



Elaine & Bill Clark

Success Story | Brown University & Rhode Island School of Design

With two daughters college-bound within a couple of years of each other, Elaine Clark started worrying about how they would pay for two college tuitions at the same time, and began doing her research early. “My husband and I read everything we could get our hands on about getting into college, financing college, everything, but I felt like there was still something we were missing. I did know we needed a college-focused financial planner, and I started looking for one when our oldest was a freshman in high school.”

But no one was quite right. It wasn’t until her oldest was a junior that Elaine discovered Beatrice and Westface College Planning.

You Don’t Know What You Don’t Know

Elaine was surprised by how much they didn’t know. “Beatrice knows things about the college process that aren’t in the rules or the regulations or the instructions. Things that aren’t in any of the books. Things that make a big difference.”

Parents usually think about starting savings accounts for their kids’ college educations, and work to pay off their mortgage. “It turns out,” says Elaine, “Those are not necessarily the right things to do, even though they seem intuitive and logical.”

“You just don’t know what you don’t know, no matter how intelligent, proactive and well-educated you are.”

Elaine says that it became clear that the college application and finance process “is a game.” The Clarks didn’t even know it was a game; let alone what the rules or strategies of the game were.

“Beatrice knows the rules and strategies to play this game. The wealthy have been using a lot of these to make college more affordable for a long time. Beatrice is making these strategies available to the non-wealthy.”

Beatrice, Wizard of College Financing

One of the first things that the Clarks learned from working with Beatrice was that a smaller private college could be more affordable than the state schools.

WCP Client Profile

Elaine & Bill Clark
Davis, California

Occupations:

Elaine – Engineer

Bill – Retired

Kids:

Sierra – Brown, Class of 2017

Sabrina – RISD, Class of 2019

Colleges:

Brown University

Rhode Island School of Design (RISD)

Loans: Yes, no interest

Need-based financing: Yes

Scholarships: Yes

Work/Study: No

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“You tend to assume that the state schools will cost less, but it takes 5.5 years to get a Bachelor’s degree, and they just aren’t that cheap anymore.” Beatrice created a slide deck so that one of the Clark’s daughters could compare the different private and state schools and identify the best choices.

“The possibilities opened up when we talked with Beatrice. Suddenly, all these amazing private colleges that had seemed out of reach before were now options.”

The Clark’s eldest decided she really wanted to go to Brown, and their younger daughter was excited by Rhode Island School of Design. “Because we were working with Beatrice, it actually seemed like they might both be able to go where they wanted to.”

Elaine says, “Beatrice is truly a wizard of college financing.”

Personalized Tips and Strategies

Before the Clarks arrived for their first meeting Beatrice had done some research, and during the meeting she asked lots of questions about goals and intentions. “She asked the girls what they were looking for, a lot like a college counselor.”

Once she had a sense of the student she created a personalized strategy. “She worked with us to create a personalized plan for each girl, based on the colleges they wanted to attend. She knows the schools and their quirks really well, so she was able to offer tips and suggestions for their application processes as well as the financial aspects.”

Beatrice warned the Clarks that their financial situation may warrant a special financial circumstances appeal, and indeed when Sierra was accepted, Brown initially offered only \$500 per semester in financial aid. However, “Beatrice helped draft the appeals letter and she ended up with \$18k per semester.”

Elaine goes on to say that Beatrice is “Crazy efficient! She’s a great listener, answers all of your questions and really connects, with parents and with kids.” Elaine was thrilled that Beatrice made them feel comfortable. “I didn’t feel like a number, or like we were just being moved through a process that is the same for everyone. She is an incredibly nice person, and she knows her stuff really well, too.”

Don’t Assume, and Start With Westface College Planning Early

“Don’t make the assumptions that we did, about not being able to afford private school, and start with WCP when your kids are in junior high or high school freshmen. Starting early will get you better access to the better schools.” The Clark’s younger daughter’s first choice was the most expensive school, yet in the end, with Beatrice’s help, it was the least expensive.

Elaine is fervent about parents not doing this alone. “You can’t do it successfully without help. There are too many variables and gotchas, too much that doesn’t follow a logical path. I wish we had known this sooner. Either way though, working with Beatrice is so unbelievably worth the money.”

“The possibilities opened up when we talked with Beatrice. Suddenly, all these amazing private colleges that had seemed out of reach before were now options. We are so lucky to have Beatrice!”

To find out more about how Westface College Planning can help you, [Contact Us](#).