

Tower Wealth Advisors – College Planning with Purpose

At Tower Wealth Advisors, we understand that planning for college is more than just saving — it's about making smart, informed decisions that support your family's goals without compromising your broader financial future.

Our college planning process starts with understanding your priorities: the schools you're targeting, the timeline, and how education fits into your overall financial picture. We help estimate future education costs, identify funding gaps, and explore a range of strategies tailored to your family's needs and resources.

We guide clients through the optimal use of education savings vehicles, such as 529 plans, custodial accounts, and taxable investments. We evaluate tax advantages, financial aid implications, and investment options to help ensure your savings work as efficiently as possible. Beyond saving, we help families prepare for the application process with an understanding of how assets and income affect financial aid eligibility. We coordinate planning strategies—such as income timing, asset repositioning, and gift strategies—to maximize need-based and merit-based aid opportunities.

College planning also fits within your broader financial goals. Whether balancing retirement savings, supporting multiple children, or managing education debt, we ensure your college funding plan is integrated with your overall strategy.

At Tower Wealth Advisors, we take the stress out of college planning so you can focus on what matters most, supporting your child's future with confidence and clarity. With the right strategy in place, you can provide the gift of education while staying on track with your financial life.