Making College More Affordable

Tax Credits, Tax Deductions, and Tax-Advantaged Savings / Investment Plans

Presented by:

Cedarville University
Parent Prep

December 2, 2013
Kim Jenerette
Executive Director of Financial Aid

• 20 years in higher education
• Father of a college senior, junior, and freshman
G. Mike Crawford, CFP®, CCPS
College For Less, Inc.

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Michael W. Smith, CPA
937.297.3400 x 3126
A. Early look at the “estimated” Expected Family Contribution (EFC)

B. Determine if your family will be eligible for Federal Financial Aid
Net Price Calculator

- Required of schools (October 29, 2011)
- NPC templates vary
- Be sure you are comparing accurate figures from school to school
- Generally, the US Department of Education allows a three year window
- Cedarville NPC site: http://www.cedarville.edu/Offices/Financial-Aid/Cost-Information/Block-Pricing.aspx
Am I Dependent or Independent?

1. Were you born before Jan. 1, 1991?
2. Are you married? (Answer “Yes” if you are separated but not divorced.)
3. At the beginning of the 2014–15 school year, will you be working on a master's or doctorate degree program (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
4. Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
5. Are you a veteran of the U.S. armed forces?*
6. Do you have children who will receive more than half of their support from you between July 1, 2014, and June 30, 2015?
7. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2015?
8. At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
9. Has it been decided by a court in your state of legal residence that you are an emancipated minor or that you are in a legal guardianship?
10. At any time on or after July 1, 2013, were you determined to be an unaccompanied youth who was homeless, as determined by (a) your high school or district homeless liaison or (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development?
11. At any time on or after July 1, 2013, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

If you answered **YES** to any of these questions for federal student aid purposes:
You are considered an **Independent Student**.


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FAFSA 2014 - 2015
What Information Do I Need When I Fill Out the FAFSA?

- Your SSN
- Your parents’ SSN’s as required
- Your driver’s license number
- Your Alien Registration Number (non-US citizen’s)
- Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if married), or for your parents (if you dependent) • If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information • Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2014–15 FAFSA, you will need 2013 tax information
- Records of your untaxed benefits, such as child support received, interest income, and veterans non-education benefits, for you, and for your parents if you are providing parent information
- Information on cash, savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

Source: http://studentaid.ed.gov/students/attachments/siteresources/WhatInfoforFAFSA.pdf
Making College More Affordable

Combine Multiple Strategies to Achieve Maximum Financial Success

• Academic Strategies
• Financial Aid Rules & Opportunities
• Tax Strategies
• Cash Flow Strategies
Undergraduate Student Aid by Source and Type (in billions), 2012-13

NOTE: Percentages may not sum to 100 and components may not sum to total because of rounding. See Notes and Sources for a list of programs included in federal grant programs. Nonfederal loans are not included because they involve no subsidy and are not actually a form of financial aid.

SOURCE: Trends in Student Aid website (trends.collegeboard.org), Table 1A.
College Debt

The average student graduated from college in the year 2013 with:

~$35,000 in college debt (CNN Money)
Cohort Default Rate’s – FY 2011

- National Average – 10%
- Private Schools – 5.2%
- Public Schools – 9.6%
- Proprietary Schools – 13.6%

- Student loan debt has surpassed credit card debt.
  (Source: The Federal Reserve Bank of New York)
Paying For College

1. Your Money
2. Other People’s Money
3. Education Tax Benefits
1. Your Money

A. Parent’s Current Income / Employer Benefits
B. Parent’s Savings / Investments
C. Parent’s Borrowing
D. Student’s Current Income
E. Student’s Savings / Investments
F. Student’s Borrowing
G. Lower-Cost Course Credits
2. Other People’s Money

A. Gifts
B. Federal Grants
C. State Grants
D. Guaranteed Scholarships
E. Private Scholarships
F. Contests for Scholarships
Undergraduate Student Aid by Source and Type (in billions), 2012-13

**Figure 2A**
Undergraduate Student Aid by Source and Type (in Billions), 2012-13

Private and Employer Grants ($9.8) - 5%
Federal Grant Programs Other Than Pell ($13.0) - 7%
Institutional Grants ($34.9) - 19%
Federal Pell Grants ($32.3) - 17%
State Grants ($9.6) - 5%
Federal Work-Study ($0.9) - <1%
Federal Education Tax Credits and Deductions ($16.9) - 9%
Federal Loans ($67.8) - 37%

$185.1 Billion

**Note:** Percentages may not sum to 100 and components may not sum to total because of rounding. See Notes and Sources for a list of programs included in federal grant programs. Nonfederal loans are not included because they involve no subsidy and are not actually a form of financial aid.

**Source:** Trends in Student Aid website (trends.collegeboard.org), Table 1A.
3. Education Tax Benefits

Tax Benefits for Education – IRS Publication 970

A. Tax Credits
1. American Opportunity Credit
2. Lifetime Learning Credit

B. Tax Deductions
1. Tuition and Fees Deduction
2. Student Loan Interest Deduction
3. Student Loan Cancellations and Repayment Assistance
3. **Education Tax Benefits**

   **Tax Benefits for Education – IRS Publication 970**

C. Tax-Advantaged Savings / Investment Plans

1. Coverdell Education Savings Account (ESA)

2. Qualified Tuition Program – 529 Plans

3. IRA Early Distribution – Education Exception

4. Education Savings Bond Program – Series I or Series EE after 1989

5. Custodial Accounts – UTMA or UGMA

6. Stocks, Bonds, Mutual Funds, Real Estate…. 
<table>
<thead>
<tr>
<th>Form 1040 (2012)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tax and Credits</strong></td>
</tr>
<tr>
<td><strong>Standard Deduction for—</strong></td>
</tr>
<tr>
<td>People who check any box on line 38a or 38b or who can be claimed as a dependent, see instructions.</td>
</tr>
<tr>
<td>All others: Single or Married filing separately, $5,950. Married filing jointly or Qualifying widow(er), $11,900. Head of household, $8,700.</td>
</tr>
<tr>
<td><strong>Itemized deductions (from Schedule A) or your standard deduction (see left margin)</strong></td>
</tr>
<tr>
<td>Subtract line 40 from line 38.</td>
</tr>
<tr>
<td>Exemptions. Multiply $3,600 by the number on line 6d.</td>
</tr>
<tr>
<td><strong>Taxable income.</strong> Subtract line 42 from line 41. If line 42 is more than line 41, enter 0.</td>
</tr>
<tr>
<td><strong>Tax (see instructions).</strong> Check if any from: a □ Form(s) 8814 b □ Form 4972 c □ 963 election.</td>
</tr>
<tr>
<td><strong>Alternative minimum tax (see instructions).</strong> Attach Form 6251.</td>
</tr>
<tr>
<td>Add lines 44 and 45.</td>
</tr>
<tr>
<td>Foreign tax credit. Attach Form 1116 if required.</td>
</tr>
<tr>
<td>Credit for child and dependent care expenses. Attach Form 2441.</td>
</tr>
<tr>
<td>Education credits from Form 8863, line 19.</td>
</tr>
<tr>
<td>Retirement savings contributions credit. Attach Form 8880.</td>
</tr>
<tr>
<td>Child tax credit. Attach Schedule 8812 if required.</td>
</tr>
<tr>
<td>Residential energy credits. Attach Form 8869.</td>
</tr>
<tr>
<td>Other credits from Form: a □ 8834 b □ 8801 c □ 8814.</td>
</tr>
<tr>
<td>Add lines 47 through 53. These are your total credits.</td>
</tr>
<tr>
<td>Subtract line 54 from line 46. If line 54 is more than line 46, enter 0.</td>
</tr>
<tr>
<td><strong>Other Taxes</strong></td>
</tr>
<tr>
<td>Self-employment tax. Attach Schedule SE.</td>
</tr>
<tr>
<td>Unreported social security and Medicare tax from Form: a □ 4137 b □ 8919.</td>
</tr>
<tr>
<td>Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required.</td>
</tr>
<tr>
<td>Household employment taxes from Schedule H.</td>
</tr>
<tr>
<td>First-time homebuyer credit repayment. Attach Form 5405 if required.</td>
</tr>
<tr>
<td>Other taxes. Enter code(s) from instructions.</td>
</tr>
<tr>
<td>Add lines 55 through 60. This is your total tax.</td>
</tr>
<tr>
<td><strong>Payments</strong></td>
</tr>
<tr>
<td>If you have a qualifying child, attach Schedule EIC.</td>
</tr>
<tr>
<td>Federal income tax withheld from Forms W-2 and 1099.</td>
</tr>
<tr>
<td>2012 estimated tax payments and amount applied from 2011 return.</td>
</tr>
<tr>
<td>Earned income credit (EIC).</td>
</tr>
<tr>
<td>Nontaxable combat pay election.</td>
</tr>
<tr>
<td>Additional child tax credit. Attach Schedule 8812.</td>
</tr>
<tr>
<td>American opportunity credit from Form 8863, line 8.</td>
</tr>
<tr>
<td>Reserved.</td>
</tr>
<tr>
<td>Amount paid with request for extension to file.</td>
</tr>
<tr>
<td>Excess social security and tier 1 RRTA tax withheld.</td>
</tr>
<tr>
<td>Credit for federal tax on fuels. Attach Form 4136.</td>
</tr>
<tr>
<td>Credits from Form: a □ 2439 b □ Refund c □ 8801 d □ 8865.</td>
</tr>
<tr>
<td>Add lines 62, 63, 64a, and 65 through 71. These are your total payments.</td>
</tr>
<tr>
<td><strong>Refund</strong></td>
</tr>
<tr>
<td>See instructions.</td>
</tr>
<tr>
<td>If line 72 is more than line 61, subtract line 61 from line 72. This is the amount you overpaid.</td>
</tr>
<tr>
<td>Amount of line 73 you want refunded to you. If Form 8888 is attached, check here.</td>
</tr>
<tr>
<td><strong>Amount You Owe</strong></td>
</tr>
<tr>
<td>Subtract line 72 from line 61. For details on how to pay, see instructions.</td>
</tr>
<tr>
<td><strong>Third Party Designee</strong></td>
</tr>
<tr>
<td>Do you want to allow another person to discuss this return with the IRS (see instructions)?</td>
</tr>
<tr>
<td>□ Yes. Complete below. □ No</td>
</tr>
<tr>
<td>Designee’s name □ Phone no. □ Personal identification number (PIN)</td>
</tr>
<tr>
<td><strong>Sign Here</strong></td>
</tr>
<tr>
<td>Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.</td>
</tr>
<tr>
<td>Your signature □ Date □ Your occupation □ Daytime phone number</td>
</tr>
<tr>
<td>Spouse’s signature. If a joint return, both must sign. □ Date □ Spouse’s occupation □</td>
</tr>
<tr>
<td>If the IRS sent you an Identity Protection PIN, enter it here (see instructions).</td>
</tr>
</tbody>
</table>
Tax Credits vs. Tax Deductions

1. Tax Credits

A tax credit is a dollar-for-dollar reduction in your income taxes. If you have a $1,000 tax credit, you will pay $1,000 less income taxes that year, regardless of your income tax bracket.

1. If you qualify for a $2,500 American Opportunity Tax Credit, you will pay $2,500 less income taxes for that year – if you spend that $2,500 on Qualified Education Expenses defined by the American Opportunity Tax Credit.

2. If you qualify for a $2,000 Lifetime Learning Tax Credit, you will pay $2,000 less income taxes for that year – if you spend that $2,000 on Qualified Education Expenses defined by the Lifetime Learning Tax Credit.

2. Tax Deductions

A tax deduction reduces your Adjusted Gross Income (AGI). The amount of your tax deduction depends on your marginal income tax rate.
## 2013 IRS Tax Brackets

<table>
<thead>
<tr>
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<th>Single</th>
<th>Married Filing Jointly</th>
<th>Head of Household</th>
</tr>
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<tbody>
<tr>
<td>10% Bracket</td>
<td>$0 – $8,924</td>
<td>0 – $17,849</td>
<td>$0 – $12,749</td>
</tr>
<tr>
<td>15% Bracket</td>
<td>$8,925 – $36,249</td>
<td>$17,850 – $72,499</td>
<td>$12,750 – $48,599</td>
</tr>
<tr>
<td>25% Bracket</td>
<td>$36,250 – $87,849</td>
<td>$72,500 – $146,399</td>
<td>$48,600 – $125,449</td>
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<tr>
<td>28% Bracket</td>
<td>$87,850 – $183,249</td>
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<td>33% Bracket</td>
<td>$183,250 – $398,349</td>
<td>$223,050 – $398,349</td>
<td>$203,150 – $398,349</td>
</tr>
<tr>
<td>39.6% Bracket</td>
<td>$400,000+</td>
<td>$450,000+</td>
<td>$425,000+</td>
</tr>
</tbody>
</table>
Education Tax Benefits

A. Tax Credits

1. American Opportunity Credit

2. Lifetime Learning Credit
American Opportunity Credit
Expires December, 2017

A. Benefits
1. Up to $2,500 tax credit per college student, per year
2. Qualified Education Expense - Tuition, Fees, Books, Supplies, Equipment

B. Restrictions / Issues
1. Only for 1st four years of post-secondary education
2. Must be pursuing an undergraduate degree or educational credential
3. Must be enrolled at least half time for one academic period
4. No felony drug conviction on student’s record
5. Modified AGI Limits – MFJ $160,000 - $180,000
S and HOH $ 80,000 - $ 90,000
6. Can not be used for Room and Board, Primary and Secondary Education, Tutoring, Day Programs

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Lifetime Learning Credit

A. Benefits
   1. Up to $2,000 tax credit per tax return
   2. Qualified Education Expense - Tuition, Fees
      (Books, Supplies, Equipment-if required by the Institution as a condition of enrollment)

B. Restrictions / Issues
   1. Unlimited number of years
   2. Must be enrolled in a course that is part of a postsecondary degree program or to acquire/improve job skills
   3. Must be enrolled at least half time for one academic period
   4. Modified AGI Limits – MFJ $107,000 - $127,000
      S and HOH $ 53,000 - $ 63,000
Education Tax Benefits

B. Tax Deductions
   1. Tuition and Fees Deduction
   2. Student Loan Interest Deduction
   3. Student Loan Cancellations and Repayment Assistance
### 2013 IRS Tax Brackets

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</tr>
<tr>
<td>35% Bracket</td>
<td>$398,350 - $399,999</td>
<td>$398,350 - $449,999</td>
<td>$398,350 - $424,999</td>
</tr>
<tr>
<td>39.6% Bracket</td>
<td>$400,000+</td>
<td>$450,000+</td>
<td>$425,000+</td>
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Tax Credits vs. Tax Deductions

1. **Tax Credits**

   A tax credit is a dollar-for-dollar reduction in your income taxes. If you have a $1,000 tax credit, you will pay $1,000 less income taxes that year, regardless of your income tax bracket.

2. **Tax Deductions**

   A tax deduction reduces your Adjusted Gross Income (AGI). The amount of your tax deduction depends on your marginal income tax rate.

   1. If you are in the 25% tax bracket, a $1,000 tax deduction means you will pay $250 less tax that year.
   2. If you are in the 10% bracket, a $1,000 tax deduction means you’ll pay $100 less tax that year.
Tuition and Fees Deduction

A. Benefits
1. $4,000 - if Modified AGI is less than:
   - MFJ: $130,000
   - S and HOH: $65,000
2. $2,000 - if Modified AGI is less than:
   - MFJ: $160,000
   - S and HOH: $80,000
3. $0 - if Modified AGI is over:
   - MFJ: $160,000
   - S and HOH: $80,000
4. Qualified Education Expense - Tuition, Fees (Books, Supplies, Equipment-if required by the Institution as a condition of enrollment)

B. Restrictions / Issues
1. Student must be the taxpayer, spouse, or a dependent of the taxpayer who claims an exemption
2. Must be enrolled in one or more courses and have a high school diploma or GED
“Pick One”

Only **ONE** of these Education Benefits **per student, per year**

1. American Opportunity Credit
2. Lifetime Learning Credit
3. Tuition and Fees Deduction
College Planning Resources
Paying For College

1. Guidance Counselors
2. Academic Advisors
3. College -- Admissions / Financial Aid
4. IRS Publication 970
5. studentaid.ed.gov
6. College Board – College Trends
7. Tax Advisor (CPA / Enrolled Agent / Tax Attorney)
8. Attorney (Tax Planning / Estate Planning)
9. Investment Advisor (Certified Financial Planner)
10. Internal Revenue Service – Help Line
Student Loan Interest Deduction

A. **Benefits**
   1. Up to $2,500 tax deduction for interest paid during the calendar year on Qualified Student Loans

B. **Restrictions / Issues**
   1. Interest is deductible only if taxpayer has a legal obligation to make interest payments under the terms of the loan
   2. Student must be the taxpayer, spouse, or a person who was a dependent when the loan was originated
   3. Student must be enrolled at least half-time in a degree or certificate program
   4. Modified AGI Limits – MFJ $125,000 - $155,000  
      S and HOH $ 60,000 - $ 75,000
Student Loan Cancellations and Repayment Assistance

A. Two types of student loan assistance may be tax free

1. Student Loan Cancellation

   The loan must contain a provision that all or part of the debt will be canceled if you work for a certain period of time, in certain professions, for a broad class of employers:
   - Government
   - Tax-exempt Public Benefit Corporations
   - Eligible Educational Institutions

2. Student Loan Repayment Assistance

   Loan repayment for those who work in public service occupations or in areas of unmet needs.
   - National Health Service
   - Public Health Service
   - Law school LRAP
Education Tax Benefits

C. Tax-Advantaged Savings / Investment Plans

1. Coverdell Education Savings Account (ESA)
2. Qualified Tuition Program – 529 Plans
3. IRA Early Distribution – Education Exception
4. Education Savings Bond Program – Series I or Series EE after 1989
5. Custodial Accounts – UTMA or UGMA
6. Stocks, Bonds, Mutual Funds, Real Estate….
Coverdell Education Savings Account (ESA)

A. Benefits
1. $2,000 per year is the maximum contribution per beneficiary
2. Earnings accumulate tax-free
3. Qualified Education Expense - Tuition, Fees, Books, Supplies, Equipment, Room and Board, Primary and Secondary Education, Tutoring, Day Programs
4. No limit on number of ESA accounts per beneficiary
5. Any individual or entity can contribute to the beneficiary’s ESA

B. Restrictions / Issues
1. No contributions after beneficiary is age 18 (except special needs students)
2. Modified AGI Limits – MFJ $190,000 - $220,000
   S and HOH $ 95,000 - $110,000
Qualified Tuition Program (QTP) 529 Plans

A. Benefits
   1. Earnings accumulate tax-free
   2. Qualified Education Expense - Tuition, Fees, Books, Supplies, Equipment, Room and Board, Computer, Internet
   3. No AGI Limits
   4. Owner and Beneficiary of QTP may be unrelated
   5. State Income Tax Deduction

B. Restrictions / Issues
   1. QTP are not short-term investments – need time to accumulate
   2. Account contribution limits are set by each plan
   3. No annual contribution limit
   4. Select 529 Plans cautiously – beware of large fees and low returns
IRA Early Distributions – Education Exception

A. Benefits
1. The Education Exception permits early IRA withdrawals (before age 59 ½) without incurring the 10% early withdrawal penalty
2. Earnings accumulate tax-free
3. Qualified Education Expense - Tuition, Fees, Books, Supplies, Equipment, Room and Board,
4. Valid for both Traditional IRA’s and Roth IRA’s
5. No AGI Limits

B. Restrictions / Issues
1. IRA’s are not short-term investments – need time to accumulate
Education Savings Bond Program

Series I or Series EE after 1989

A. Benefits
1. Savings Bond Interest from income of bonds cashed in under the Education Savings Bond Program are excluded from taxation
2. Earnings accumulate tax-free
3. Tuition and Fees

B. Restrictions / Issues
1. Owner must be at least 24 years old before the bond’s issue date
2. Must be issued in the name of the taxpayer and/or spouse – no other co-owners are allowed
3. Modified AGI Limits –
   - MFJ $109,250 - $139,250
   - S and HOH $ 72,850 - $ 87,850
Custodial Accounts – UTMA or UGMA

A. **Benefits**
   1. Assets in a Custodial Account belongs to the minor child
   2. The objective of the Custodial Account is to have the Custodian manage the financial assets until the child is no longer a minor
   3. Income within the Custodial Account is taxed to the minor – typically at a lower tax rate than their parent

B. **Restrictions / Issues**
   1. In most states the minor child assumes control of the Custodial Account at age 21
   2. The child may be subject to the “Kiddie Tax”, if they are under age 24
   3. Consider: Using UTMA or UGMA resources for student needs prior to filing FAFSA or Rolling over to a Qualified Tuition Plan (529).
Stocks, Bonds, Mutual Funds, Real Estate, …..

A. Benefits

1. Consider Tax-Efficient Mutual Funds

2. Utilize Long-Term Capital Gains for Stocks, Bonds and Real Estate

3. If appropriate, have your student utilize Rental Property as a business platform to create tax-efficient income for college.

B. Restrictions / Issues

1. Stocks, Bonds, Mutual Funds, and Real Estate tend not to be short-term investments – need time to accumulate
Making College More Affordable

Combine Multiple Strategies to Achieve Maximum Financial Success

• Academic Strategies
• Financial Aid Rules & Opportunities
• Tax Strategies
• Cash Flow Strategies
It is Your Time!

Send In Your Questions

Let’s Talk
● Why do Students Drop Out of College?

● How do we Empower Students for College – and Beyond?
3 Major Reasons Why Students Drop Out of College

1. Lack of Personal Financial Management Skills
   Many students do not control their spending
   They waste their resources.

2. Lack of Time and Project Management Skills
   Many students do not manage their time well.
   They lack time management disciplines and become overwhelmed.

3. Lack of Direction, Focus, and Long-Term Preparation
   Most students have not planned beyond college.
   They lack a passionate focus and purpose.
   They give up when the work becomes difficult.
Preparing Students for College and Beyond
By Empowering Students to:

1. Graduate Successfully from College
2. Graduate Debt-Free
3. Graduate Well-Educated in their Chosen 1st Career Field
4. Graduate with extensive Work Experience and Career Connections in their Chosen 1st Career Field
5. Graduate with the Knowledge, Skills, Vision and Connections, so that they can be an Expert and Leader in their 1st Career Field within 5 to 10 years
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