



Seth Kovensky, CFP®  
Financial Advisor

## NEWS

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### con-sor-tium

Latin, fellowship, from

**1: an agreement, combination, or group** (as of companies) *consort-*, *consors*  
formed to undertake an enterprise beyond the resources of any one member

## Fellow Consortium Member Is Sought Out for His Expertise in Educational Loans

*Seth Kovensky is interviewed by Savannah's Local News*

SAVANNAH, GA (March, 2008) – Fox network affiliate WJCL Channel 28 (“The Coastal Source”) in Savannah, Georgia recently interviewed fellow consortium member Seth Kovensky – President of Live Oak Financial Services, LLC (<http://www.thecoastalsource.com/news/local/16964096.html>). Seth was sought out for his opinion on the current crises in the education lending sector – mainly due to his expertise in the area of college funding and his credentials as a Fox College Funding advisor.

During the interview Seth explained that for families looking to send children to school in the fall, “Chances are they won't be able to pay out of pocket and if they weren't fortunate enough to get grants and scholarships, then they need to get some loans.” The crises in the education lending sector has been brought about by the current economic climate which gives even students with good credit more expensive rates, less discounts, and fewer loans available. These conditions make private loans more attractive for parents, but Seth warns they are risky and costly. “There is a lot of small print, there are variable rates involved, and there are terms in there that basically can control a family from getting out of the loan once they are in it.” Seth ends the interview advising readers to “... read the fine print and search for scholarships as Savannah students face the high cost of higher education.”

Live Oak's "Fox College Funding" services pick up where traditional financial aid and loans leave off. Seth's office helps those clients who are parents of college-bound high school students and who typically will not qualify for financial aid. In lieu of loans, Seth and his team help clients implement a combination of proprietary academic, cash flow and tax strategy combinations that could enable them to save thousands of dollars on tuition.

Seth's interview with Fox 28 helped bring awareness about the current crises and gave the readers some alternatives to think about. Also, since Live Oak Financial Service's website was posted in the interview, this was a prime lead-generation activity for Seth and his staff – costing him nothing more than a little of his time.

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### **About Seth Kovensky**

Seth graduated from the United States Naval Academy, is a CERTIFIED FINANCIAL PLANNING™ practitioner, and brings over 10 years of experience to his clients. Utilizing a thorough planning process, Seth's mission is to provide comprehensive financial advice tailored to each client's specific needs. Having seen first-hand what a positive impact a successful and implemented financial plan can have on individuals and families, Seth strives to create an open and honest environment where high-trust relationships can thrive and he can lead his clients in accomplishing their objectives.

Fostering this 'customer first' philosophy, Seth utilizes his knowledge plus that of established relationships with local professionals, to offer a comprehensive range of services for individual, family, educational, retirement, estate, tax and business financial planning.

Seth is an ardent believer that each client deserves an ongoing relationship of open and unbridled integrity. Along with this dedication to honesty is a desire to continually educate his clients and keep them abreast of developments. Live Oaks Financial Services believes: "From Tiny Acorns, Mighty Oaks and Lasting Legacies Grow," and is truly dedicated in leading clients to enjoy a lifetime of growth in planting their own legacies.

### **About Don Patrick and Integrated Financial Group**

Don Patrick, Managing Director of Integrated Financial Group in Atlanta, Georgia, has been serving clients as a financial advisor for over 26 years. Patrick earned his MBA from the University of Southern California. Undergraduate studies were completed at Loyola University Los Angeles in the areas of finance and economics. He served as a pilot in the U.S. Air Force, graduating first in his class. He is also a member of the Financial Planning Association, the nation's largest organization of professionals dedicated to championing the financial planning process. He has completed additional studies and passed a rigorous certification examination and is authorized to use the CFP® mark of distinction.

The Atlanta-headquartered Integrated Financial Group, one of the largest financial planning consortiums in the country with independent advisors in six states and nearly \$1 billion in assets, delivers practical, effective financial solutions aimed at addressing the long-term financial planning needs of their clients. Over the years, Integrated Financial Group consortium has attracted some of the best and brightest financial advisors in the industry. "These are some of the most experienced and best-educated financial advisors in the profession," says Patrick.

For five years listeners in south Florida relied on Patrick to deliver sound, accurate financial advice as co-host of a radio talk program. He taught financial planning at Georgia State, North Metro Technical College and Gwinnett Technical College. Listed in Who's Who of Investment Management Consultants, Patrick recently authored a book titled *Keep Your Nest Egg From Cracking, What You Need To Know.*

Visit [www.intfingroup.com](http://www.intfingroup.com) for more information about Mr. Kovensky, Mr. Patrick and the Consortium.

**NOTE:** When you need a professional to speak on complicated financial topics in an easy-to-understand and lively way, please call Don Patrick or Seth Kovensky and the consortium of advisors at Integrated Financial Group.

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