

Dear Parents,

You are cordially invited to our banquet dinner/seminar "A 4-Stage Plan To Successful College Funding" to be held on Wednesday, August 14<sup>th</sup> at the Knights of Columbus at 6:00 pm.

We've spent many years working with parents and students, helping them save thousands of dollars in college costs. Those experiences have been instrumental in developing the perfect blueprint for young parents who are concerned about how they're going to pay for their children's future college education.

Why should you be concerned when your child hasn't even reached high school yet? I'll get to that, but you first need to know this key point: You don't need us to implement any part of our 4-step college-funding blueprint. It's a plan you can work completely by yourself.

How you and your child pay for college should concern you for a couple of reasons. First, the amount of student loan debt is staggering. Currently, the average student loan debt is \$33,564. Astoundingly, 2.8 million student borrowers owe more than \$100,000 in student loans.

Secondly, college costs are accelerating faster than any other family expense. The Bureau of Labor recently reported that from 1980 to 2014, college costs increased 260%. That's an annual average increase of 7.64%. In comparison, over the same time period, the Consumer Price Index only increased an average of 3.53%. Who knows what college costs will be in 10-15 years!

Does our plan work? In this material, you will find a copy of a recent email from one of our parents. The families who follow our plan can typically save themselves hundreds, if not thousands, of dollars.

For all the above reasons, we are inviting you to our banquet/seminar. Not only will you enjoy a delicious meal, you will learn valuable information to help you navigate the college-funding process.

Please RSVP by July 31<sup>st</sup> using the short form below. You can also RSVP by calling or emailing us. Laurie Bodeen can be contacted at 457-6276 or [lbodeen@mbwi.com](mailto:lbodeen@mbwi.com). Jodi Chandler can be contacted at 457-6263 or [jodi.chandler@mbwi.com](mailto:jodi.chandler@mbwi.com). Theresia Pettett can be contacted at 457-6238 or [theresia@mbwi.com](mailto:theresia@mbwi.com).

If you have any questions or concerns, please feel free to contact me at 309-457-6220. You can also email me at [dashton@mbwi.com](mailto:dashton@mbwi.com). We look forward to having you join us for an informative, enjoyable evening.

Sincerely,

Dan Ashton, AVP & Trust Administration Officer  
Midwest Bank

P.S. Remember what I said at the beginning of this letter. This can be completely a do-it-yourself plan. The most important key to your success is that you start working your plan today!

**(detach and return)**

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**RSVP:** \_\_\_\_\_ will be attending the banquet/seminar on August 14<sup>th</sup> at the Knights of Columbus Hall. I currently have children in the following grades:  
Pre-K    Kindergarten    1<sup>st</sup>    2<sup>nd</sup>    3<sup>rd</sup>    4<sup>th</sup>    5<sup>th</sup>    6<sup>th</sup>    (circle all that apply)

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