



CHING
CONSULTING

LEVELING THE PLAYING FIELD OF EDUCATION

Hawaii students, ranging from those who are from disadvantaged to affluent backgrounds are missing out on significant opportunities to access a college education at the top colleges in the U.S. There is a huge information gap that affects students and their families at all income levels - low income families who don't even consider college as a possibility, middle income families who assume unnecessary debt to finance costs, and high income families who presume incorrectly that they do not qualify for financial aid. This trend is magnified in Hawaii where the geographically isolated location makes it difficult if not impossible for students to visit various colleges and learn about the specific colleges that offer tremendous amounts of financial aid. And for students who do visit colleges, they are typically near the same and few cities, resulting in year after year of large numbers of Hawaii students targeting the same small list of colleges and thereby cannibalizing their admissions chances.

The result for far too many students in all socio-economic groups is under matching – matriculating at a college that does not match the student's academic qualifications. At the lower income levels, the result is far worse – students do not aspire to go to college at all because they are unaware that there is a new form of aid that dwarfs merit scholarships and enables some students to attend college for zero cost. For middle and high income families, the outdated assumption that they will not qualify for any funding and must pay the sticker price results in overpaying and under matching.

Full Demonstrated Need Financial Aid

There are many barriers to entry for college, but there is a tremendous blind spot with regard to costs – the near zero awareness that students, parents and educators have with regard to Full Demonstrated Need (FDN) colleges – the 100 colleges that award funding that dwarfs the Free Application for Federal Student Aid (FAFSA) level of funding and can be accessed by families at all income levels.

In addition to the new and significant amount of funds available at FDN colleges, there are also additional, significant admission opportunities for high achieving low income, first generation (to attend college), and Native – Eskimo, American Indian and Hawaiian students.

There is no higher priority than increasing the awareness of significant and untapped financial aid and admission opportunities for all students, especially those from Hawaii. Ching Consulting has provided consulting services to high schools, Windward Oahu complexes, Kapolei complex, Kamaile Academy, and other organizations to level the playing field of access to college. It has also provided presentations to businesses such as Alexander & Baldwin (staff), Alston Hunt Floyd & Ing (clients and staff), Architects Hawaii (staff) and Morgan Stanley (clients) which are committed to providing this unknown information to employees and clients.

Admission to a top college as well as accessing the new category of funding for families at all income levels requires a completely different preparation process that begins far before students reach high school. Early awareness and guidance results in informed parents and prepared students.

- **Step 1 – Overview**
Format – Group presentation or 1.5 hours of private consulting
Optimal Timing – New Parents and Parents of pre-K, K-Elementary students
This first and most important step should be taken as early as possible so that parents can learn the new rules of funding and how to calculate actual costs vs. presumed sticker prices. This knowledge affects all other financial decisions (to include if and when children should attend private school) for families and provides parents with the capability to use actual vs. presumed costs. Parents will learn that there is an entirely new category of funds that can be calculated in advance and is separate from merit scholarships and Federal grants. Parents will gain an understanding of a different, proactive process of pursuing far lower out of pocket costs rather than the outdated reactive process of paying sticker prices. Most importantly, parents will learn critical academic guidance techniques for elementary grade level students that have long term effects on college access.
- **Step 2 - Academic Performance Review**
Format – Private consulting and free quarterly reviews
Optimal Timing – no later than 5th grade (public school) or 6th grade (private school) students. This allows each student to learn how to reach the academic benchmarks that will maximize their odds of admission and funding. Middle school is a critical practice period where students can work on making adjustments before their permanent record starts in high school. Once this meeting occurs, all students are eligible for quarterly review of grades by the Consultant at no cost. Students who have had several years of middle school experience working at the necessary academic pace will be well positioned, confident and ready to succeed in high school.
- **Step 3 – SAT/ACT Planning**
Format – Private consulting
Optimal Timing - No later than 10th grade
The common mantra mentioned by many parents is that students “don’t test well,” when the stark reality is that even students with high GPAs don’t practice sufficiently or at all for the critically important standardized tests. As these test results are weighed separately and not co-mingled with their GPA, students often end up disqualifying their excellent GPA with an insufficient test score. Parents and students will learn when and how to study as well as how the test scores directly affect the amount of leverage families at every income level can deploy to access funding.
- **Step 4 - College Application Process**
Format – Private consulting
Optimal Timing - 11th through 12th grade
Consulting services provide information regarding building a realistic and strategic list of colleges for applications, teacher recommendations, guidance for essays and mock interviews. Analysis is provided to students so that their list as well as their essays distinguish them from the state pool as well as their school’s pool of applicants to maximize chances of admission to top colleges and access to funding.

- Step 5 - Financial Negotiation and Private Scholarships
Format – Private Consulting
Optimal Timing – 12th grade
One of the most common blind spots for families at all income levels, especially affluent families is the fact that negotiating aid is possible for a specific group of colleges. In addition, awareness of private scholarships is also typically low. Consulting services will provide guidance on the process of negotiation and a list of scholarship sources that provided one client with as much as \$100,000 of scholarships.

Fees for services are as follows:

- Overview Presentations – Presentations are available for students, parents, educators, a business's employees and/or clients, community organization or any combination thereof. The cost (exclusive of tax) of a presentation is \$1,000 per 100 attendees for a private presentation. For public presentations, there is no limit on attendance pending promotion of the event and seating for at least 300. For neighbor islands and the mainland U.S., transportation, accommodations and per diem costs are additional. The client is responsible for Xeroxing handouts, providing a flip chart or white board and for large groups, a sound system. Groups of families, clubs and teams frequently host potlucks where the presentation is provided.
- Private Consulting – Private consulting is available at \$200 per hour exclusive of tax and travel costs. The fee is per hour and not per student so meetings with families with more than one child are cost effective.
- Consulting Projects (Organization) – Consulting services may be implemented for a school, school complex or organization for a calendar year. The cost of services is based on the scope of work and size of the school, complex or organization. For schools, the impact can be enormous as the information is pertinent to high school, middle and elementary students and their parents, faculty and administrators.

Ching Consulting has a proven track record and has worked in partnership with Leadership Enterprise for a Diverse America, the Harold K.L. Castle Foundation, the James & Abigail Campbell Family Foundation, and private sponsors. In 2016-2018 over \$4.5M of financial aid was awarded to students who worked with Deborah Ching. Virtually all of these students were unaware of the colleges that provided the most financial aid and were planning to either attend a local college or attend a non-selective college, none of which would have provided sufficient financial aid. Examples of some of the financial aid awards (guaranteed each year for four years based on annual household financial data) are as follows:

Farrington High School

A.J. '16 - Brown University, Cost \$68,160, Financial Aid \$68,160, Family Contribution \$0

Kalaheo High School

Alexis '16 – Johns Hopkins University, Cost \$60,000, Financial Aid \$40,000, Family Contribution \$20,000

Kamehameha Schools

Kahiwa '17 – Harvey Mudd College, Cost \$75,000, Financial Aid \$45,000, Family Contribution \$30,000

Hanohano '18 – Princeton University, Cost \$72,200, Financial Aid \$69,100, Family Contribution \$3,100

Jaimelee '19 – Davidson College, Cost \$70,744, Financial Aid \$62,942, Family Contribution \$7,802

Kamaile Academy

Madeline '16 – Vassar College, Cost \$70,000, Financial Aid \$55,000, Family Contribution \$5,170 (negotiated from \$15,000)

Kalani High School

Lillianne '18 – Williams College, Cost \$70,000, Financial Aid \$52,000, Family Contribution \$18,000

Motoki '19 – Washington University in St. Louis, Cost \$76,910, Financial Aid \$76,895, Family Contribution \$15

Kapolei High School

Selena '16 - Colgate University, Cost \$68,990, Financial Aid \$57,448, Family Contribution \$11,542

Kauai High School

Cameron '18 – Vassar College, Cost \$70,510, Financial Aid \$58,514, Family Contribution \$11,996

McKinley High School

Sharon '16 - Princeton University, Cost \$65,690, Financial Aid \$60,440, Work-Study \$2,900
Family Contribution \$2,350

Leilani '17 – Franklin & Marshall College, Cost \$61,926, Financial Aid \$60,426, Family Contribution \$1,500

Roosevelt High School

Richard '17 – University of Pennsylvania, Cost \$69,340, Financial Aid, \$58,594, Family Contribution \$10,746

Waimea High School

Jonah '16 - Duke University (Pratt School of Engineering), Cost \$71,900, Financial Aid \$71,900, Family Contribution \$0, Includes summer program and MacBook Pro laptop.

Ching Consulting serves students and parents from every income level including those from high income backgrounds. For decades, Hawaii students have under matched – enrolled in colleges that are far below a student's academic ability and achievements. This is a result of many factors – outdated perceptions, planning that starts far too late, applying to the same small list of schools that large numbers of students from Hawaii and/or a student's specific school are pursuing, and a lack of awareness of a new source of massive funding for all qualified students at the colleges that provide Full Demonstrated Need financial aid. For

students and parents who are opportunistic, open minded and hardworking, Ching Consulting provides proven guidance to accessing the best colleges in the nation regardless of financial means.

Ching Consulting clients have been accepted at the following top colleges: Amherst College, Babson College, Boston College, Boston University, Bowdoin College, Brandeis University, Brown University, Bryn Mawr College, Bucknell University, Carleton College, Claremont McKenna College, Colby College, Colgate University, Colorado College, Cornell University, Dartmouth College, Davidson College, Dickinson University, Duke University, Franklin and Marshall College, Grinnell College, Hamilton College, Harvard University, Harvey Mudd College, Johns Hopkins University, Kenyon College, Macalester College, Middlebury College, Northwestern University, Notre Dame University, Occidental College, Olin College, Pomona College, Princeton University, Reed College, Rice University, Scripps College, Skidmore College, Stanford University, Swarthmore College, Trinity College, Tufts University, Union College, United States Military Academy, University of California at Berkeley, University of Michigan, University of Notre Dame, University of Pennsylvania, University of Rochester, University of Southern California, University of Virginia, Vanderbilt University, Vassar College, Washington University in St. Louis, Wellesley College, Wesleyan University, Williams College, Yale University.

Deborah M. Ching

Deborah M. Ching was born and raised in Honolulu and attended Punahou School. She received a Bachelor of Arts degree in English from Brown University. At Brown, she was a four year starter, All Ivy, All New England and All East selection on the nationally ranked women's soccer team, and was inducted into the Brown Athletic Hall of Fame. Ms. Ching received a Master of Business Administration degree in Marketing from Columbia Business School. She has over 30 years of experience as an interviewer for Brown's alumni admissions interviewing program, including serving as the Hawaii Area Chair. Appointed by then President Ruth Simmons of Brown University, Ms. Ching served from 2005-2016 on the Brown University Advisory Council on Athletics which provides long range planning recommendations to the University's Administration and Trustees.

For More Information, Contact:

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