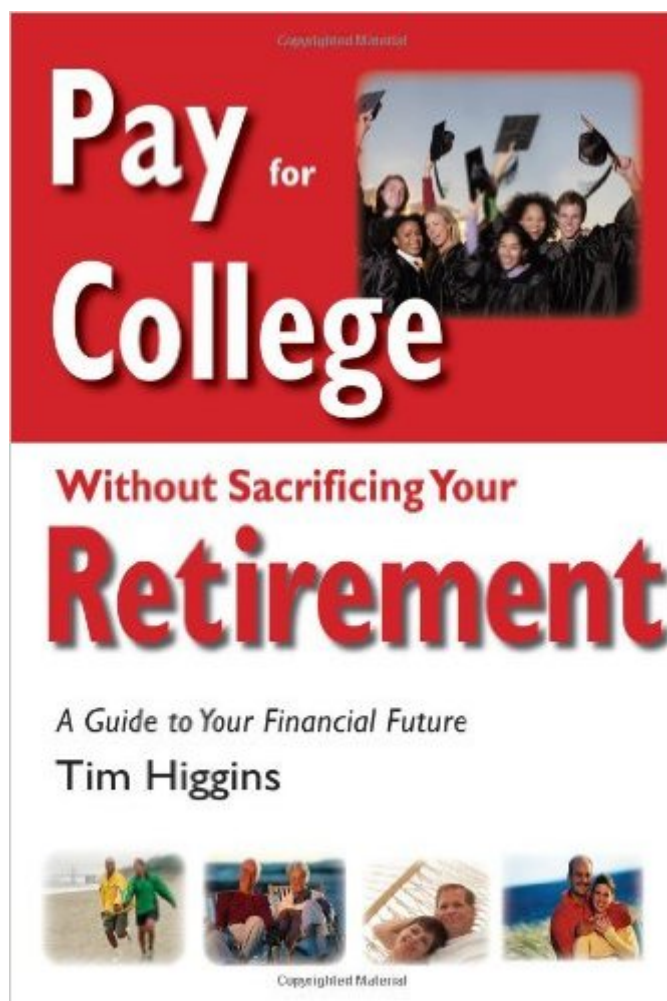


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# Pay For College Without Sacrificing Your Retirement: A Guide To Your Financial Future



## Synopsis

Pay for College Without Sacrificing Your Retirement is the only book of its kind that weighs the cost of college within the framework of an overall family financial plan. With a range of practical strategies for families at all income and savings levels, common scenarios show how to maximize your resources, evaluate colleges and financial aid opportunities, avoid crushing student debt, make the tax system work for you, and save for retirement.

## Book Information

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## Customer Reviews

This book changed my approach to paying for college. We have been faithfully putting money into our children's college funds and funding our retirement, but this book really opened my eyes to the big picture by asking two important questions, "How close to retirement age will you be when your last child graduates? And when he or she does graduate, how financially ready will you be for retirement?" This is not a last-minute, quick fix for scrounging up money when your child is a senior. But for those late in the game (a child in high school), it does do an excellent job of explaining how financial aid works, why you should fill out the application for aid even you're sure you won't get any, and what to do with your assets (and when) to increase the possibility that you will get aid. It also gives advice on working with colleges to see if your child can get a better aid package than the one he or she was initially awarded. I also really liked the fact that the book isn't just about getting financial aid. Just because you don't qualify for federal aid doesn't mean that paying for college is easy. The author does a nice job giving examples of strategies for a variety of income levels. We

won't qualify for need-based aid, but I learned that there is more I can do in terms of our savings and investments to help pay for college. The book also isn't just about the money. I appreciated the discussion on the importance of selecting the right college, not just sending my child to what she thinks is her dream college. I have changed my mind about the importance of the college visit prior to making a decision. I didn't do this when I chose a college, but will now think of that as an investment rather than an optional, possibly unnecessary expense.

It has been reported that student loan debt has now surpassed credit card debt. After spending ten years as a Financial Aid Officer, this is no surprise to me. In my opinion this country is going to have round two of the sub-prime mortgage crisis with the pending student loan default decade. It's already starting. Tim is right on the mark with his book "Pay for College Without Sacrificing Your Retirement" If you believe that consumer debt is just debt but student loan debt is an investment, be careful. It is so important to know your financial limits when sending your student to a college. Yes, education is an investment, but it can be a bad investment if you set yourself and your child up to a life of payments that never seem to go away, or they do not have the earning power to meet these payments and still have discretionary spending money at the end of the day. This mistake parallels the mistakes of our society which has us all so indebted due to immediate gratification tendencies for years and years to come. I want to go THERE, I want to go NOW. Tim paints pictures of wonderful options of various types of college choices, with the benefit of saving money that can accumulate in investments rather than in retirement depletion because of "payments". Why not go to a lesser school when you are unsure of your major? If you are going to college to "live the college experience out of state", why not stay with friends who are away when you are on break? Hey, when it's all over (and it goes by fast) you'll probably owe much less money and be saving for your home instead! More than likely, they'll be living home again and need to come visit you! Use your "leverage" as Tim suggests.

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