



"I'm putting strategies in place to put my 4 children through college following your advice and guidelines!"

— Susan P., Parent

The HEFAR Group is a non-profit company dedicated to helping families qualify for all of the grants, scholarships, and financial aid they are entitled to. We strive to make a college education more affordable for everyone. We are the leading authority on the college funding and financial aid process as all of our college planning specialists are highly trained and meet rigorous certification requirements. In fact, many of our advisors are in a select minority of advisors in the Country that have earned the Certified College Planning Specialist (CCPS) designation.



As a non-profit company, our college planning services are completely FREE! Call today to meet with a college planning specialist and let us show you how you can qualify for more grants, scholarships and financial aid.

602-396-7840

The Certified College Planning Specialists at The HEFAR Group have the resources and experience to guide you on your way.

We can help you with:

- Grants
- Scholarships
- Student College Resources
- Understanding the Financial Aid Process
- Calculating Your Expected Family Contribution
- Increasing Your Eligibility for Free Financial Aid
- Analyzing Schools and Financial Aid Award Packages
- Completing the FAFSA Form Accurately and On-Time
- Completing the CSS Profile Form Accurately and On-Time
- Avoiding Costly Mistakes in the Financial Aid Process
- Negotiating Financial Aid Award Packages with Schools
- Hope and Lifetime Learning Tax Credits
- Funding College Without Going Broke



Qualifying for More Financial Aid

The most important factor in qualifying for more grants, scholarships, and financial aid is reducing your Expected Family Contribution (EFC). Your EFC is the amount that the Federal Government believes your family can afford to pay for college. Schools will award financial aid packages for everything over your EFC. If your EFC is reduced, you will qualify for more grants, scholarships, and financial aid at any college you are considering. There are many things you can do to reduce your EFC and put yourself in position to qualify for more financial aid; you just have to know what to do. The Certified College Planning Specialists at the HEFAR Group can show you how to reduce your EFC as much as possible for your situation. We specialize in helping families to understand the college planning process so they know what to do to pay less for college.

Analyze and Select the Right Schools

When considering schools, the cost of attendance is irrelevant. What matters is how much your family will actually pay for your student to attend each school. Understand that schools are not equal. Some schools have a lot of money and can afford to offer you a great financial aid award package while others have very little money and cannot afford to help you pay for your student's college education at all. It is important to analyze and select schools that will offer you a good financial aid award package. With financial aid, it is entirely possible that you pay less to attend a school that costs \$50,000 per year than you would to attend a less expensive in-state school.

The HEFAR Group can help you analyze all of the colleges you are considering to determine how much you will actually pay for each school after factoring in the grants, scholarships, and financial aid your family can expect to receive at each school. We can also help you identify other schools that will offer your family better financial aid award packages. In fact, we have a list of every school in the country that will give you a financial aid award package to meet at least 80% of need.

"Your company has given me the peace of mind I've been trying to achieve and I can't thank you enough for that!"

—Marlene R., Parent

Our FREE College Planning Service

Call today to meet with a college planning specialist and take advantage of our FREE college planning service. As a non-profit company, we are a valuable resource for you throughout the financial aid process. You will receive a college planning report that will estimate your current EFC and identify everything you can do to reduce that EFC as much as possible for your situation. Then, your report will analyze the schools you are considering so you can see what kind of financial aid packages you will receive from each school. Lastly, your report contains an answer key for both the FAFSA form and the CSS Profile form so you avoid any costly mistakes when completing your financial aid forms.

We will help you qualify for more in grants, scholarships, and financial aid so you pay less for college. We will also help you create strategies to pay for your portion of college expenses without going broke or sacrificing your own financial goals. The financial aid process can be intimidating and overwhelming. Don't try to get through it on your own and risk costly mistakes. We are the authority on the financial aid process and we can help guide you through it.

**Simply contact us to meet with a
college planning specialist
602-396-7840 or mail@hefar.org**



"This is such a wonderful service as many of our parents are very stressed about how to pay for college and The HEFAR Group gives them the tools to begin on the right path!"

—Patricia, Counselor