

## Gold-Team Financial

The college education is perhaps the most important investment you will make in your life. In order to make your college experience more valuable, it is crucial to understand the associated COSTS of attending a four-year university, as well as the financial resources available to help meet those costs.

### Services

We do provide a one-on-one service for families who seek financial aid for their children's higher education. We are dedicated to guiding you through the financial aid process in a manner that is both effortless and precise.

### Consultants



**Lindy Bell --- MBA, CCSF, RSSA**

Lindy is a licensed College Funding Specialist and holds her Investment Security license specifically in the area of financial and college planning. She has established a good working relationship with many top advisors and organizations from some of the elite private colleges such as Harvard. Over the course of her career as a financial aid consultant, she has delivered the most practical and easy to implement strategies that has saved thousands of families from paying high tuition costs and maximize on their children's' financial aid qualification. In addition, she holds an MBA in the area of finance, in which it gives her an edge in understanding the financial concepts apart from her peers.



**David Sanepour**

After having received his business degree from Cal Poly with top honors, David built on his professional experience by working in many different industries, such as banking, real estate and most recent one the financial industry. He has successfully helped hundreds of families navigate the financial aid process. His expertise parallels his passion and has made him a top expert and financial aid negotiator in the industry. David's skill in drafting distinct financial aid appeal letters has helped multiple families receive thousands of dollars in addition to the initial financial aid award packages.

## What We Do

### **Personalized TimeLine**

What needs to be done and when will it be done? Together, we will meet all financial aid deadlines.

### **FAFSA**

How to fill-out the form correctly, as it relates to the students and parents' financials. This is a gateway application financial aid.

### **CSS**

Identifying the colleges that require College Scholarship Service Profile application. The CSS Profile is an in-depth form, families should expect to need additional documents. These will include their most recently completed tax returns; W-2 forms and other records of current year income; records of untaxed income and benefits; assets; and/or bank statements.

### **Award Letter Analysis & Appeals**

How do you compare your financial aid award letters? Proven strategies to negotiate with schools on behalf of the student for receiving additional aid.

### **Student Loan Counseling**

Understand what it means to borrow money for college. Take control of your student loans before they take control of you.

### **Merit Scholarship**

Our program is designed to help the student locate the most ideal 'Merit Scholarship' akin to the college selected. Currently, there are over 11,000 merit scholarships offered by colleges around the U.S. in the amounts that range from \$2,000 to \$40,000, wherein it includes over 1,500 Full Ride scholarships. By helping you search and identify the most suitable plan in your quest for scholarships, you are going to avoid endless hours navigating through the web and countless search engines. We made sure that your experience accessing different scholarship resources would be convenient and easy to implement. Our powerful software will precisely list the minimum GPA and ACT/SAT scores needed to qualify, and also provide the student with his or her desired college's link for quick access.

## Financial Aid Packages

<b>Gold Team Financial</b>
<b>College Planning Services</b>
<b>Basic Package</b>
<b>Assistance with Filling out FAFSA Forms (Up to 10 Schools)</b>
<b>Assistance with Filling out CSS Forms</b>
<b>Tax Return Document Review</b>
<b>Asset and Income Analysis &amp; Strategic Adjustment</b>
<b>Letter of Appeal (Per School)</b>
<b>Total Services</b>
<b>Premium Package</b>
<b>Assistance with Filling out FAFSA Form</b>
<b>Assistance with Filling out CSS Forms</b>
<b>Asset and Income Analysis &amp; Strategic Adjustment</b>
<b>Tax Return Document Review</b>
<b>Letter of Appeal (Per School)</b>
<b>Business/Farm Report (Per Business/School)</b>
<b>Special Conditions Statement (Divorce Cases)</b>
<b>Total Services</b>
<b>Discounted Rates</b>
<b>Club Membership Per Package Price</b>
<b>One Time Membership Fee</b>
<b>Multiple Student Discount</b>
<b>Repeat Case(s)</b>