

College Planning: 12th Grade

Want to know if you're on track in the college application process? This checklist shows you what you should be doing, and when.

FALL

- ☐ **Narrow your list of colleges to between five and 10.**
Meet with a counselor about your college choices and, if you've not yet done so, download college applications and financial aid forms. Plan to visit as many of these colleges as possible.
- ☐ **Create a master list or calendar that includes:**
 - Tests you'll take and their fees, dates, and registration deadlines
 - College application due dates
 - Required financial aid application forms and their deadlines (aid applications may be due before college applications)
 - Other materials you'll need (recommendations, transcripts, etc.)
 - Your high school's application processing deadlines
- ☐ **Ask a counselor** to help you request a fee waiver if you can't afford application or test fees.
- ☐ **Take the SAT® one more time:** Many seniors retake the SAT in the fall. Additional course work since your last test could help you boost your performance. Plus you already know what to expect on test day.
- ☐ **Be sure** to have your SAT scores sent to the colleges to which you are applying.
- ☐ **Complete the Free Application for Federal Student Aid (FAFSA):** To apply for most financial aid, you'll need to complete the FAFSA. Oct. 1 is the first day you can file the FAFSA.
- ☐ **Complete the CSS/Financial Aid PROFILE®:** PROFILE is an online application used by certain colleges and scholarship programs to determine eligibility for their aid dollars.
- ☐ **Prepare** early decision/early action or rolling admission applications as soon as possible. Nov. 1–15: Colleges may require test scores and applications between these dates for early decision admission.
- ☐ **Ask a counselor or teacher** for recommendations if you need them. Give each teacher or counselor an outline of your academic record and your extracurricular activities. For each recommendation, provide a stamped, addressed envelope and any college forms required.
- ☐ **Write first drafts** and ask teachers and others to read them if you're submitting essays. If you're applying for early decision, finish the essays for that application now.
- ☐ **Complete** at least one college application by Thanksgiving.
- ☐ **Ask counselors** to send your transcripts to colleges. Give counselors the proper forms at least two weeks before the colleges require them.

WINTER

- ☐ **Keep photocopies** as you finish and send your applications and essays.
- ☐ **Give the correct form** to your counselor if the college wants to see second-semester grades.
- ☐ **Have your high school send a transcript** — it is sent separately by mail to colleges if you apply online to colleges.

SPRING

- ☐ **Keep active in school.** If you are waitlisted, the college will want to know what you have accomplished between the time you applied and the time you learned of its decision.
- ☐ **Visit your final college before accepting.** You should receive acceptance letters and financial aid offers by mid-April. Notify your counselor of your choice. If you have questions about housing offers, talk to your counselor or call the college.
- ☐ **Inform every college** of your acceptance or rejection of the offer of admission and/or financial aid by May 1. Colleges cannot require your deposit or your commitment to attend before May 1. Talk to your counselor or adviser if you have questions.
- ☐ **Send your deposit** to one college only.
- ☐ **Take any AP® Exams.** Show what you've learned in your AP classes. A successful score could even earn you credit, advanced placement, or both in college.
- ☐ **Waitlisted by a college?** If you intend to enroll if you are accepted, tell the admission director your intent and ask how to strengthen your application. Need financial aid? Ask whether funds will be available if you're accepted.
- ☐ **Work with a counselor** to resolve any admission or financial aid problems.
- ☐ **Ask your high school** to send a final transcript to your college.
- ☐ **Review your financial aid awards:** Not all financial aid awards are the same, so it's important to choose the aid package that's best for you and your family. Be sure to note what you have to do to continue receiving financial aid from year to year, and how your aid might change in future years.

Visit bigfuture.collegeboard.org for more information.

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. Some of the most basic eligibility requirements are that you must

- demonstrate financial need (for most programs—to learn more, visit StudentAid.gov/how-calculated);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- register (if you haven't already) with Selective Service, if you're a male between the ages of 18 and 25;
- maintain satisfactory academic progress in college or career school; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
 - completing a high school education in a home-school setting approved under state law; or
 - enrolling in an eligible career pathways program.

Find more details about eligibility criteria at StudentAid.gov/eligibility.

HOW do you apply for federal student aid?

1. Create an FSA ID. Students, parents, and borrowers should create an FSA ID, made up of a username and password, to submit their *Free Application for Federal Student Aid* (FAFSA®) online and to access U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. To create an FSA ID, visit StudentAid.gov/fsaid.

2. Complete the *Free Application for Federal Student Aid* (FAFSA®) at fafsa.gov. If you plan to attend college from July 1, 2017–June 30, 2018, you'll be able to submit a 2017–18 FAFSA beginning on Oct. 1, 2016. You'll be required to report income and tax information from 2015. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state deadlines at fafsa.gov.

NOTE: In the past, you couldn't submit the FAFSA until January 1 of the year you planned to attend college. The change to October 1 is a permanent change, and you'll be able to complete and submit your FAFSA as early as October 1 every year.

3. Review your *Student Aid Report*. After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA will get your SAR data electronically.

4. Contact the school(s) you might attend. Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

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HAVE QUESTIONS?

Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the hearing impaired)

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with exceptional financial need who have not earned bachelor's or professional degrees.	Amounts can change annually. For 2016–17 (July 1, 2016 to June 30, 2017), the award amount is up to \$5,815. Visit StudentAid.gov/pell-grant for more information.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need.	Up to \$4,000. Visit StudentAid.gov/fseog for more information.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless student fails to carry out service obligation	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, student must sign a TEACH Grant Agreement to Serve in which the student agrees to perform four years of qualifying teaching service and meet other requirements.	Up to \$4,000. Visit StudentAid.gov/teach for more information.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For students who are not Pell-eligible due only to having less financial need than is required to receive Pell funds; whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11.	The grant award can be equal to the maximum Federal Pell Grant amount (see above), but cannot exceed your cost of attending school. Visit StudentAid.gov/Iraq-Afghanistan for more information.
Federal Work-Study Work-Study: money is earned; does not have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school.	No annual minimum or maximum amounts. Visit StudentAid.gov/workstudy for more information.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; student must be at least half-time. Interest rate is 3.76% for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.	Up to \$5,500 depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; borrower is responsible for all interest; student must be at least half-time; financial need is not required. Interest rate is 3.76% (undergraduate) and 5.31% (graduate or professional) for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of the loan. Visit StudentAid.gov/interest for more information.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. Visit StudentAid.gov/sub-unsub for more information.
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; borrower is responsible for all interest; student must be enrolled at least half-time; financial need is not required; borrower must not have an adverse credit history. Interest rate is 6.31% for loans first disbursed on or after July 1, 2016 and before July 1, 2017, and fixed for the life of loan. Visit StudentAid.gov/interest for more information.	Maximum amount is cost of attendance minus any other financial aid received. Visit StudentAid.gov/plus for more information.
Federal Perkins Loan Loan: must be repaid with interest	For undergraduate and graduate students with exceptional financial need. Eligibility depends on the student's financial need and availability of funds at the school. For questions on Perkins Loan eligibility, students must contact the school's financial aid office. Interest rate is 5% and fixed for the life of the loan.	Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000. Visit StudentAid.gov/perkins for more information.

Note: The information in this document was compiled in spring 2016. For updates or additional information, visit StudentAid.gov.

LOOKING FOR MORE SOURCES FOR FREE MONEY?

Try StudentAid.gov/scholarships for tips on where to look and for a link to a free online scholarship search.

MAY 2016

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