

College Planners, Inc. Client Terms of Agreement

College Planners, Inc. comprehensive consultation will provide you the client with the following:

- A thorough analysis of the factors that impact your aid eligibility with recommendations to ensure that the student is demonstrating as much financial need as legally possible. This does not guarantee that you are going to receive any financial aid, nor does it guarantee that College Planners, Inc. can increase your aid eligibility. The college or universities are going to determine and administrate the official award letter. The overall aid package that you may receive from a college or university is beyond our control. Financial Aid can and will consist of Federal loans, grants, work study; State grant programs; Institutional grants, scholarships, and loan programs.
 - We do not provide training regarding the financial aid process. This is not an agreement to train or educate our clients, any interested party, or third party on the specifics of the financial aid formula or process that is used to determine aid eligibility. Any of those types of communications are outside the scope of this agreement. Any consultations outside the scope of this agreement are billable at \$75 per ½ hour increments.
 - College Planners, Inc. reserves the right to require verification on all information that is being gathered for the purposes of our initial consultation. This may include but not limited to, current statements of all accounts, verification of ID, social security numbers, and verification of income or any other benefits.
 - An estimation of your income taxes for the base year in which we are determining your Expected Family Contribution (EFC). This is not an agreement for us to complete and file your taxes. It is your responsibility to have the parents and students taxes completed and filed with the IRS. We are not responsible for sending nor do we send any copies of the parents or the students tax returns to the prospective colleges or universities.
 - A calculation of your estimated EFC. It is important to understand that this is just an estimated calculation and that the official EFC will be determined as a result of filing a FAFSA form.
 - College Planners, Inc. will provide expert preparation of the necessary financial aid forms, which will include the FAFSA and if required by the college or university the CSS Profile. If the CSS Profile is required, we have an additional charge and the CSS Profile processor will also charge you an additional fee. Please refer to the CSS Profile website for their current pricing. The fees charged by CSS are beyond College Planners, Inc. control and are determined by CSS.
 - College Planners, Inc. will correct and update the Student Aid Report (SAR) once the FAFSA has been processed by the Federal Processing Center. In order to do so we need to have both a student PIN and a parent PIN so that we may access the SAR online. We also need to have a signed power of attorney which is included in this agreement. Within the scope of this agreement we will only provide up to three revisions of the SAR. Revisions may include adding/modifying colleges, updating tax information, or making corrections on inconsistencies. The client must provide all relative information needed for the updates and possible verification, which will include tax returns.
 - If the SAR is pulled for verification, you must provide us with the verification form and all relevant information. We will complete the verification forms as part of our initial comprehensive service.
 - Review and evaluate the award letters once you have received them all back from the colleges or universities. College Planners, Inc. will also provide tips and suggestions in evaluating and appealing the financial aid packages that have been offered from the college or university. We do not contact the college or university directly on your behalf.
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- Sound advice on how to effectively finance the portion of college costs not subsidized by any financial aid that the colleges or universities have awarded.

- The consultation time period is from your first initial meeting until June 30th of the year that financial aid is being applied. We do not provide unlimited support and reserve the right to terminate this agreement without refund of monies. Within the scope of this agreement we will be available via phone, fax, email, and regular mail during normal business hours and will return calls as promptly as possible. We reserve the right to
- restrict the phone calls to twelve per consultation year; at that point we reserve the right to start billing for all calls at \$75 per ½ hour increments.
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- College Planners, Inc. will hold all of client's information with strict confidentiality and not release any information to any party unless provided in writing by client with directions to do so.

Client Responsibilities:

- To provide College Planners, Inc. with financial and other material that is accurate and delivered in a timely manner. We are not responsible for checking the accuracy of any financial information that is provided to us and do not accept any liability. However, it may be necessary for us to verify both financial and material information in order to insure that the financial aid forms are being completed correctly and accurately. Verification can include: current bank/investment statements, copies of tax returns, verification of social security numbers, identity, income, or any other benefit that is deemed pertinent. If verification will not be provided we reserve the right to refuse to sign off or complete any financial aid forms without the return of fees for service.
- If the client decides not to take or implement any suggestions or recommendations from College Planners, Inc., or the client decides to take advice/recommendations for an outside source, third party, or any other entity other than College Planners, Inc. the client and the outside source, third party, or other entity assume the risks involved with a reduction or loss of potential financial aid from a college or university. If you need us to have conversations with outside parties or other interested parties you will incur additional fees of \$75 per ½ hour increments. We reserve the right to refuse to sign or complete any financial aid forms.
- The client is responsible for obtaining PIN's for both the student and one of the parents. This can be done at www.pin.ed.gov. We also require a signed Power of Attorney (POA) in order to receive any PIN's. One is included for both a minor/guardian and parent/student over 18 within this agreement.
- If a CSS Profile is necessary, the client must either go to www.profileonline.collegeboard.com and register for the CSS Profile, or provide College Planners, Inc. with the valid user name and password for the CSS Profile.
- The client is responsible for full payment at the time of the initial consultation. College Planners, Inc. will not release any forms or information until payment has been made in full. If payment is not made in full College Planners Inc. reserves the right to refuse to complete any financial aid forms, provide any assistance, or sign off on any financial aid forms.
- No fees or payment received from client will be reduced, waived, or refunded if the client, third party, or any other entity other than College Planners, Inc. completes any required forms.
- Client must return this agreement signed and dated before or at the first meeting before consultation may begin.

**POWER OF ATTORNEY
FOR DEPARTMENT OF EDUCATION PERSONAL IDENTIFICATION NUMBER (PIN)
Parents or Student (Age18+)
Underage Student PIN by Parent / Guardian**

We as parent/guardian of the student or parent/student do hereby authorize College Planners Inc., an Illinois Corporation to utilize, enter, or disclose my child's or parent's/student's PIN # for any electronic

COLLEGE PLANNERS, INC.
The College Financial Aid Experts
www.collegeplanners.com

6N513 Pine St, Bensenville, IL 60106
Phone: 630-860-1358 ~ **Fax:** 860-9341
paulcozzi@jaegerdaly.com

FAFSA (i.e. Free Application for Federal Student Aid) applications, renewals, documentation, confirmation or other ancillary filings required as part of the client agreement between College Planners Inc., and below indicated client, therefore, I hereby approve constitute and appoint College Planners Inc., an Illinois Corporation to utilize, enter, or disclose my child's or parent's/student's Department of Education PIN for the above stated reasons, and said power of attorney shall provide full power and authority to College Planners Inc., to perform any and all acts utilizing said PIN for all intents and purposes as I might or could do if personally present at the doing thereof, with full power of ratification and confirmation that my power of attorney, College Planners Inc., shall lawfully do, or cause to be done by virtue hereof.

Summary of Fees for Services Provided

- New Client--\$350, Initial comprehensive family consultation (Includes one FAFSA)
- Returning Client--\$50 each per FAFSA
- Additional Family Members--\$50 each per FAFSA
- CSS Profile--\$100--Each required CSS Profile Form
- Institutional Financial Aid Applications--\$50 each--Required by some colleges or universities
- Business or Farm Supplement--\$100 each--Required by some colleges or universities

The above fees are current as of 10/01/2008 through 09/30/2009 and are subject to change.

I have read, understand, and agree to the terms and conditions of this agreement and the above power of attorney.

Client Name: _____

Date: _____

Signature: _____
Parent(s)/Guardian

Student (Over age of 18)

Received by: College Planners, Inc., 6N513 Pine, Bensenville, IL 60106, 630-860-1358,
www.collegeplanners.com

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