

# DEGREE of SUCCESS



# DEGREE SUCCESS

THE RIGHT CAREER, THE RIGHT  
COLLEGE, AND THE FINANCIAL AID  
TO **MAKE IT ALL POSSIBLE**

TOM and MARIA  
GEFFERS



BMD Publishing

# Degree of Success: The Right Career, The Right College, and the Financial Aid to Make It All Possible

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BMDPublishing@MarketDominationLLC.com  
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BMD Publishing CEO: Seth Greene  
Editorial Management: Bruce Corris  
Technical Editor & Layout: Kristin Watt

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This book is a compilation of the many college, career, and financial experts we interviewed on our podcasts who we sincerely want to thank.

We also want to thank our friends and family, especially our daughters, Brenna Geffers and Dr. Marlaina Kloepfer. Both are experienced in higher education and shared their insights and experiences with us.

Most of all, we would like to thank God for all the blessings in our lives.



We wrote this book to help parents and their children navigate the college admissions journey and to provide a path to future happiness and success.

# INTRODUCTION

We've all heard the jokes about "senioritis". When a student reaches their senior year of high school, they shift into low gear. They're not motivated, they don't do the work, they miss more classes than they attend...it's their chance to take it easy before they go to college and the pressure begins all over again.

But in reality, senior year can be one of the most pressure-packed years in a child's life. Not to mention their parents.

There's so much to think about.

Do they know what career they want?

What will they major in?

What college do they want to go to?

Can they get in?

Can they afford it?

How can they get the financial aid they need?

Those can be very difficult questions which can lead to incredible stress for the student and their family.

Let's start with the career choice. Is it fair to expect a 17-year-old to know what they want to do for the rest of their life?

What about the college? How many kids know which is the right college for them and why? Waiting for that admissions letter to arrive and wondering what it will say has everyone filled with anticipation and in many cases fear.

Then there's the cost. The numbers are staggering, especially if you want to go to a prestigious private university. Sure, there's financial aid out there, but how do you find it and how do you get what you need?

No wonder it's such a stressful time. And it's only getting worse. The 2021-22 admissions cycle was the most competitive ever.

Okay, now that we've scared you and made you more stressed out than ever, take a deep breath.

It doesn't have to be that way.

With the right information and the right guidance, families can go into this process with confidence. Students can learn what careers fit their skills and their passion. They can identify the college that's best for their field and their lifestyle. Parents can learn about every possible option for financial aid and how to get it, even if they think they make too much money to qualify.

This book is your guide to all of this. It will answer your questions (even the ones you may not think to ask), and help you get through this.

Because this is one of the most important times in a family's life. It shouldn't be one of the worst.





# MEET THE GEFFERS

Before you hear from all the professionals who share their expertise with you, we'd like you to learn a little about us and how helping kids get into the right college for the right cost became our passion. It's been an interesting journey.

## **Maria's story:**

I came up through the ranks as a teacher, and they were some pretty tough ranks. That's because I started out in Catholic schools, which really put you through the ringer. My first job was in the Bronx, in New York City, where I taught seventh and eighth grade, teaching multiple subjects with 50 kids in each class. The good news is that it taught me discipline and organizational skills, and showed me how much I truly love working with students. I also learned that if you can teach 50 kids in a class and hold their interest, you can do pretty much anything.

I continued in Catholic schools after Tom and I moved to the Poconos, but as so many others have done, they closed down, so I became a teacher in the public school system. I'm certified in English literature, Communication, and Social Studies and Geography. I had the wonderful

privilege of being chosen as a National Geographic Teacher Consultant, which was great fun, especially during the 200th anniversary of Christopher Columbus landing in the New World.

Then our daughter Brenna was identified as a gifted student, and she had a hard time. She was very inquisitive and asked a lot of questions. Often teachers consider students like that to be aggressive and unruly. So, through her, I became interested in gifted education. I got a Master's degree in Gifted Education and Leadership, and continued my studies after that, to really solidify my thoughts on what makes a gifted student and how to teach them.

That led me to work with high school gifted students. One of the things I did with them was start to get them ready for college. These students are high achieving, but still need assistance, and don't necessarily get the help they need because guidance counselors tend to concentrate on the students who have a more visible need, such as those with emotional or social issues.

So, I put a program together and worked with them to make sure they were able to properly compete, and help to find the right school for them. Not just looking at their grades, looking at their interests and finding their passion. Many gifted students just don't know who they are and what they want to be. They actually have so much talent it's hard for them to really concentrate.



I did that for more than 10 years while still working in public schools, then retired and took a few years off to catch up on my sleep after all those years of getting up at 4:00 in the morning. Then Tom and I decided to combine our skills and start our business.

**Tom's story:**

We met during our senior year of high school. We went to different schools but we both worked part-time at the same supermarket. Then we went to different universities in New York City and pursued different things. She's the educator, I'm the business side of things.

After getting a degree in Business Administration I started out in retail, working at J.C. Penney's Corporate Headquarters doing marketing and advance planning. Older readers may remember the Penney's catalog. I worked on that, and made presentations to company directors and other executives on marketing the catalog.

It was a fun job, but by then we were living in Pennsylvania and it was a two-hour commute to Manhattan, which ages you very quickly. I was recruited by an insurance company and began selling life insurance, annuities, and other investments. I then expanded into the commercial insurance field, which I liked much more because every day you're talking to somebody different, getting their life story and trying to come up with an insurance solution for them. If you're bored one day, you're going to meet somebody new tomorrow.

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