earned an MBA at the University of South Carolina's Moore School of Business.

I started Intrepid Eagle Finance to serve a community I believe has unique needs. Christian families face the challenge of balancing the needs of Mom and Dad, children, work, church and other things craving resources. The financial component of this difficult balancing act can be stressful to harmonize for this kind of family. How do I know this? My family is part of this group too!



That's why I started Intrepid Eagle. I spend my days helping families like mine who value things like God, Family, and Country. I help families to find financial freedom while honoring what is important for today, tomorrow, and the future.

I am an advocate of independent education and homeschooling. My wife and I are active supporters of helping others get started and find success with their own homeschool journey.

When I am not working with other families, I spend time with my own family. My wife Amy and I make our home in South Carolina with our three children. Our family is active in our homeschool each day where we work hard and play hard. We spend our breaks on time outdoors, playing music, traveling, and serving our church family.

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