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JOSEPH F. HURLEY, CPA



Savingforcollegecoms Family Guide To College Savings

Jiyuan Zhang

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blog at Forbes com is that my posts are different than what is typically written elsewhere on college planning and that is because I bring a rather unique perspective to this specialized area For almost twenty years I have specialized in helping families determine their best strategy to pay for college and doing so requires a rare knowledge of how four key areas must come together to form a family s best strategy College selection financial aid tax aid and personal resources College admissions and financial aid professionals know their respective areas well as do tax and financial advisors but virtually none have a solid grasp of the areas outside their own let alone how each area impacts the others for college planning purposes That s where I come in I have spent twenty years working with families and collaborating with these other professionals making it my business to make the connections gain the insights and innovate ways to help families determine their best strategy to pay for college and enjoy a Real Life Retirement My blog posts are less about what the latest studies or headlines say and more about what you really need to know I am about answers not more and more information If I think you need to know about a single topic in more detail I go to the experts on those topics and interview them in the context of the four key areas College selection financial aid tax aid and the use of your personal resources to pay your share of the cost with or without financial aid It keeps the focus on strategy and simplicity the best strategy to pay for the colleges that are the best fit Finally unless a student is independently wealthy getting a college degree is ultimately about getting a job The blog and this book cover that too ABOUT THE AUTHOR Troy Onink is a nationally known authority on college planning Troy has specialized in college planning for twenty years during which he pioneered this specialized field by integrating the areas of financial planning investing college admissions financial aid tax strategies and wealth management for the purpose of determining each family s best strategy to pay for college Troy views college as a tollbooth on the road to retirement and by having a strategy families choose the right exits pay the toll as wisely as possible and stay up to speed for retirement Troy is CEO of Stratagee com the firm he co founded to create innovative college planning software to help families identify where their children may be able to get in to college and get aid and determine the family s best strategy to pay for the colleges that are the best fit for their children EXCERPT FROM THE BOOK Why College Co Op Programs Totally Rock I made 46 000 working as a Co Op student for a great company while I was getting my college degree from a well known university and now the company that I did my Co Op with wants to hire me This isn t too good to be true The truth is that College Co Op programs totally rock and I could have gotten that quote from thousands of Co Op students nationwide There are several reasons why college Co Op programs rock Added Work Experience and Job Offers Think about this One student goes to college tries to find a job in the summer just to help with expenses and then graduates on time with good grades but no work experience and a boat load of student loans Another student goes to college for the first half of the year then goes to work at a company that is part of her university s Co Op program gains six months of work experience for which she is paid 11 000 18 000 then goes back to campus to learn in the classroom repeating this cycle until she graduates with both a degree and

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