



The CAP Program

EDUCATING FAMILIES, ANSWERING QUESTIONS AND ELIMINATING THE CONFUSION OF THE COLLEGE PLANNING PROCESS

The college planning process can be a confusing one—especially if it is your first time through. By the time you may finally understand the process, it can be too late. That's why WNY Asset Management has developed a new program called the CAP Program. It is our College Assistance Program (CAP) where we guide you through the college search, application and financial aid process.

We start with an evaluation meeting where parents and students are taken through the process of college planning. We begin by evaluating the student's academic profile and the family's financial position. Your advisors will provide you with specific advice tailored to maximize your student's academic opportunities and your family's college funding and financial aid eligibility. Working with professionals in finance and educational fields assures accurate information and timely management of this often chaotic and confusing process.

Our process will provide a personalized approach to helping your family plan and implement proven strategies for selecting and paying for college.

THE CAP PROGRAM SERVICES INCLUDE:

- COLLEGE ADMISSIONS COUNSELING
- APPLICATION & ESSAY REVIEW
- FINANCIAL AID FORM PREPARATION
- COLLEGE FUNDING SOLUTIONS



Enjoy what's ahead.

Making the college process easier for you

EVALUATION

To get started, your program advisor will meet with you to determine your specific concerns. This meeting will begin to put together what needs to be accomplished in order to reach your goals. Your action plan will include outlining the required tasks and deadlines in the college admissions and financial process. A review of your student's current academic profile and academic goals are evaluated. Your financial documentation is reviewed to outline your family's initial financial aid eligibility and funding opportunities which will prepare you fully for the financial aid conferences. It is here where your goals and concerns are identified, which will drive our action items throughout the rest of the process.

GUIDANCE

Our professional guidance counselor, Theresa Brady, takes a proactive approach by having the student complete a college search questionnaire. Through a series of meetings and a workshop, she will evaluate your students' academic credentials, employment, outside activities, and current/future high school curriculum choices to help your student find the right fit college. Our program is personalized for each student focusing on areas such as organization, admissions presentation, college essays and applications, resume preparation, standardized tests, college visits and so much more. Please visit: www.therightfitllc.com to learn more.

FINANCIAL AID

With the ever-rising cost of college, now, more than ever, it's important to understand the financial aid process and what your family can expect. Using the various financial aid formulas and our advisor's professional experience, we determine your families expected family contribution (EFC) and aid eligibility at each school. A complete analysis of variables impacting aid eligibility generates personalized recommendations based on each family's unique financial profile. Our advisor will help create a financial plan specifically designed to fit your family's financial situation with the goal of maximizing aid and minimizing costs. Comparisons of college financial history, policy and resources ensure that families are informed of the college's ability to meet their financial needs and how financial aid packages are constructed, helping families minimize cost and debt, while maximizing aid.

AID FORMS PREPARATION

Families can now file for financial aid as early as October 1st of their senior year. As part of our package, your advisor will assist you in obtaining your FSA IDs as well as prepare your families FAFSA application. Proper and timely completion of your application assures families will become eligible for all federal, state and school aid necessary to make your student's dream of attending that best fit college come true. *(Additional forms such as the CSS Profile, TAP, Excelsior and income verification procedures may be necessary. These forms will be reviewed and can be prepared for you at an additional cost).*

PUTTING IT ALL TOGETHER

During the fall of your student's senior year in high school, we review your final college list and coordinate timelines and required admission application and financial aid forms filing. A final review of your family's up-to-date financial position ensures the greatest potential for financial aid and eligibility.

WNY ASSET MANAGEMENT COLLEGE ASSISTANCE PROGRAM APPLICATION

6500 Sheridan Drive, Suite 200, Williamsville, NY 14221 | Phone (716) 626-0060 | (800) 577-5850 | FAX (716) 635-0958 | wnyasset.com

Date: _____



PARENT SECTION – PLEASE COMPLETE FOR THE CUSTODIAL PARENT(S) HOUSEHOLD.

Father: _____ Natural Step-parent

Mother: _____ Natural Step-parent

Address: _____

City: _____ State: _____ Zip: _____

Phone: Residence: _____ Father Cell: _____ Work: _____

E-mail Address: _____ Mother Cell: _____ Work: _____

STUDENT SECTION

Student Applicant Name: _____ Year of Graduation: _____

High School Attended: _____ Student DOB: _____

E-mail Address: _____

Collegeboard.com Username: _____ Collegeboard.com Password: _____

By signing below "Client" acknowledges reading and accepting the terms and conditions as outlined in the 'Agreement for Services' on the back of this registration:

Signature: _____ Date: _____

Please submit the completed application with a check made payable to WNY Asset Management, LLC, or credit card authorization, in the amount of:

\$950 – CAP Program (includes Freshman FAFSA form only)

Payment (Check One): Check Master Card Visa Discover

Card #: _____ SEC Code #: _____ Expiration date: _____

Cardholder: _____

Address: _____

City: _____ State: _____ Zip: _____

Billing Phone Number: _____

Credit Card Authorization Signature: _____ Date: _____

Please note that your student's school(s) may require additional forms or documents. Contact the school's financial aid office directly to confirm all necessary forms required such as CSS Profile, institutional forms, or tax copy submittals. It is important to note that unless upon request, our office does not complete TAP, IDOC, etc. and additional charges may apply and are billed separately.

CAP PROGRAM AGREEMENT FOR SERVICES

This Agreement is between "Client" Parent and WNY Asset Management, LLC., (hereinafter "Service Provider"), a New York State Limited Liability Company, located at 6500 Sheridan Drive, Suite 200, Williamsville, NY 14221. "Service Provider" will provide certain College Preparation services and advice as outlined within this agreement.

1. Service of Provider

Service Provider shall review the Client's present college guidance and preparation status, including the Client's objectives, needs, goals, income and net worth information to the extent disclosed by the Client to determine the Estimated Financial Contribution and develop guidance and preparation strategies for college selection criteria. In addition, Service Provider will review and recommend strategies and may utilize websites such as but not limited to myroad.com, collegeboard.com, hesc.com and finaid.com based upon information and input from Client regarding high school and college factors. Based on this review the following service components are provided:

Program will provide a minimum of four hours consultation time based on professional instruction's assessment including (2) Guidance Conferences, (2) Financial Aid Conferences and/or a Final Conference, as well as including phone and email communications. Professional Guidance Conference is strictly limited to one hour; additional hour(s) may be provided on a fee basis.

Additional services provided for an additional fee, as disclosed on the additional services agreement provided upon request.

2. Responsibilities of the Client

The Client understands that the analysis and recommendations provided by the Service Provider are based partially upon the information provided by the Client and that the value and usefulness of these services will be dependent upon the information provided and the Client's participation in the data-gathering process. The Client agrees to provide true and complete information to the Service Provider. Financial circumstances, college selection goals and fundamental data is needed to establish a MyRoad account providing current student competitive data to prepare for the CAP Program.

3. Confidentiality

All information and advice furnished by either party to the other, including their agents and employees, shall be treated as confidential and shall not be disclosed to third parties except as agreed upon in writing or required by law. This agreement incorporates the WNY Asset Management Privacy notice which Client has received.

4. Recommendations

The Client acknowledges that the Service Provider obtains information from a wide variety of publicly available sources. The recommendations provided are based upon the professional judgement of the Service Provider and his/her individual experience. Neither the Service Provider nor his/her employees can guarantee results of any of their recommendations. The Client may elect to follow or ignore all or part of the recommendations or advice. The Client may agree to implement any or all of the recommendations or advice. The Client may agree to implement any or all of the recommendations made to the Client and is responsible for all decisions with respect to acting on any of the recommendations made.

5. Termination of the Agreement

The Agreement may be terminated by either of the parties at any time for any reason upon written notice delivered to the parties. Termination is automatic upon the completion of four office sessions or upon the high school graduation of the participant's or student, whichever comes first.

6. Refunds

If, upon delivery of the service, Client is not satisfied with the service provided, Client may request a refund which will be reviewed and offset by services delivered to Client and refunds made when appropriate.

7. Clients give Service Provider authorization to use College Board Service Accounts and any other course accounts for the benefit of the Client's college planning and forms preparation needs. Client authorizes Service Provider use of credit card for transmitting the CSS Profile and to pay for financial aid forms, if needed. Client authorizes Service Provider complete access to usernames and pin numbers for the completion of aid forms and use of Myroad.

8. Limitations of Liability and Settlement of Disputes

Neither the Service Provider, WNY Asset Management, nor any of its officers, directors, employees, agents, affiliates, or associates of the Service Provider shall be liable for any loss incurred with respect to the advice given, except where such loss directly results from such party's gross negligence or willful misconduct. The Client understands that there is no guarantee of results. The Client further agrees that any dispute arising from this Agreement shall be settled under arbitration in accordance with the rules and procedures of the American Arbitration Association with the results final and bind on the parties, though rights pursuant to Federal and State securities laws are not forfeited. Any additional hourly consultants and services will be covered under provisions 2-10 of this Agreement.

Additional Services provided outside of the CAP Program and WNY Asset Management, LLC, are provided by the individual representatives in the capacity of independently registered securities representatives and agents/brokers of insurance companies. The Client understands that, in their capacities as agents and/or registered representatives, the Service Provider and associated persons may be compensated through product-based commissions and investment advisory fees. These services are separate and distinct from the CAP Program. Insurance contracts and investment accounts are for the sole purpose of implementing financial planning services. This agreement represents the entire Agreement between the parties with respect to the college guidance and preparation services and may not be modified or amended except in writing and signed by all the parties. This agreement shall be governed by, construed, and enforced under the laws of the state of New York.



Enjoy what's ahead.

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