

applications begin to open online on August 1st, having the list finalized is critical if one is to have most of the work completed by the end of August. After all, the senior year is extremely busy for students, and finding time to dedicate to the college search and application project becomes a significant challenge.

Financial Considerations

As parents, we all have good intentions about saving for college when we start our families. Often, life has its own idea and our plans do not fully materialize. As college approaches, parents often find themselves short of the required savings to pay for the skyrocketing cost of college today. To make up the shortfall in required funds, parents turn to the financial aid system, college scholarships and loans. The way each of these funds are acquired is complex and often confusing. Waiting too long to learn how to use these sources can create anxiety and lead to disappointing outcomes. The solution is to start planning early, save for both college and retirement, learn how aid and scholarships are awarded and calculate the family's affordability threshold for college.

The Results

Regular admissions notifications are sent to the student during the months of March and April, with some schools a bit sooner. This is a time of great excitement coupled with anxiety, and normally some disappointment. Many students today have not made up their minds by April and require a visit to the preferred colleges to which they are accepted. Students that used a process for assessing themselves and evaluating the college candidates are usually more decisive. The colleges require a decision by May 1st when housing deposits are due. Students placed on waitlists have the additional strain of waiting for the final determination while accepting their second-choice college and making that deposit payment knowing they may lose it.

The Aftermath

As the families make their decision and the commitment is made to the college or university, the pressure is finally off the student. Now, it is the parents turn to feel stress and anxiety as they arrange their finances to begin paying bills in August. Financial aid awards and government loans must be accepted. Financial accounts must be established by the student and watched for notifications from the school. Payment programs may be offered to reduce some of the cash flow strains. Private student loans may be needed to fill some of the gaps in funding. This should all be done according to the planning done in previous years so that the family does not over-extend itself beyond its affordability threshold. Since the bigger financial challenge that parents face is funding the years later in life when the paychecks have stopped, it is critical that parents adhere to the plan and begin working on their savings for those retirement years. If everything goes smoothly and according to plan, the student will have a successful launch to his or her life after college. Just as important, the empty-nest parents should be able to begin living a good life for the rest of their lives without having to move in with their kids in later years because they have outlived their savings.

A Special Invitation The Flame of Liberty Memorial Dedication, Sat., June 15

By Ellen Manzo

To paraphrase a quote from John F. Kennedy, "A nation reveals itself not only by the individuals it produces but also by the people it honors, the individuals it remembers." - John F. Kennedy

Very seldom does one have the opportunity to create history and be part of a legacy that will continue to live on in Silicon Valley. Saturday, June 15th will be the capstone of a seven-year journey for the Veterans Memorial & Support Foundation. On that day, the Foundation will unveil the Flame of Liberty Memorial, a memorial intended to deliver honor, respect, gratitude and healing to America's military service members and veterans, first responders and two 9/11 heroes aboard United Flight 93, who prevented the terrorists from completing its intended mission which targeted the U.S. Capitol Building. For some, their heroic contributions were their last act of devotion.

Since breaking ground on January 4th of this year, the Foundation has been busy sharing the Foundation's mission with patrons in support of its capital campaign. Anyone passing the Los Gatos Civic Center has noticed the fencing and construction vehicles from Devcon Construction who are building the memorial.

The Foundation invites you to be its guest to celebrate and pay respect to all those who have given so much to America. The day's events will include a military concert by the 191st Army Band, guest speakers, dignitaries, military vehicles, a celebratory barbeque with the Summit Sisters band and most importantly, the unveiling of The Flame of Liberty Memorial.

The event's keynote speaker is the Lieutenant General H.R. McMaster U.S. Army, Retired who served as the 26th National Security Advisor to the United States. Prominent guest speakers also include the parents of local 9/11 heroes Todd Beamer and Mark Bingham, David Beamer and Alice Hoagland respectively.

Foundation President Major General Kent Hillhouse U.S. Army, Retired, the Honorable Francis J. Harvey, 19th Secretary of the U.S. Army, the Honorable William E. Peacock Former Assistant Secretary of the U.S. Army, Manpower and Reserve Affairs and Marine Corps Reserve Colonel, Retired, Mayor Steve Leonardis, and memorial artist and Master Designer for the U.S. Mint, Frank Kocian Morris, will also be at the podium.

As the Foundation stated in their introductory "Save the Date" video "Your participation is voluntary, however your presence is vitally important and will send a message that delivers honor, respect, and gratitude to America's heroes.

Please join us!"

To RSVP or learn more about The Flame of Liberty Memorial Dedication and the mission of the Veterans Memorial & Support Foundation, please visit: www.honorAvet.org and view their Flip Book at <https://simplebooklet.com/the flame of liberty memorial>.



Lieutenant General H.R. McMaster U.S. Army (Ret.)

Lieutenant General H. R. McMaster United States Army, Retired served as the 26th National Security Advisor to the United States. He is best known for his experience and roles in the Gulf War, Operation Enduring Freedom and Operation Iraqi Freedom. After the Persian Gulf War, McMaster served as a military history professor at the United States Military Academy from 1994 to 1996, became a Research Fellow at the Hoover Institution, a member of the Council on Foreign Relations and a Consulting Senior Fellow at the International Institute for Strategic Studies (IISS). He held a series of staff positions in the United States Central Command. In 2004, he took command of the 3rd Cavalry Regiment and fought the Iraqi insurgency in Tal Afar. He became a top counterinsurgency advisor to General



David Petraeus before serving as the Director of the Army Capabilities Integration Center. He also served as the Deputy to the Commander for Planning of the International Security Assistance Force in Afghanistan and, in 2012, became Deputy Commanding General of the Army Training and Doctrine Command. General McMaster is a recipient of three Distinguished Service Medals, the Defense Superior Service medal, two Legion of Merit awards, two Bronze Stars, a Purple Heart and the Silver Star which he earned as an Army Captain for his valor at the Battle of 73 Easting, often referred to as the "last great tank battle of the 20th century."

General McMaster is a West Point graduate and completed his MA and PhD at the University of North Carolina, Chapel Hill where his thesis was critical of American strategy and military leadership during the Vietnam War. His Ph. D. thesis later became the frank basis for his book, the widely read *Dereliction of Duty*, published by Harper Perennial, 1997, which continues to gain significant popularity.