



## **What to Bring to Your First Meeting**

*To make your first appointment as productive as possible please bring the following items with you:*

**A driver's license, passport or other government issued photo ID** (The U.S. Patriot Act requires us to verify the identity of all clients as part of the government's efforts to combat terrorism and money laundering.)

**GPA, ACT/SAT test scores** (if available)

**A list of all colleges that you or your student(s) want to consider** (try to do some homework on the list of schools that we sent to you and see if you'd like to consider any of those)

**Names, DOB's, and grade level of all siblings of the student**

### **Recent statements for all financial accounts, including:**

- Checking & Savings Accounts
- Money Market Accounts
- CD's
- Investment Accounts
- IRAs, 401(k)'s and other retirement/pension accounts
- Annuity Statements
- Ownership statements for any Business Accounts

### **Information on all real estate, including**

- Current value
- Type of mortgage, interest rate, monthly payment & remaining balance
- A copy of your most recent mortgage bill

### **Insurance policies, including:**

- Life Insurance
- Disability
- Long-Term Care
- Homeowners Declarations Page

**A copy of your latest tax return**

**A copy of your 2 most recent pay stubs from each job**

**A copy of your W2's for the last two years**

**A list of any other financially-valuable assets not mentioned above**

**A list of debts, including amount owed, for such debts as:**

- Credit Cards
- Auto Loans
- Personal Loans
- School Loans
- Other

**Be prepared to tell us about your wills and trusts** (such as the extent of estate planning you've done, dates created, etc.)

**Please bring the answers to these questions:**

1. **How much money do you spend each month?**
2. **What is your total monthly income?** (List sources and amounts)
3. **How much money do you contribute to savings or retirement?** (List account, amounts and frequency)
4. **Do you anticipate incurring any major one-time expenses (other than college) in the foreseeable future?** (List items, costs and dates to be incurred)
5. **Do you anticipate any major one-time receipts of income?** (List amounts, sources and dates expected)

**And finally, please bring lots of questions!**

**We're looking forward to working with you to guide you through this financial aid process.**

**See you soon!**

**The HEFAR Group**