

CONTACT: Paul N. Winter, MBA
Five Seasons Financial Planning
pwinter@FiveSeasonsFP.com
(801) 272-0902

Ellen Turf
NAPFA CEO
turfe@napfa.org
847-483-5400

Free Advice During National Jump-Start Your College Savings Days Hotline

Kiplinger's Personal Finance and the National Association of Personal Financial Advisors to Offer Two Days of **FREE Guidance**

Arlington Heights, IL (August 9, 2005) – College costs are soaring and navigating the maze of financial aid can be overwhelming. So, *Kiplinger's Personal Finance* magazine is partnering with the **National Association of Personal Financial Advisors (NAPFA)** to sponsor **Kiplinger's Jump-Start your College Savings Days**—a chance to get free financial advice by telephone from the nation's premier financial advisors.

"It's back to school time for students, so now is an ideal time for parents to focus on college planning. In some cases it's deciding the best place to save for children who won't be concerned with college for ten or more years, in other situations parents of teens are zeroing in on the timing requirements for financial aid forms and more immediate sources of cash." says *Kiplinger's Personal Finance* editor Fred W. Frailey. "We want to help make sure people are on track, and sometimes the best way to do that is by talking directly with a financial expert."

From 7 a.m. until 4 p.m. MST on two separate Fridays—August 12 and August 26—**NAPFA-Registered Financial Advisors** will be standing by to answer people's most pressing college planning questions. Examples: *Am I saving enough to pay for the college education I dream of for my child? Is my money invested properly? What's the difference between a 529 Plan and a CollegeSure CD? How do I calculate our Expected Family Contribution if we're hoping for some financial aid?* This service is free for absolutely everyone.

NAPFA is the nation's leading organization of Fee-Only comprehensive financial advisors. NAPFA-Registered Financial Advisors must meet the highest professional education, competency and compensation standards. They are knowledgeable not just about college planning, but also insurance, estate planning, tax planning and retirement planning. NAPFA members do not sell investment or insurance products. Normally, the cost of their service ranges between \$100 to \$250 an hour.

"College planning is a major issue for many parents, regardless of age," says NAPFA-Registered Financial Advisor Paul Winter of Five Seasons Financial Planning in Holladay. "Consumers are confused by the choices available and many are concerned about trying to hit a moving target as tuition costs continue to climb." "I look forward to the opportunity to help people who call in through the toll-free hotline."

The toll-free number to call during the Kiplinger Jump-Start Your Retirement Days is 1-888-919-2345. Additional information on this initiative and college planning ideas can be found in the upcoming September 2005 issue of *Kiplinger's Personal Finance*.

###