


A man in a light blue button-down shirt is pointing at a whiteboard. The whiteboard contains a flowchart with handwritten text. At the top, it says '22' in a box. Below that, 'Repaying' is written in a cloud shape. An arrow points from 'Repaying' to 'Student Loans'. Under 'Student Loans', there is a list: '- Subsidized', '- Parent PLUS', and '- Private'. To the left, 'Financial Aid - CSS Profile' is written, with an arrow pointing towards the 'Student Loans' section. The man is holding a black marker in his right hand and has a watch on his left wrist.

Ross A. Riskin, CPA/PFS
Certified College Financial Consultant

2020

CONSULTING SERVICES

A close-up photograph of the man's light blue shirt sleeve, showing the cuff and the fabric texture.

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EDUCATION PLANNING

Ross is available to consult on highly complex education planning matters and can provide tailored recommendations to help clients achieve goals related to saving and paying for K-12, undergraduate, and/or post-graduate expenses in the most financial efficient manner.

Tailored strategies are often required when working with:

- Business Owners
- Divorced/Divorcing Couples
- Blended Families
- Grandparents
- High-Income/High-Net-Worth Individuals



HOW ROSS CHARGES

Initial Retainer: \$2,500 (10 hours of service at \$250/hour)

Monthly invoices detailing the work performed and amount charged against the retainer will be provided.

If additional work is needed in more complex cases, this will be communicated to the advisor ahead of being billed any additional amount above the initial retainer.

STUDENT LOAN ADVISING

Ross is available to consult on all matters related to financing and repaying higher education expenses through the use of qualified federal and private student loans. His services include devising the optimal student loan repayment strategy to minimize loan costs, minimize tax consequences, and, if applicable, ensure the borrower is on track to receive loan forgiveness under the various repayment plans/programs such as:

- Public Service Loan Forgiveness
- Teacher Loan Forgiveness
- Income-Contingent Repayment Plan
- Income-Based Repayment Plan
- Pay As Your Earn Repayment Plan
- Revised Pay As You Earn Repayment Plan



HOW ROSS CHARGES

Initial Retainer: \$3,000 (10 hours of service at \$300/hour)

Monthly invoices detailing the work performed and amount charged against the retainer will be provided.

If additional work is needed in more complex cases, this will be communicated to the advisor ahead of being billed any additional amount above the initial retainer.

FINANCIAL AID FILING & REVIEW

Ross is available to help review and/or file one or more of the financial aid forms such as the FAFSA, CSS Profile, Business/Farm Supplemental, or any institution-specific financial aid forms.

Ross is able to either work with the advisor or directly with the client to gather the requested data and ensure the forms are accurately filled out and filed on or before the relevant priority filing deadlines.

If either the advisor or client wishes for Ross to review any financial aid award letters, this will be deemed a separate service and will be billed at a rate of \$250/hour.



HOW ROSS CHARGES

Financial Aid Form	Fee Range
FAFSA	\$650 per student
FAFSA & CSS Profile	\$850 per student
FAFSA, CSS Profile, and Business/Farm Supplement	\$1,000 - \$1,250 per student
Additional Institution-Specific Financial Aid Forms	\$150 per additional form

A discounted fee may also apply if the financial aid form review and filing assistance is required for more than one student/child concurrently.

WHY WORK WITH ROSS?

Ross A. Riskin, CPA/PFS, CCFC is an Assistant Professor of Taxation, Program Director for the CFP/ChFC programs at the American College of Financial Services. Ross also serves as the Vice President of Riskin & Riskin, PC - a public accounting firm located in Orange, Connecticut. His research and professional expertise focus on tax planning with respect to college and student loan advising.

Ross is recognized as a leading expert in the areas of tax planning, college planning, and student loan advising. He is the author of *The Adviser's Guide to Education Planning*, which is published by the AICPA Personal Financial Planning Section. Ross has been quoted in media outlets such as *The Wall Street Journal*, *CNBC*, *Yahoo Finance*, *US News*, *Investment News*, and *the New York Times*. His research has also been published in outlets such as the *Journal of Wealth Management*, *Journal of Financial Planning*, *Journal of Accountancy*, *Journal of Multistate Taxation and Incentives*, and *Tax Notes*. Ross has presented to and worked with over 10,000 individuals through webinars, conferences, and in the classroom.

THE WALL STREET JOURNAL

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Doctor of Business Administration in Finance (ABD)
Sacred Heart University

Master of Science in Taxation
Master Personal Financial Planner Certificate
Bentley University

Bachelor of Science in Accounting
Fairfield University