

CAPlus is helping kids throughout the MVH

DAYTON - Parents of high school students today are faced with a big dilemma - they want the best for their kids, but when it comes time to choose a college, they don't always know what's best. And, with the astronomical cost of tuition today, they don't know how to pay for it and not sacrifice their retirement goals.

That dilemma has spawned a new niche business called College Assistance Plus (CAPlus). Founded in Rochester, New York, CAPlus is now doing business all over the U.S. and Dayton has one of the newest offices. The

company, featured recently in the NY Times Business/Money section, consults with the families of students grades 9 through 12 to navigate through the entire college selection, application, and financing process.

The company was started when co-founder, Paul Celuch of Rochester, taught money management classes on a volunteer basis at his church. He was astounded when he noticed how many young families were starting their lives together with a huge pile of debt, the results of combined student loans.

"This debt was having a far-

reaching impact on all of their decisions: where they could live, when to start a family, whether or not both parents had to work outside the home. I just thought it was a shame that a college education came with such a high cost and long-term consequences. I wanted to help kids go to college without sacrificing their financial futures to do it," says Celuch.

In Dayton, CAPlus is helping kids throughout the Miami Valley. Lisa Trentman, President of CAPlus Dayton, reports that with all of her clients the goal "is to get students in the right school at the

right price." That can be a huge challenge in today's competitive and complex college environment. "College is an enormous investment today, and I want to make sure families are getting the most for that investment. Different families have different college planning needs, and we offer a variety of resources to meet those needs.

Some families are concerned that the student really has no idea of what they want to study in college, so I offer an assessment tool that exposes them to the occupations they may be interested in based on their skills and preferences. I

also work with the students to make sure they are taking the right high school curriculum, and that they are prepared for the SAT and/or ACT test. With all of the families I work with, I help the student find the colleges that they are best suited for academically, socially AND financially.

That takes time and expertise, but it's worth it in the long run when it increases their chance of success and minimizes student loan debt," says Trentman. CAPlus of Dayton can be reached at 937-898-3883 or Ltrentman@CollegeAssistancePlus.com