

HIFE CPP REQUIREMENTS:

- ◆ Must have a minimum of 2.5 GPA
- ◆ Must attend an accredited institution
- ◆ Must be willing to complete the assigned homework provided by the HIFE Coach

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HIFE CPP Finds Over \$2 Million In Scholarships For Students

The "HIFE CPP" is a college planning, coaching and funding program, the purpose of which is to help students and parents successfully navigate the complex college preparation, selection and funding process.

Our coaches work directly with students and parents to establish an action-plan for college selection and funding. We help the student develop a personal "resume" that will aid them in competing for valuable student loans, awards, grants and other forms of assistance that can help offset their college education costs.

HIFE CPP supports the efforts of high school counselors and parents by helping families qualify for and access federal, state and college-controlled funds...monies colleges spend to attract quality students. HIFE's coaches work to improve the student's chances of qualifying for these funds.

The HIFE CPP is designed for students who is entering their 9th

grade through 12th grade in high school.

For this program to be effective, the participant must be willing to complete an initial assessment, college & FAFSA applications, resumes, essays, as well as the homework assigned by their HIFE Coach.

"HIFE CPP" Provides:

- ◆ Certified Consultants Nationwide
- ◆ College Funding Strategies
- ◆ College Selection Assistance
- ◆ Application Process Assistance
- ◆ ACT/SAT Preparation Assistance
- ◆ FAFSA Guidance
- ◆ GPA Enhancement Assistance
- ◆ Curriculum Planning Assistance



- ◆ Career Planning Assistance

As of April 2013, HIFE has found over \$2 Million Dollars in scholarships and savings for 85 students who are entering college in the fall of 2013. That averages around \$24,000 per student. As we continue to receive award letters over the next few months, we expect that number to grow much more.

Message From The Dean - Bob Fulcomer

WHO WE ARE

The Heartland Institute of Financial Education is a national 501(c)(3) non-profit organization whose mission is to promote financial literacy across America. Our mission begins with our HIFE College Planning Program.

It is the goal of the Heartland Institute of Financial Education to help young Americans obtain a college education.

WHAT WE DO

We help families offset the high cost of college by utilizing proven strategies to help reduce a family's "out-of-pocket" costs.

WHAT WE PROVIDE

The Heartland Institute of Financial Education provides detailed analysis and strategies that help "mitigate" the high cost of college. Each client/family is assigned a "Coach" who works

directly with the student and parents, assisting them with the college planning, funding and admissions process.

With the continuing increase in today's college education cost, it is vital that we find ways to prepare for one of the biggest investment in our lives. By planning ahead, we will be able to take advantage of programs available to minimize our out of pocket cost in the future.



10 Best College Majors For A Lucrative Career

1. Pharmacy: MS - \$51,200 (25% PG)
2. Nursing: MS - \$48,000 (26% PG)
3. Transportation Sciences & Tech.: - \$53,100 (5% PG)
4. Therapy Professions: MS - \$60,400 (33% PG)
5. Chemical Engineering: MS - \$64,500 (6% PG)
6. Electrical Engineering: MS - \$57,000 (6%)
7. Medical Technologies: MS - \$45,100 (13% PG)
8. Construction Services: MS - \$50,200 (17% PG)
9. Mgmt. Information Systems: MS - \$51,000 (18% PG)
10. Medical Assisting Services: MS - \$43,000 (31% PG)

MS - Median Salary
PG - Projected Growth (2010 - 2020)

Based on unemployment rates and salaries for graduates of the 100 most popular college majors, using data from Georgetown University's Center on Education and the Workforce and Payscale.com.

Source: Caitlin Dewey, Kiplinger Magazine

HIFE Announces New CPP Enrollment Payment Plans



Due to a great number of request from Students, Parents and the College Consultants to provide an alternative payment option plan for the CPP enrollment, the HIFE Board recently approved 2 additional payment options.

"We listened to the consultants and we went back to our HIFE Board and proposed a plan that will help increase the number of students we can assist to get into their desired college, according to HIFE Chairman, Alan Gappingger.

As a result of this, the HIFE Board has approved the following 3 payment option plans for the HIFE CPP Enrollment:

- A. \$1,795 or
- B. \$799 Down + \$199 per month for 6 consecutive months or
- C. \$299 Down + \$299 per month for 6 consecutive months

There are a number of restrictions with the Options B & C payment plans:

- ◆ Should enrollee default in the payment plan at any time, enrollee must pay a Reinstatement Fee of \$200 if he/she wishes to re-enroll. In addition, enrollee must pay the remaining outstanding balance before his/her account is activated to

current status.

- ◆ Enrollee must pay an annual renewal fee of \$150 for all Option Payment Plans.
- ◆ HIFE Pledge is not applicable on the Options B & C payment plans.

"Our Coaches are very excited about this great news and we are looking forward to helping more students enroll into our College Planning Program."

- Bob Fulcomer,
HIFE Dean of Education

Featured University - Sam Houston State University



For more than 130 years, Sam Houston State University has been preparing students for meaningful lives of achievement. Its motto, "The Measure of a Life is its Service," echoes across SHSU's six colleges and beyond its Texas campus through student research, creative endeavors, service learning, volunteering and more.

Named for Sam Houston, Texas' greatest hero, SHSU continually strives to honor its historical roots through academic excellence that includes exceptional teaching from faculty

members who care as much about their students' success as they do about furthering the knowledge of their fields.

SHSU offers over 80 bachelor's degree programs, more than 50 master's degree programs, and six doctoral programs, including nationally-recognized programs in Business, Fine Arts, Education, Mathematics and Criminal Justice. SHSU is classified as a "Doctoral Research University" by the Carnegie Commission on

Higher Education and was recently recognized by U.S. News and World Report for being among the best in the country for online graduate programs. In addition, the Carnegie Commission on Higher Education classified SHSU as a "Community Engaged" university. This honor was awarded in 2010 to only sixty-one public institutions nation wide and acknowledges the university's significant commitment to serving the community.



6 Common Myths About College

The college selection process is tough enough. Don't let the myths about college scare you away from a college or university that might be just right for you. Year after year students settle for a second and third choice college because they listened to the half-truths or downright false statements concerning the college selection process. We want to explode these myths so you can choose the college or university that is best for you.

MYTH 1: It's better to get good grades than take challenging courses.

Even modest success in advanced or accelerated courses indicates to a college that you seek and can handle challenging courses – like those you will find in college. A challenging college preparatory program or some advanced placement courses will help you get into more selective colleges.

MYTH 2: The standardized tests (ACT, PSAT, SAT) are more important than your high school grades.

Your performance in high school is a better predictor of college success than the standardized tests. Colleges know that. That

does not mean that most colleges won't look at your SAT or ACT scores. Some state institutions where they have far more applicants than they can fairly assess may use scores to determine if you are eligible.

MYTH 3: You should go to the most prestigious college to which you are admitted.

You should go to the college that "fits" you best. If it happens to be prestigious, that's fine. However, fit has to do with how you feel when you are on campus, the match with how you learn and how the professors teach, and the academic pressure you can handle. If the college and you are not a good match, you will be unhappy regardless of the prestige.

MYTH 4: You can't get into a selective college if you did poorly in ninth and tenth grade.

Colleges look for improvement in performance as a sign that you can and will do the work. In fact, a vast improvement as a junior and senior indicates to a college that you have settled down. However, do not expect to catch up for three poor years in

one good semester as a senior.

MYTH 5: If I haven't heard of a college or university, it can't be very good.

You may not hear of many of the nation's finest colleges until you are well into your adult life. Athletics on television is how most colleges get to be known, but many colleges do not get that kind of exposure. Some of the nation's finest colleges don't play big-time athletics. Judge a college on its own merits. Don't let name recognition determine a good or bad college.

MYTH 6: The best time to visit colleges is after you have been admitted.

Many students have fallen for this myth only to find that none of the colleges to which they were admitted "felt" right when they visited. If possible, visit before you apply and again after you have been admitted. If you can visit only once, make it before you apply.

Source: College Trends



Tips On College Funding For Parents

- Dave Bromeier, CFE[®], ChFC[®], Investment Advisor

According to The College Board, the average tuition and fees at a 4-year public College has increased by 5.6% annually over the last 10 years. With college tuition continuing to increase every year, it's hard to imagine anyone can pay for all of it outright.

There are 4 ways to pay for college:

1. Saving
2. Investing
3. Borrowing
4. Financial Aid Programs

Saving is a great start to get on a right track but will not sustain the money needed for tuition due to the low rate of return.

Investing is a better option however there are risks involved in all types of investments. Careful consideration must be made especially with a short term horizon until college.

Borrowing through student loans may provide a way to supplement the out of pocket cost for college. However, you must have a better

understanding between a subsidized and non-subsidized loan.

Financial aid programs are available for students who apply ahead of everyone. This can be a combination of grants, scholarships and work-study programs.

While tuition costs continue to rise, a plan that combines savings, investing and financial aid programs can put a college education within reach of almost anyone.



HIFE



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HIFE Awards \$150,000 To 39 High School Seniors Nationwide

In an effort in preparing students for their college career, HIFE is also a great advocate in helping deserving students through its HIFE College Scholarship Program (CSP).

To qualify for the HIFE CSP, the student must first be enrolled in the HIFE College Planning Program. Next, HIFE CSP Board evaluates each student carefully

on a merit or need basis. A recommendation is provided to the HIFE CSP Board from the HIFE College Coaches as a result of the student's effort in working with the Coaches.

HIFE allocates a portion of its own revenues to programs that will benefit students who are in their senior year in high school and entering college. The amount is

determined based on the funds available as well as the tuition cost for the student. The amount of scholarships range anywhere from \$2,000 - \$5,000.

Since November 2012, HIFE has given a total amount of \$150,000 to 39 students averaging almost \$3,850 per student.

Messages From CPP Consultants

"Hello HIFE CPP Team: Thank you very much for your diligent work and absolutely awesome support. I can't tell you how much I value your support, even with just a simple question. You have always been there to help and make me look so "smart" in the field and that in itself is not an easy task. :) Thank you so much."
- Matthew Do (San Jose, CA)

"People are so eager to learn how to plan for their kids' education. They love the fact that HIFE is a non-profit 501c(3) organization. I personally have done several CPP classes and each class has had multiple students enrolled in the program. I went to Dallas and was approved by HIFE to conduct a class for a small group of about 8 families at one of the churches in Garland, TX. I personally sat down and talked to 3 families after the class and got 3 students enrolled. Also, I did 3 personal one-on-ones with 3 other families at their home the 2nd time I was there. All 3 families enrolled." - Ann Nguyen (Houston, TX)

HIFE CPP Honor Roll: Top CPP College Consultants

- | | | |
|------------------|-------------------|----------------|
| 1. Ann Nguyen | 6. Tamdan Hoang | 11. Van Ly |
| 2. Alicia Nguyen | 7. Johnny Mehrian | 12. Ada Yeung |
| 3. Frank Duong | 8. Noel Remegio | 13. Diane Chau |
| 4. Matthew Do | 9. Angie Calvillo | 14. Gary Yip |
| 5. Nancy Nguyen | 10. Brad Hamada | 15. Nancy Wu |

Coach's Corner

On behalf of the coaches, a big hello and thank you for introducing us to some incredible students. We are extremely excited about what is going on with scholarships. Just in the last week, we have students who have received \$5,500 in scholarships and another two with whom we are waiting on the final notice for a

total of over \$35,500. That is over \$41,000 in one week. This is an extremely exciting time for our students and their families.

You may have noticed in our emails that we are asking students to verify the scholarships they are applying for. This will help us track the scholarships which is critical for

our success. In addition to supporting us with that request, we want to remind everyone that we need accurate email addresses and phone numbers.

Once again, thank you for all you do. Your support is great!!!

Coach Constance