



Quantum Educational Services

COLLEGE ROADMAP

RECOMMENDATIONS FOR COLLEGE:
BETTY SMITH





TABLE OF CONTENTS

- Overview
- Student Profile
- Vocational Interest Inventory Results
- Income Potential
- Our Recommendations for College With Estimated Financials
- Estimated Loan Debt and Repayment after Graduation
- Cost Saving Opportunities to Consider
- Timeline for Execution
- Required Submissions
- Conclusion

Overview

College Roadmap is pleased to submit these recommendations to Betty, in order to help more intelligently choose a college that fits what she desires. Our research has determined that these recommendations closely match the results of the career assessment and the student questionnaire completed by Betty.



Student Profile

This is the student profile based on the information provided from the interview and the student/parent questionnaire:

- High school senior living in North Florida
- She will graduate in the top 10% of her class with a 3.8 GPA.
- She wants to study business, probably a bachelor of management or business administration. Her
- parents support her decision to go to college and also think she has a good mind for business.
- She wants to attend a university and live on campus. Both Betty and her parents agree that living on
- campus is the best option. This provides extra-curricular activities, and it is less expensive than living
- off-campus
- Both of her parents hold bachelor's degrees from colleges up north, but she wants to stay within a
- day's drive to be able to visit home. She does not have any siblings in college. Her parents prefer
- that she stay within a two or three hour drive from her home in North Florida, but Betty is open to
- traveling several hours away as long as she is within a day's drive from home.
- Her parents plan to help with the cost of school but she will definitely need loans.
- She doesn't know what she wants to pay because she doesn't know how much college costs. She
- would like to see various tuition rates to compare. She wants to apply to a top business school but
- she doesn't know if that is an option since she is not sure about the overall cost. If the top business
- schools within a reasonable distance are too expensive, she wants to know what the options are
- regarding mid-level business schools.
- She wants the school to be in a large city so that she can enjoy the opportunities provided in metro
- areas as well as try to intern at a major company while she is in college. Betty's parents agree that
- the city offers much more opportunity for Betty to begin a business career. Her parents are hopeful
- that Betty will be able to begin working in her field while she is in college and will be able to further
- pursue her career immediately after college and not have to move back home without a job.



Vocational Interest Inventory Results

Results based on the Jackson Vocational Interest Assessment

Based on the results of the Jackson Vocational Inventory, the following careers might fit you very well:

Business management, Finance, Corporate Trainer, Marketing specialist, Sales, Account manager,

Purchasing agent, Computer information systems manager, Health services manager.

See the attached Jackson Vocational Interest Inventory for details



Income Potential

Potential incomes of the Careers Listed

Betty, based on the information extracted from the Bureau of Labor Statistics, these are the entry level, average and upper level incomes of someone who chooses these career fields:

Occupation	Annual wages, May 2015 ⁽¹⁾					
	10th percentile	Median	90th percentile	Employment, 2014	Job openings, projected 2014–24	Average hours worked ⁽²⁾ , 2015
Claims adjusters, appraisers, examiners, and investigators	\$38,150	\$63,060	\$94,140	315,300	87,900	41
Compensation, benefits, and job analysis specialists	38,370	60,850	98,860	84,700	24,000	41
Compliance officers	37,390	65,640	102,940	260,300	45,300	42
Logisticians	45,830	74,260	115,960	130,400	20,600	42
Management analysts	45,970	81,320	150,220	758,000	208,500	44
Market research analysts and marketing specialists	33,530	62,150	120,460	495,500	151,400	43
Purchasing agents, except wholesale, retail, and farm products	37,850	62,220	99,960	300,800	82,700	41

Continued Next Page

Income Potential

Potential incomes of the Careers Listed

Occupation	Annual wages, May 2015 ^[1]			Employment, 2014	Job openings, projected 2014–24	Average hours worked, 2015 ^[2]
	10th percentile	Median	90th percentile ^[3]			
Accountants and auditors	\$41,400	\$67,190	\$118,930	1,332,700	498,000	42
Budget analysts	47,550	71,590	108,600	60,800	16,700	39
Credit analysts	40,250	69,680	134,080	69,400	34,300	40
Financial analysts	49,450	80,310	160,760	277,600	89,400	43
Financial examiners	45,540	78,010	149,390	38,200	13,100	40
Insurance underwriters	38,960	65,040	116,600	103,400	19,500	41
Personal financial advisors	39,300	89,160	≥187,200	249,400	136,400	43

Occupation	Annual wages, May 2015 ^[1]			Employment, 2014	Job openings, projected 2014–24	Average hours worked, 2015 ^[2]
	10th percentile	Median	90th percentile ^[3]			
Chief executives	\$68,600	\$175,110	≥\$187,200	343,400	58,400	48
Computer and information systems managers	80,160	131,600	≥187,200	348,500	94,800	44

Continued Next Page

Income Potential

Potential incomes of the Careers Listed

Occupation	Annual wages, May 2015 ^[1]			Employment, 2014	Job openings, projected 2014–24	Average hours worked, 2015 ^[2]
	10th percentile	Median	90th percentile ^[3]			
Financial managers	63,020	117,990	≥187,200	555,900	169,300	43
Human resources managers	61,300	104,440	≥187,200	122,500	46,600	43
Marketing and sales managers	57,480	119,280	≥187,200	570,600	172,200	46
Medical and health services managers	56,230	94,500	165,380	333,000	140,500	44
Purchasing managers	60,830	108,120	172,950	73,000	17,900	42

Information extracted from <https://www.bls.gov/careeroutlook/2016/article/high-paying-businesscareers.htm#Management>

Our Recommendations

Colleges That Best Fit Your Profile

Betty,

Based on the information provided by you and your parents in the questionnaire and the Jackson Vocational Interest results, these are the colleges that we recommend you to consider. Please review carefully, and let me know what questions of clarification you might have.

University of Central Florida's College of Business in Orlando

2UCF undergraduate enrollment: 55,776

The university is ranked #25 by US News and World Report for Most Innovative Schools
The business program is accredited by The Association to Advance Collegiate Schools of Business.

Bachelor Degree in Management

Credit hours: 120

Cost: \$22,254 annual including textbooks and room & board

Estimated Financial Plan:

Annual Cost of Education including textbook, room & board: \$ 22,254.00

Federal Subsidized Stafford Loan: \$ 3,500.00

Federal Unsubsidized Stafford Loan: \$ 2,000.00

Federal Parent Plus Loan if approved: \$16,754.00

Estimated monthly payment while attending school on the Federal Plus Loan: \$125 to \$200

Additional Grants and Scholarships that you could qualify for which would reduce the amount of Loans you would need to apply for.

Federal Pell Grant up to: \$ 6,095.00

Federal Supplemental Educational Opportunity Grant

Florida Student assistance Grant (FSAG)

Suggested Scholarships:

Fastweb.com

Salliemae.com

Continued Next Page



Our Recommendations

University of Central Florida’s College of Business in Orlando, Continued

* All Federal Financial Aid will be determined once the FAFSA (Free Application for Federal Student Aid) is submitted www.fafsa.ed.gov School Code: _____

* The FSAG is a financial aid program funded by the State of Florida available to students who meet all eligibility criteria and demonstrate substantial financial need.

FSAG awards are subject to change if any corrections or changes are made to your file, including receipt of other aid that decreases or eliminates your eligibility for the FSAG.

General Eligibility Requirements:

- Be a U.S. citizen or eligible non-citizen;
- Be a Florida resident;
- Meet minimum enrollment requirements
- Be enrolled in your first undergraduate degree program;
- Meet the Standards of Satisfactory Academic Progress;
- Not be in default on a federal student loan;
- Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay.
- Must not exceed the maximum EFC cutoff established by the state for each award year.

Admission requirements at the University of Central Florida:

You must have:

- Minimum of a 3.8 high school GPA based on their calculation of academic core classes or
- Score at least 1200 SAT (math + critical reading) or
- Score at least a 26 ACT (composite)

University of South Florida’s Muma College of Business in Tampa

USF undergraduate enrollment: 31,461

74.1 percent of graduates of the full-time program are employed

Bachelor of Science in Management

Cost: 21,410 annual including textbooks and room & board

Estimated Financial Plan

Annual Cost of Education including textbook, room & board: \$ 21,410.00

Federal Subsidized Stafford Loan: \$ 3,500.00

Federal Unsubsidized Stafford Loan: \$ 2,000.00

Federal Parent Plus Loan if approved: \$15,910.00

Continued Next Page



Our Recommendations

University of South Florida's Muma College of Business in Tampa, Continued

Estimated monthly payment while attending school on the Federal Plus Loan: \$100 to \$200

Additional Grants and Scholarships that you could qualify for which would reduce the amount of Loans you would need to apply for.

Federal Pell Grant up to: \$6,095.00

Federal Supplemental Educational Opportunity Grant

Florida Student assistance Grant (FSAG)

Suggested Scholarships:

Fastweb.com

Salliemae.com

* All Federal Financial Aid will be determined once the FAFSA (Free Application for Federal Student Aid) is submitted www.fafsa.ed.gov School Code: 001537

* The FSAG is a financial aid program funded by the State of Florida available to students who meet all eligibility criteria and demonstrate substantial financial need.

FSAG awards are subject to change if any corrections or changes are made to your file, including receipt of other aid that decreases or eliminates your eligibility for the FSAG.

General Eligibility Requirements:

- Be a U.S. citizen or eligible non-citizen;
- Be a Florida resident;
- Meet minimum enrollment requirements
- Be enrolled in your first undergraduate degree program;
- Meet the Standards of Satisfactory Academic Progress;
- Not be in default on a federal student loan;
- Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay.
- Must not exceed the maximum EFC cutoff established by the state for each award year. The Muma College of Business is an upper-level, limited access college, which means that it has admission requirements in addition to those of USF in general. Students interested in pursuing a degree in the areas offered by the Muma College of Business must complete the required prerequisites.

Continued Next Page



Our Recommendations

University of South Florida's Muma College of Business in Tampa, Continued

Admission Requirements at the Muma College of Business

Students must satisfy the following criteria:

1. Minimum of 60 credit hours of college credit earned.
2. Minimum of 2.5 cumulative grade point average on all college-level work and a minimum of 2.0 on all credit attempted at USF, including any prior to renewal.
3. Completion of the following State Mandated Common Prerequisites (or equivalents) with a grade of C- or higher in each course and an overall 2.0 GPA:

- * ACGX021/ACG X022 Financial Accounting (or ACG X001 & ACG X011)

- * ACGX071 Managerial Accounting (or X301)

CGSX100 Computers in Business (or acceptable substitute such as CGS X100C, CGS X530, CGS X570, CGS X531, CGSX0000, MAN X812)

ECOX013 Principles of Macroeconomics

ECOX023 Principles of Microeconomics

MACX233 Elementary Calculus or MAC 2230

STAX023 Introductory Statistics or QMB X100(or STAX122 although STA X023 and QMB X100 are preferred).

- * accounting majors must earn a C (not C-) in ACG 2021 & 2071

In computing entry grade point average all business and economics courses taken for S or U grades will be converted to C or F, respectively.

Students working toward meeting the limited access criteria will be permitted to enroll in all foundation courses in Business (except GEB 4890) provided they have completed 60 credit hours, a minimum of 2.4 overall GPA, and have met course prerequisites.

A minimum score of 550 on paper and pencil or 213 on computerized TOEFL is required, when applicable.

Students must be admitted to the Muma College of Business at least one term before their anticipated graduation date.

Information extracted from: <http://www.usf.edu/business/undergraduate/requirementsgeneral.aspx>

Our Recommendations

University of North Florida's (UNF) Coggin College of Business in Jacksonville

UNF undergraduate enrollment: 13,846

The Coggin College of Business has been ranked a "Best Business School" for the past eleven years by Princeton Review.

Seventy seven percent of Coggin Business School students take part in an internship or other professional experience before graduating.

Bachelor Degree in Management

Cost: \$21,210 annual including textbook and room & board

Estimated Financial Plan

Annual Cost of Education including textbook, room & board: \$ 21,210.00

Federal Subsidized Stafford Loan: \$ 3,500.00

Federal Unsubsidized Stafford Loan: \$ 2,000.00

Federal Parent Plus Loan if approved: \$16,754.00

Estimated monthly payment while attending school on the Federal Plus Loan: \$100 to \$200
Additional Grants and Scholarships that you could qualify for which would reduce the amount of Loans you would need to apply for.

Federal Pell Grant up to: \$6095.00

Federal Supplemental Educational Opportunity Grant

Florida Student assistance Grant (FSAG)

Suggested Scholarships:

Fastweb.com

Salliemae.com

* All Federal Financial Aid will be determined once the FAFSA (Free Application for Federal Student Aid) is submitted www.fafsa.ed.gov School Code: _____

* The FSAG is a financial aid program funded by the State of Florida available to students who meet all eligibility criteria and demonstrate substantial financial need. FSAG awards are subject to change if any corrections or changes are made to your file, including receipt of other aid that decreases or eliminates your eligibility for the FSAG.

Continued Next Page



Our Recommendations

UNF Coggin College of Business in Jacksonville, Continued

General Eligibility Requirements:

- Be a U.S. citizen or eligible non-citizen;
- Be a Florida resident;
- Meet minimum enrollment requirements
- Be enrolled in your first undergraduate degree program;
- Meet the Standards of Satisfactory Academic Progress;
- Not be in default on a federal student loan;
- Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay.
- Must not exceed the maximum EFC cutoff established by the state for each award year. High school transcripts

The Office of Admissions will recalculate a grade point average (GPA) based on the following eighteen (18) academic credits in college preparatory courses. Additional weight is given to grades of "C" or higher earned in honors, Dual Enrollment, Advanced Placement, IB, or AICE courses. While students may not have completed all the required courses at the time an application is submitted, they are required to complete them prior to high school graduation and entrance into UNF.

- * Four years of English
- * Four years of math (Algebra 1 or higher)
- * Three years of natural science
- * Three years of social science
- * Two years of (the same) foreign language
- * Two years of academic electives
- * Transcripts from credit-earning mechanisms

Credit-earning mechanisms include, but are not limited to International Baccalaureate (IB), Advanced Placement (AP), Advanced International Certificate of Education (AICE), Dual Enrollment, College-Level Exam Program (CLEP), Defense Activity for Non-Traditional Education (DANTES), or military SMART/AARTS transcripts. Students are required to submit final, official transcripts and test scores no later than 30 days after beginning classes at UNF. SAT and/or ACT score reports

UNF requires all applicants for freshman admission to submit either SAT or ACT scores. Acceptance is based on average the average score for students seeking admission. The average for SAT is 1220, and the average for the ACT is 25.

Continued Next Page



Our Recommendations

UNF Coggin College of Business in Jacksonville, Continued

To have SAT or ACT scores sent to the University of North Florida, contact College Board at www.collegeboard.org or (888) 630-9305. To have ACT scores sent, contact American College Testing Program at www.act.org or (319) 337-1313.

UNF's SAT code is 5490 and ACT code is 0711.

This information was extracted from:

http://www.unf.edu/admissions/apply/Freshman_Admissions_Requirements.aspx

Continued Next Page



Our Recommendations

University of Miami's (UM) School of Business in Coral Gables

UM undergraduate enrollment: 10,849

School of Business was ranked #57 Best Business School in the US by US News and World Report.

Bachelor of Business Administration – Total 120 credits

Cost: \$69,692 per year total including room and board

Estimated Financial Plan

Annual Cost of Education including textbook, room & board: \$ 69,692.00

Federal Subsidized Stafford Loan: \$ 3,500.00

Federal Unsubsidized Stafford Loan: \$ 2,000.00

Federal Parent Plus Loan if approved: \$64,192.00

Estimated monthly payment while attending school on the Federal Plus loan: \$525 to \$750

Additional Grants and Scholarships that you could qualify for which would reduce the amount of Loans you would need to apply for.

Federal Pell Grant up to: \$6,095.00

Federal Supplemental Educational Opportunity Grant

Florida Student assistance Grant (FSAG)

Suggested Scholarships:

Fastweb.com

Salliemae.com

* All Federal Financial Aid will be determined once the FAFSA (Free Application for Federal Student Aid) is submitted www.fafsa.ed.gov School Code: _____

* The FSAG is a financial aid program funded by the State of Florida available to

students who meet all eligibility criteria and demonstrate substantial financial need.

FSAG awards are subject to change if any corrections or changes are made to your file, including receipt of other aid that decreases or eliminates your eligibility for the FSAG.

Continued Next Page



Our Recommendations

UM School of Business in Coral Gables, Continued

General Eligibility Requirements:

- * Be a U.S. citizen or eligible non-citizen;
- * Be a Florida resident;

Meet minimum enrollment requirements

- * Be enrolled in your first undergraduate degree program;
- * Meet the Standards of Satisfactory Academic Progress;
- * Not be in default on a federal student loan;
- * Not owe repayment of a grant or scholarship unless satisfactory arrangements have been made to repay.
- * Must not exceed the maximum EFC cutoff established by the state for each award year.

The University of Miami requires that you have at least a 3.6 high school GPA. They also require that you submit either ACT or SAT scores. The average SAT score among accepted applicants is 1360 on the 1600 score test. The average ACT score among accepted applicants is 30.

Our Recommendations

Emory University's (EU) Goizueta Business School in Atlanta

EU undergraduate enrollment: 7,916

Ranked #20 Best Business School in the nation by US News and World Report.

Women comprise 42 percent of the population of the business school's population.

Bachelor in Business Administration

Cost: \$63,058 annual including room & board

Estimated Financial Plan

Annual Cost of Education including textbook, room & board: \$ 63,058.00

* Federal Subsidized Stafford Loan: \$ 3,500.00

*Federal Unsubsidized Stafford Loan: \$ 2,000.00

*Federal Parent Plus Loan if approved: \$57,558.00

Estimated monthly payment while attending school on the Federal Plus Loan: \$550 to \$650

Additional Grants and Scholarships that you could qualify for which would reduce the amount of Loans you would need to apply for. *Federal Pell Grant up to: \$6095.00

*Federal Supplemental Educational Opportunity Grant

Suggested Scholarships:

Fastweb.com

Salliemae.com

* All Federal Financial Aid will be determined once the FAFSA (Free Application for Federal Student Aid) is submitted www.fafsa.ed.gov School Code: _____

Emory University expects that your GPA, SAT score or ACT score be at least close to the average for those who are accepted into Emory.

Average GPA is 3.72.

Average SAT score is 1430.

Average ACT score is 31.

This makes Emory University highly competitive. Their acceptance rate is 24%.

Estimated Loan Debt and Repayment after Graduation:

Wise Investing

University of Central Florida's College of Business in Orlando

Completing your degree in 4 years:

Cost: 89,016 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000.00 monthly payments \$325

Federal Plus Loan: \$63,000 monthly payments \$730

Completing your degree in 5 years:

Cost: 98,780 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000.00 monthly payments \$325

Federal Plus Loan: \$72,000 monthly payments \$830

University of South Florida's Muma College of Business in Tampa

Completing your degree in 4 years:

Cost: 85,640 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000.00 monthly payments \$325

Federal Plus Loan: \$58,000 monthly payments \$620

Completing your degree in 5 years:

Cost: 93,000 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$66,000 monthly payments \$750

University of North Florida's Coggin College of Business in Jacksonville

Completing your degree in 4 years:

Cost: 84,840 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$56,000 monthly payments \$650

Completing your degree in 5 years:

Cost: 98,500 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$73,000 monthly payments \$800

Continued Next Page



Estimated Loan Debt and Repayment after Graduation:

Wise Investing

University of Miami's School of Business in Coral Gables

Completing your degree in 4 years:

Cost: 278,768 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$252,000 monthly payments \$2,900

Completing your degree in 5 years:

Cost: 293,000 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$267,000 monthly payments \$3,100

Emory University's Goizueta Business School in Atlanta

Completing your degree in 4 years:

Cost: 252,232 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$226,000 monthly payments \$2,600

Completing your degree in 5 years:

Cost: 267,000 including textbooks and room & board

Federal Subsidized/Unsubsidized Stafford Loan: \$31,000 monthly payments \$325

Federal Plus Loan: \$288,000 monthly payments \$3,344



Cost-Saving Opportunities to Consider

Some Suggestions on How to Reduce College Expenses

College can be very expensive. Consider these options for saving money:

If you plan to receive an associate or a bachelor degree, you will be required to take so many general education classes. These classes will almost certainly be offered at community colleges, which are always much less expensive than universities. Consider taking general education classes at a regionally accredited community college and transferring the credits to the university. Whether or not an institution will accept transfer credits is always ultimately up to the receiving institution (the university), but this option has a high likelihood of working out and saving you hundreds, perhaps thousands of dollars.

Take summer classes instead of taking off during the summer term. The sooner you begin your career, the sooner you take advantage of the income associated with it. The longer you draw out college, the more expensive it can be.

The textbook industry is big business. Textbooks remain a big expense for college students. They can be secured using student loans, so many students purchase the books without considering lesser expensive options. One option to consider if you want to save money is to look into purchasing used books or rentals from MBS Direct or Follett (<https://www.mbsdirect.net/>; <https://www.follett.com/>)

Use College consortium to take courses when your College does not offer them (College Consortium). This will allow you to take college level prerequisite courses that can be transferred to any participating college.

In addition to tuition and textbooks, room and board can be very expensive. Campus living is normally less expensive than out of campus. Before you begin looking into your first apartment and submitting deposits to secure it, consider living on campus. There is less privacy, but this is typically a lesser expensive option. Many colleges require freshmen to live on campus, but even after your freshman year, consider this option in order to save money.

When you have a full-time residence in a state, you are paying taxes in one form or another that will end up in that state's treasury. A percentage of that will fund the state universities. That is why state university system tuition for a state resident is always lower than the tuition for someone who moves in from another state. Consider staying in state in order to take advantage of the lower tuition rates, and avoid the high cost for out of state tuition.

Cost-Saving Opportunities to Consider

Some Suggestions on How to Reduce College Expenses

College can be very expensive. Consider these options for saving money:

Check Scholarships. Scholarships offered by the college as well as by private entities could be options for you. Start by visiting the websites of the college you are considering. Then search based on the degree field you plan to enter.



Timeline for Execution

Time is of the essence

In order to be considered for the fall semester of 2018, your complete application including entrance essay will be due by May 1. We recommend you submit much sooner than that date in order to find out if you are accepted.

Required Submissions

The following materials are to be supplied by Betty, for consideration for acceptance. These are submitted to the college of your choice and not to College Roadmap.

Submissions required by Betty,	Due Date*
Completed application	May 1
Administrative fee	May 1
Entrance essay	May 1
Transcripts from high school and all other attended institutions of higher education	May 1
ACT/SAT scores or high school transcripts that meet admittance threshold	May 1
Language proficiency scores (if applicable)	May 1
TOEFL scores (if applicable)	May 1

CONCLUSION

Thank You

We look forward to working with you, Betty, and supporting your efforts in finding a college that fits you perfectly.

If you have questions regarding the enclosed information, feel free to contact James or Terry at your convenience by email at <Email address> or by phone at <Telephone>. We will be in touch with you next week to arrange a follow-up conversation on the proposal.

Thank you for letting us be a part of this life decision,
Terry Bargas
Student Finance Advisor

James Jones
Admission Advisor

