

12th Grade: Time to apply for admission to college and apply for federal student aid by completing the FAFSA

Students

To Do:

All Year

- Work hard all the way to graduation—second-semester grades can affect [scholarship eligibility](#).
- Stay involved in after-school activities, and seek leadership roles if possible.

Fall

- As soon as possible after its Oct. 1 release, complete and submit your *Free Application for Federal Student Aid* (FAFSA®), at fafsa.gov, along with any other financial aid applications your chosen school(s) may require. You should submit your FAFSA® by the earliest financial aid deadline of the schools to which you are applying, usually by early February. Refer to the [FAFSA: Applying for Aid](#) section of this site as you go through the application process.
- After you submit the FAFSA, you should receive your [Student Aid Report \(SAR\)](#) within three days to three weeks. This document lists your answers to the questions on your FAFSA and gives you some basic information about your aid eligibility. Quickly [make any necessary corrections](#) and submit them to the FAFSA processor.
- If you haven't done so already, register for and take the [standardized tests](#) required for college admission. Check with the colleges you are interested in to see what tests they require.
- [Apply to the colleges you have chosen](#). Prepare your applications carefully. Follow the instructions, and PAY CLOSE ATTENTION TO DEADLINES!
- Well before your college application deadlines, ask your counselor and teachers to submit the required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.
- Complete any last scholarship applications.

Spring

- Visit colleges that have invited you to enroll.
- Review your college acceptances and [compare the colleges' financial aid offers](#).
- Contact a school's [financial aid office](#) if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you might wish to apply, and important paperwork you might need to submit.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

To Explore:

- Understand the FAFSA better by watching the videos in the “FAFSA: Apply for Aid” playlist at www.YouTube.com/FederalStudentAid.
- Follow or like the office of Federal Student Aid at www.Twitter.com/FAFSA and www.Facebook.com/FederalStudentAid to get regular financial aid tips.

- Make informed decisions about student loans; the following resources are important at this point:
 - [Federal Versus Private Loans](#)
 - [Federal Student Loans: Basics for Students](#)

REMEMBER: Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.

Parents

To Do:

- Work with your child on [filling out the FAFSA](#).

To Explore:

- Make sure your child's [personal information is safe](#) when he or she applies for financial aid. For tips, read [Federal Student Aid and Identity Theft](#).
- Read [IRS Publication 970, Tax Benefits for Education](#) to see how you might benefit from federal income tax credits for education expenses.
- Understand the [benefits of federal student loans](#).
- Help your child learn about the responsibilities involved in accepting a student loan by reviewing "[What should I consider when taking out federal student loans?](#)" with him or her.
- Look at communications from schools to which your child sent FAFSA information. If a school has offered you or your child Direct PLUS Loans, the [Federal Student Loans: Basics for Students](#) and [Federal Student Loans: Direct PLUS Loan Basics for Parents](#) booklets might be useful to you.