

Specialists get best college deals

Services negotiate loans and grants using information parents lack

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Emily Bandemer had her heart set on going to Roberts Wesleyan College.

Her mother and an older brother were graduates of the Chili school. Roberts fulfilled her desire to attend a Christian school and to stay in this part of the state for college.

"I had no second choice, actually," said the freshman from Lima, Livingston County. "And it turned out for the best, I think."

But not without some anxious moments. For a while, it appeared that Roberts wasn't going to come up with a financial package that would allow the Bandemer family to afford Emily's education there.

"Our daughter began resigning herself to the reality of commuting daily to a community college," said her father, Lin.

Then he went a different route and sought help from a specialist, Paul Celuch, one of the owners of College Assistance Plus, a company based in Honeoye Falls that helps students and their parents compare financial aid packages and negotiate favorable ones.

Services such as College Assistance Plus, Brighton's Sarphatie Education Inc. and others give their clients information to which they otherwise wouldn't have access. This allows for negotiation of more favorable packages.

"A four-year college education today compares with the purchase of a residence," Celuch said. "Very few buyers would pay the asking price when negotiating for a home. Why not apply the same strategy and logic when selecting a college for your son or daughter?"

For the Bandemers, the decision to use a financial aid specialist paid off.

"He was able to get them to enhance her package to the point where it was doable," Lin Bandemer said. "And this is only the first year. His service, you pay one time and it's good for the entire college career."

The upfront cost isn't cheap: \$1,250. The fee covers the student for the length of an undergraduate education, since packages can be altered each year, Celuch said. And with many private-school educations costing upward of \$40,000 a year, any edge parents can gain in negotiating financial aid is critical.

Here's how College Assistance Plus's service works:

All the pertinent information



KARIN VON VOIGTLANDER staff photographer

Freshman Emily Bandemer is able to attend Roberts Wesleyan College because a service negotiated loans and grants on her behalf.



Paul Celuch

says parents should apply home-buying strategy to choosing their child's college.

about Emily and her family were fed into a database, which contains a 10-year history of 2,500 colleges and the financial packages they have given according to family income and the student's SAT and/or ACT scores.

"It gives clients the ability to identify schools all over the country prior to a physical visit," Celuch said.

In Emily's case, the database provided 20 colleges across the country that were good matches. Roberts was one of them. She cut that list to less than half a dozen. The others were offering better packages than Roberts.

At that point, Celuch contacted the financial aid office at Roberts Wesleyan.

"One of the colleges we had looked at was Malone College in Ohio," he said. "So I called Roberts up and I said, 'Look, this young lady really wants to go to Roberts but she has a \$5,000 better deal at Malone and the fam-

"Over a four-year career, anyone is going to save more than the investment."

LIN BANDEMER

father who sought a specialist's help for daughter's college dream

ily's just strapped.' And he pulled up their information and said, 'I can see they are tight. How much do you think they need?' I said, 'They need \$3,700.'"

An hour later, the officer called back and made the offer. Now Emily is a resident nursing student at Roberts.

"Paul was able to take the packages and go to Roberts and talk to people that we couldn't access," her father said. "They made some changes on the loan side and the grant side and that made the difference."

"Someone can easily save way more than what they spend in the first year. And then that's times four because we're looking at additional savings down the road, too. Over a four-year career, anyone is going to save more than the investment. That's a very safe statement."

Colleges are big businesses

that are similar to the airlines before deregulation, Celuch said. The secret is to compare the financial packages of as many schools as possible, including those outside the client's geographic region.

But, say Celuch and Sarphatie's Jacke Trama, it is important to be sure you are making apples-to-apples comparisons.

"You could say to the University of Rochester that you have a \$20,000 grant or scholarship from St. John Fisher," Trama said. But that statement wouldn't make an impression because the two schools are too different, she said.

"If you had a \$20,000 scholarship from Brown University and presented it to U of R, of course then they might look at it," she said.

Trama said school may match financial aid packages from other schools only under two con-

Application tips

Some tips from the Department of Education for filling out your Free Application for Federal Student Aid:

■ **Get documents you need**, including Social Security number, driver's license, income tax return, bank statements and investment records.

■ **Print a pre-application worksheet**: See a preview of questions; dependent students can use it to help parents write in info at their convenience.

■ **Establish your eligibility**: Citizens, noncitizens, high school diploma or GED; states may use your FAFSA to award additional aid from their programs.

■ **Make the deadline**: Forms must be received no later than June 30, 2005, 1 a.m. Eastern daylight time, for the 2004-05 school year.

ditions — "if they are in the same academic area as a school of the same caliber or if you can somehow prove that although you may not qualify under federal or state standards, there are some issues why you should be awarded that money." □

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