

# Allowances, Colleges, and Financial Aid ... Oh my! A trio of experts prepares & guides you.

## **Raising Financially Responsible Children**

For parents of children ages 2-18. Wed. Jan. 18, 7-8 pm. RSVP.

Presented by Caleb Harty, Financial Planner with New York Life. The seminar is based on the book *Money Doesn't Grow on Trees* by renowned family and children's expert Neale S. Godfrey. Harty will offer tips on how to encourage children to be "thoughtful savers, careful spenders, and intentional givers."



## **Demystifying the College Application Process**

For parents & students, Wed. Feb. 1, 6:30-8 pm.

Presented by Laine Averback, of College Concierge. Connecting your child to his/her future with the "best" fit for college...priceless! Learn the ins-and-outs of this proclaimed "daunting" process; learn that it does NOT have to be divisive, difficult, or discouraging! Presenting an array of absolute "musts" for high school juniors, seniors, and their parents who want to find and successfully graduate from the college or university of their choice.

## **College Financial Aid Planning**

For parents and students, Thur. Feb. 9, 6-7:30 pm.

Presented by Certified College Planning Specialist Jim Femia. There are billions of dollars available in need-based and merit-based aid available every year to assist students in paying for college. In order to receive financial aid however, the proper paperwork must be submitted accurately and on time. Many of these forms, FAFSA, CSS Profile, Institutional Forms, etc. can be longer and more complicated than the federal tax forms. This workshop is designed to introduce the financial aid process and provide helpful hints to potentially increase your financial aid eligibility.

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