

The College Money Map

Your step-by-step guide to saving thousands on college costs and only paying for what your family really needs.



Created by College Money Map™ | Family College Affordability Strategist

How to Use This Guide

This guide is your roadmap to understanding where your family stands in the college planning journey and what steps will save you the most money next. You will answer a few short questions, identify your student's stage, and follow your personalized path to the right strategy. Each path connects to one of six focused courses that help families pay less for college without wasting time or money.

Tip: You can print this guide, fill it out digitally, or click the links to explore each recommended next step.



Find Your Starting Point

Answer the question that best fits your family's current situation

Family Situation

Your Next Step

Your student is in 8th–10th grade

→ [Dual Enrollment & Credit Acceleration](#)

Earn college credit early and save thousands later.

Your student is in 11th grade

→ [SAT/ACT Prep](#) for Financial Advantage

Boost test scores to unlock merit-based scholarships. Then begin [Financial Aid Positioning](#) to maximize need-based aid next year.

Your student is in 12th grade

→ [Financial Aid Positioning](#)

Learn how to legally 'hack the formula' and qualify for the most aid when you file.

You have already filed FAFSA or CSS Profile

→ [Financial Aid Positioning](#)

Review your information for accuracy and prepare for Financial Aid Appeals if results seem low.

Your student has already received aid offers

→ [Financial Aid Appeals](#)

Learn how to build a persuasive case for more aid using documentation and timing.

Your student is currently in college

→ [Scholarship Strategy](#)

Find renewable and stackable scholarships that reduce ongoing costs.

Your student is unsure what career path to pursue

→ [College & Career Fit](#)

Help them explore interests and majors before committing to an expensive degree.

Check Your Aid Eligibility Range

Financial aid depends on both income and assets. Use this quick reference to understand where your family fits.

Household Income	Typical Aid Eligibility	Best Next Step
Under \$150,000	High need-based aid potential	Financial Aid Positioning
\$150,000–\$300,000	Moderate need-based and merit aid potential	Financial Aid Positioning + SAT/ACT Prep + Scholarship Strategy
Over \$300,000 and more than \$1M in non-retirement assets	Limited need-based aid	Scholarship Strategy + SAT/ACT Prep + College & Career Fit

Even if your income or assets are above the typical aid cutoff, you can still reduce costs through merit awards, tax planning, and credit acceleration.



Your Next Steps

Every family's journey is unique, but the goal is the same: make college affordable without sacrificing opportunity. Your College Money Map shows where to focus first. Choose the course that matches your family's situation and start moving forward today.

Action Plan:

- Identify your student's current stage using the quiz on page 3.
- Review your financial position using the chart on page 4.
- Choose the course or courses that fit your next step.

Visit CollegeMoneyMap.com/course to explore your next step.

Or explore each course individually:

- [Financial Aid Positioning](#)
- [Scholarship Strategy](#)
- [Financial Aid Appeals](#)
- [College & Career Fit](#)
- [Dual Enrollment & Credit Acceleration](#)
- [SAT/ACT Prep](#)

