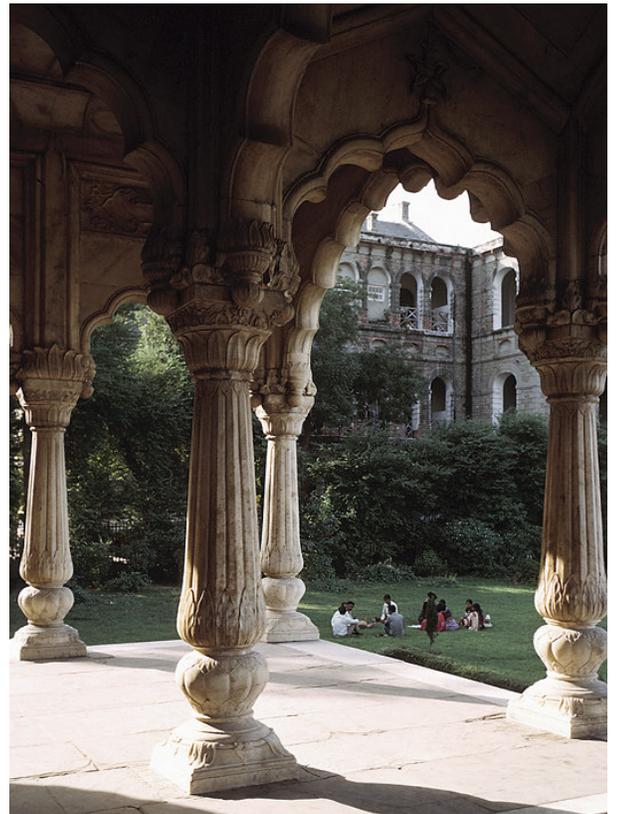


AMEDF

American Education Foundation | Ensuring College Success

SCHOLARS PROGRAM™



MISSION: Ensure college success by providing personalized, reliable, objective and affordable guidance to help parents and students make informed decisions about college.

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Scholars Program™

Looking to improve college readiness? Chart a path to college success BEFORE your child enrolls in college to avert mistakes and remove major barriers to college completion!

We can help you chart a path to college success and maximize your investment in education. **AMEDF Scholars Program™** is a comprehensive, multi-component curriculum of self-study exercises, classroom learning, tools, research, and one on one advising that covers all aspects of preparing for college.

Completed over a 3 to 12 month timeframe based on your child's year in high school, you have the option to complete only components matched to your needs, or all of the components, for the same tuition. From exploring career options, selecting colleges, overcoming admissions barriers, determining financial aid eligibility to evaluating budget options, the **Scholars Program™** will help determine the most suitable education path based on your needs and circumstances.

Participants in the **Scholars Program™** have successfully gained admissions to some of America's top colleges:

<i>Allegheny College</i>	<i>Hobart College</i>
<i>American University</i>	<i>Ithaca College</i>
<i>Amherst College</i>	<i>John Carroll U</i>
<i>Boston College</i>	<i>Johns Hopkins U</i>
<i>Boston University</i>	<i>Lehigh University</i>
<i>Brown University</i>	<i>Nazareth College</i>
<i>Bucknell University</i>	<i>Niagara Univ.</i>
<i>Carnegie-Mellon</i>	<i>Princeton Univ.</i>
<i>Case Western</i>	<i>Roch Inst of Tech</i>
<i>Colgate University</i>	<i>RPI</i>
<i>Cornell University</i>	<i>St. Bonaventure</i>
<i>Dartmouth College</i>	<i>SUNY Geneseo</i>
<i>Fordham University</i>	<i>Union College</i>
<i>Gannon University</i>	<i>Univ. of Rochester</i>
<i>George Washington U.</i>	<i>Williams College</i>
<i>Hamilton College</i>	<i>Yale University</i>

CAREER & COLLEGE EXPLORATION The successful integration of career interest, majors, and college is essential for success. This component of the **Scholars Program™** helps you achieve this proper integration through two classes, online research and self-study exercises. Using integrated assessment tools for self-exploration and relevant databases, you and your child can explore and select the right career, major and college to minimize time to completion and maximize future potential.

COLLEGE AID & FINANCING A myriad of financial aid, scholarships, tax benefits, and financing options are available to help make college affordable. These options are complex, however, and require careful integration. This component of the **Scholars Program™** helps you coordinate financial aid, tax incentives, loan options, budgeting, and other resources into a cohesive plan. Using financial tools and relevant databases of need-based aid, non-need based aid, tuition discounts, scholarships and tax benefits; you can determine the best sources of funding based on your circumstances and integrate them to maximize total benefit and minimize expenses.

ONE ON ONE ADVISING You will be assigned a Program Advisor to customize and coordinate your completion of various components of the **Scholars Program™** to your individual circumstances. Your Program Advisor will help you examine various attributes of your finances, estimate your Expected Family Contribution (EFC), evaluate strategies to improve aid eligibility, determine how much college costs you can afford, examine college financing options, and evaluate the impact of paying college costs on other important needs**. Your Program Advisor will also help you organize activities, monitor progress and improve readiness for college.

PROGRAM ELIGIBILITY Enrollment is open to families with a high school sophomore, junior or senior (fall semester) that have completed AMEDF's "Everything You Need to Better Prepare for College" workshop.

PROGRAM TUITION & SUBSIDY The AMEDF *Scholars Program*[™] is subsidized by AMEDF at the 70%, 85% or 100% level based on family income. The resulting tuition for enrollment is \$300, \$150 or \$0 depending on the level of subsidy provided. This 3-tiered subsidy is designed to maintain program affordability regardless of family financial circumstances.

The subsidy level provided is based on the *Federal Free and Reduced Lunch Income Eligibility Guidelines* each year. Subsidy level eligibility is determined based on income information reviewed during the session 2 component of "Everything You Need to Better Prepare for College" workshop. For exact details, please visit www.AMEDF.org.

AMEDF supports the *Scholars Program*[™] through fund raising and generous discounts from service providers. The chart below compares the *Scholars Program*[™] tuition with normalized costs without AMEDF subsidy:

<u>PROGRAM COMPONENT</u>	<u>Tuition with 70% Subsidy</u>	<u>Tuition with 85% Subsidy</u>	<u>Tuition with 100% Subsidy</u>	<u>REGULAR RATE</u>
Classroom:				
Career Selection	\$ 12.50	\$ 0	\$ 0	\$ 125.00
College Choices	\$ 12.50	\$ 0	\$ 0	\$ 125.00
College Financial Aid	\$ 12.50	\$ 0	\$ 0	\$ 125.00
College Financing	\$ 12.50	\$ 0	\$ 0	\$ 125.00
Self Study:				
Online account	\$ 0	\$ 0	\$ 0	\$ 60.00*
Lesson plans	\$ 0	\$ 0	\$ 0	***
Admin and materials:	\$ 100.00	\$ 100.00	\$ 0	***
One on One Advisory Sessions:				
Orientation session	\$ 12.50	\$ 12.50	\$ 0	\$ 125.00
Advisory session 1	\$ 12.50	\$ 12.50	\$ 0	\$ 125.00
Advisory session 2	\$ 12.50	\$ 12.50	\$ 0	\$ 125.00
Advisory session 3	\$ 12.50	\$ 12.50	\$ 0	\$ 125.00
Charitable Contribution:	\$ 100.00	\$ 0	\$ 0	***
Total:	\$ 300	\$ 150	\$ 0	\$1,060**

Please note:

* Based on 3 years of access provided by AMEDF.

** This program is not intended to, and should not be construed as, providing financial advice. Always check with a qualified financial professional before implementing any financial strategies. The AMEDF is not a financial advisory firm and does not provide financial advice. Services provided by financial advisers as *Scholars Program*[™] Advisors are independent of the AMEDF.

*** Not commercially available.

Frequently Asked Questions (FAQ):

Q: **What is the *Scholars Program*™?**

A: The *Scholars Program*™ is an experiential process focused on activities and exposure to improve readiness for college. The financial components help parents research college expenses, identify available aid and develop a funding plan to improve financial readiness for college. The career and college components help students explore career interests, align current and future academic plans, match expectations to realities, and find suitable colleges.

Q: **How long does it take to complete the program?**

A: The *Scholars Program*™ is designed to be completed over a 3 to 12 month timeframe based on your child's year in high school. In a typical 3-month enrollment, about one to two hours per week is needed to complete the various components of the program.

Q: **Why does the AMEDF charge tuition for the *Scholars Program*™?**

A: The primary reason for charging tuition is to motivate families to complete program components on a timely basis. Tuition also funds other AMEDF initiatives to help more families.

Q: **How is tuition determined?**

A: The 3 subsidy levels based on family income (70%, 85% or 100%) are designed to make the program affordable regardless of financial circumstances. For the neediest families (based on income guidelines in the reduced and free lunch program), the program is fully subsidized and free to the neediest families.

Q: **What research underlies the components of the *Scholars Program*™?**

A: **AMEDF *Scholars Program*™** is designed to accommodate families of ALL economic backgrounds, including non-Pell Grant eligible students, unlike many popular college access programs that focus primarily on the needs of economically disadvantaged students****. Although **AMEDF *Scholars Program*™** draws from some of the same underlying principals and academic research, there are key differences in process and

implementation. The *Scholars Program*™ provides a Program Advisor for ongoing guidance to parents and students, an abbreviated 3 to 12-month timeframe to complete the curriculum, flexible components that can be mixed and re-ordered based on a family's specific needs and an overall goal to promote college access, degree completion AND career success.

Q: **What is the role of the Program Advisor?**

A: Inadequate financial preparation and the overuse of online, self guided resources are major causes of confusion and college attrition. **AMEDF** programs, including the *Scholars Program*™, address these gaps by focusing on face to face guidance provided by professionals. **AMEDF** contracts professional financial advisers to serve in program instruction roles since they have the requisite financial knowledge to assist with funding college costs and are experienced with providing face to face guidance.

Q: **What are the qualifications of the Program Advisor?**

A: Financial advisers contracted by **AMEDF** are required to sign agreements with both **AMEDF** and program participants. Check these documents for additional details. **AMEDF** requires advisors to pass an annual internal certification exam, engage in continuing education and adhere to **AMEDF's** protocols on ethics and professionalism. Program Advisors are not employees of the **AMEDF**. They are licensed professionals contracted for this service.

Q: **Is the AMEDF affiliated with any other organizations?**

A: **AMEDF** is a member of the *National College Access Network* (NCAN), a nationwide not-for-profit membership of almost two hundred college access initiatives, and *College Board*, a not-for-profit membership of secondary schools, colleges and other education organizations. Although **AMEDF** is a voluntary member of these organizations, it is not a school. **AMEDF** is an independent, not-for-profit community benefit organization with a mission to ensure college success.

**** *Parents and Counselors Together (PACT) and Families, Counselors, and Communities Together (FCCT) initiatives from NACAC; College Ed, a 6-year, 56 component curriculum from College Board; NCES's Career Voyages are some examples.*