

## Keeler & Nadler: A Closer Look

Dear Friends of Keeler & Nadler,

Welcome to our summer issue of *Keeler & Nadler: A Closer Look*. In this issue we will discuss tips for filing for FAFSA. We also have some photos from K&N serving in the community as well as some other exciting news!

Best Regards,

**Andrew P. Keeler, CFP®**

**Richard D. Nadler CFP®, CPA, MBA**



*Photo by Henri Guérin from Pexels*

## What You Should Know About the FAFSA

If you have a high school senior, now is the time to start preparing to complete the FAFSA (which stands for Free Application for Federal Student Aid). Financial aid season begins October 1<sup>st</sup> each year. If it is going to be your child's first year attending college, you can begin filling out the FAFSA October 1<sup>st</sup> of their senior year of High School.

Details you may not have known:

- A lot of parents think it is pointless to file a FAFSA because they “make too much money” to be eligible for any financial aid. That might be the case, however, many colleges require that you file the FAFSA each year in order to be eligible for special/private scholarships, as well as any grants and loans. So, you should always file a FAFSA each year your child is in college.
- Complete the FAFSA sooner rather than later
  - As the FAFSA deadline approaches, colleges have less aid to give out. By completing the FAFSA sooner, you could be eligible for more aid than waiting until closer to the deadline.
- The FAFSA needs to be filed each year, even if you believe your financial status is the same as the previous year.
- When filling out the FAFSA, you will be asked which schools you are interested in attending and you may list up to 10 schools. Even if you are uncertain about a couple of them, list them anyway. You will not be penalized for listing them if you end up choosing not to apply to them.
- One of the items to complete on the FAFSA is called “reportable assets”, which include your checking and savings accounts. The balance you are required to report is the current balance as of the day you are filing your FAFSA. If you have any large purchases planned, you should make them before filing the FAFSA as a way to reduce your reportable assets. This could include personal items the student needs for college, or it could be a new car or roof you have been planning for.

If you have any questions about the FAFSA, feel free to email Jessica Kanoski at: [jessica.kanoski@keelernadler.com](mailto:jessica.kanoski@keelernadler.com).

**By: Jessica Kanoski**

## Baby Announcement!!



We are excited to share that Jessica and her husband Clay are expecting a baby girl this fall!

No word yet on whether or not she (baby) wants to be a financial advisor, but we'll have a desk ready just in case!



Jessica (Kanoski) Hultberg  
Financial Advisor

## Keeler & Nadler in the Community

Over the last couple of months, our team members were involved with the Race for the Cure and Dublin's Community Service Day. Way to go everyone!



**Race for the Cure**  
(Carolina, Abby, Jessica)



**Dublin Community Service Day**  
(Steven, Carolina, Abby, Linda, Andy, Mark)

## Notes

### Have you visited our Blog?

If you want to stay up-to-date on financial planning topics and issues, check out the blog on our website. You'll find articles from our newsletter as well as other timely commentaries.

[www.keelernadler.com/blog](http://www.keelernadler.com/blog)

### Holiday Schedule

Labor Day – Sept. 2<sup>nd</sup> (office and market closed)



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