



## Consultation Services

### Payment Option 1 Pay in Full:

New Client Initial Consultation.	\$375.00
Returning Client Renewal	\$150.00
Additional Family Members	\$150.00
CSS Profile Completion (Per CSS Profile If Needed)	\$250.00

*(The Above Rates are Current through 09/30/2021, Discount for Paying in Full at Time of Service)*

### Payment Option 2 Upfront Set Fee and 9 monthly installments:

New Client Initial Consultation.	\$220.00 then \$50/month for 4 months
Returning Client Renewal	\$ 90.00 then \$25/month for 4 months
Additional Family Members	\$ 90.00 then \$25/month for 4 months
CSS Profile Completion (Per CSS Profile If Needed)	\$155.00 then \$35/month for 4 months

*(The Above Rates are Current through 09/30/2021, Monthly Fees are billed every month through a credit card payment with an expected 4 month commitment.)*

### Included in Comprehensive Planning Services:

- College Planning, Retirement Planning, Income Planning, Protecting Assets, and Managing Risk, How does it all relate?
- A thorough analysis of your financial situation as it applies to the need based financial aid process, retirement, and overall financial picture.
- Make any recommendations and implement any strategies to maximize need based financial aid eligibility, or improve your retirement and overall financial picture
- It is a comprehensive service that is designed to get you through the entire year.
- Financial Aid Form Preparation if required
- Award Letter Review and Assessment
- Budget Analysis
- Advice on Writing Special Circumstance Letters
- CSS Profile Completion if required
- Year round resource for all your financial planning and college planning needs.

Our fees are not for the completion of the financial forms, but rather for our expert financial planning and consultation services. If you need form preparation services, that form preparation can be outsourced and done by our strategic partner CPA firm who is local. Your information will be provided to them for those services if needed. The fee would include that service if needed.

Not all clients will be eligible for aid. If you are eligible for financial aid and/or we implement strategies to increase your aid eligibility we don't and cannot guarantee any financial aid. This is because each college determines their own award packages; however we do unconditionally guarantee your satisfaction of our services and professional approach.

We would like to thank you for the opportunity to work with you and your family!

Paul Daly, President OMH Partner Group, Inc.  
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## **This timeline represents a hypothetical scenario for illustrative purposes**

### **Freshmen, Sophomore, and Junior year in High School**

- First of all, it is never too early to start. If you are going to use our services for financial aid planning either call our office or email us for an appointment. Usually during this time period you should be starting to work with your guidance department at your high school. They are experts and have all the resources for any non-need, merit, academic, or athletic scholarships, along with the overall admissions process for the colleges that you are targeting for admissions. They are a great resource and you should utilize their expertise in these areas.

### **Fall of Senior Year**

- Typically admissions and merit types of scholarships are applied for when your student starts their senior year. Again work closely with the guidance department on requirements, deadlines, and the overall process of admissions.

### **October of Senior Year**

- You are able to submit both a FAFSA and CSS Profile (if your college requires the CSS) in October of your Senior Year. You will need to apply for both a parent and student Federal Student Aid ID (FSAID). This FSAID is your electronic signature and you will need one for either parent and the student that is applying for aid. You will also need the Student CSS Profile User Name and Password if a Profile is required. Check with you colleges to see if they require the CSS Profile to be filed or not.

### **November of Senior Year**

- This is also typically when you would write and submit a special circumstance letter to each college's office of financial aid. A special circumstance would be loss of job, income is less than the previous year, high medical, or another unusual situation that is not noted on the FAFSA. Make sure that you follow the procedure of each college when submitting these types of letters. Yes, you need to do one for each college.

### **December of Senior Year**

- As a result of completing the FAFSA you are going to receive an SAR (Student Aid Report). It is just a report and NOT an award letter. Check with each of your colleges to make sure that they have everything they need in order to issue an award letter. Did they get your FAFSA, CSS Profile, and/or your Special Circumstance Letter? What about verification? At this point you may be require to complete a verification form and/or provide each college with copies of both the parents and students federal return along with copies of W-2's. Don't be alarmed if this happens it is not unusual and is just part of the process.

### **February-May of Senior Year**

- In this time period you will start to receive award letters back from each of the colleges in which you were accepted. Wait until you get all of your award letters back so that you can compare and contrast them. Once you have received all the award letters now is the time to talk to the financial aid officer at the college about "appealing" an award letter if it is not a "fair" offer. Remember some colleges are historically much better at meeting all of the need than others and many times the award letter may be the final offer. However, that is not always the case, especially if you have a competitive situation with a student (talent, athletics, or academics) or maybe a special circumstance that wasn't taken into account.

### **May of Senior Year**

- This is when colleges want your final decision. This is also typically when you will work out any payment plans, apply for any loans that were offered, or start to look for alternative student loans if needed.

**Who is OMH?**

OMH Partner Group provides financial and college planning consultation services for a fee. Our services will determine the factors that impact your aid eligibility. You will be provided with appropriate recommendations to maximize college financial aid packages, or demonstrate as much financial need as legally possible. This does not guarantee any college financial aid, nor does it guarantee that we can increase your aid eligibility. Ultimately it is beyond our control and all financial aid packages are independently determined by each college that you are applying for need based financial aid. Need based financial aid packages can and will include a combination of Federal Loans.

**How do I make an appointment with OMH Partner Group?**

Simple...either call our office or email us we will take care of setting up a mutual day and time on the calendar. Our office number is **630-510-3126** or email is [paul@omhpartnergroup.com](mailto:paul@omhpartnergroup.com)

**Where is your office?**

We are located in Glen Ellyn. Our address is 999 North Main Street, Suite 106 D, Glen Ellyn, IL. 60137. There is ample parking. Come in the north entrance and we are on the first floor.

**What can you expect if you make an appointment with OMH College Planners, Inc.?**

You can expect a professional approach to your financial aid planning. At the time you make your appointment we will send you out an appointment packet. In that packet you will receive; our fee schedule, directions, a power of attorney, client agreement, list of items to bring to the appointment, and a client information sheet.

**What about our privacy?**

All material and conversations are strictly confidential and no information is distributed from this office without your written approval and consent. We do not sell any lists or distribute any contact information to anyone without your written approval and consent. We hold privacy to the highest level possible and all of our database information is stored off site in a secure location. We use the same data storage and security sources as some of the largest institutions in the world utilize. Obviously we do everything we can to protect ourselves and our clients, but we do not accept any liability for loss of data that is beyond our control.

**Do you guarantee college financial aid?**

The simple answer is no and the reason is we can't. Ultimately it is beyond our control and all financial aid packages are independently determined by each college that you are applying for need based financial aid. Because every college has a different track record when it comes to issuing award letters we simply cannot control ultimately how or what that package might consist off with regards to financial aid.

**What types of financial aid could we expect to see in a typically package?**

You can see all types of financial aid. Some colleges will build in non-need based aid program like academic or merit scholarships, or talent and athletic scholarships. The colleges may even have their own loan programs that are offered through the award letter. With regards to need based aid you are going to see several types of aid. Need based financial aid packages can and will include a combination of Federal Loans/ Grants, Federal Work Study, State Grant Programs, Institutional Grants/Scholarships, and other various loan programs. Colleges can and often do build in the federal parent loan program with the award letter.

**Do you guarantee your services?**

Not all clients will be eligible for aid. If you are eligible for financial aid and/or we implement strategies to increase your aid eligibility we don't and cannot guarantee any financial aid. This is because each college determines their own award packages; however we do unconditionally guarantee your satisfaction of our services and professional approach.

**When do you expect payment for services?**

Our fees are due and payable at the time of your first appointment and we accept either credit card, cash, or check made payable to OMH Partner Group, Inc. We have two different payment plans, see schedule of fees for details. Our fees are not for the completion of the financial forms, but rather for our expert advice and consultation services.

**What does your service actually provide and when should we come in for an appointment?**

We are going to provide you with a thorough analysis of your financial situation as it applies to the financial aid process and system. We also will make any recommendations and implement any strategies to maximize your financial aid eligibility based on your college choice. It is a comprehensive service that is designed to get you through the entire year in which you are applying for financial aid. You can come in as early as Freshmen Year in high school or later.

**Is OMH College Planners, Inc. accepting new clients?**

Yes, we are. Currently we are looking to expand our client base and our goal is to establish client partnerships. New clients are important to our long term growth and stability. That is why we appreciate every one of our clients. Our goal is to provide a service that keeps you coming back. If you are interested in setting up an appointment just contact us either by **phone 630-510-3126** or email [paul@omhpartnergroup.com](mailto:paul@omhpartnergroup.com)



# Resources

OMH Partner Group, Inc.  
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[www.omhpartnergroup.com](http://www.omhpartnergroup.com)

Other Helpful Sites

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

[www.collegeboard.com](http://www.collegeboard.com)

[www.collegezone.com](http://www.collegezone.com)

[www.isac.org](http://www.isac.org)

[www.sss.gov](http://www.sss.gov)

[www.salliemae.com](http://www.salliemae.com)

[www.riskalyze.com](http://www.riskalyze.com)

[www.riskscoretoday.com](http://www.riskscoretoday.com)