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Financial Aid. **Untangled.**

Financial Aid 101: The Basics of Financing Your Education

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INTRODUCTION

The following information is to help you understand the many ways to finance your education and make your dreams come true.

First, we will look at several urban myths that are COMPLETELY FALSE. Every year these myths discourage people from applying to college or choosing a particular college because they mistakenly think that they are not eligible for financial aid.

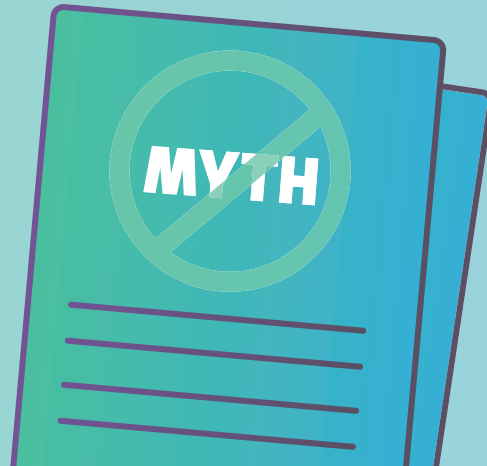
Next, we will define and explain some common terms used when looking for financial aid.

Then, we will look at key steps to begin the financial aid process.

Lastly, for your convenience we have included calendars for your junior and senior year to help you keep on track without being overwhelmed.

Chapter 1

Debunking Top Financial Aid Myths



Students and their families often have pre-conceived notions about receiving financial aid. Sometimes they think that their income is either too high or too low. Yet much depends on the school and even the field a student wishes to study. For example, many schools are now offering recruitment incentives or additional financial aid to anyone who wants to pursue studies in Sciences, Technology, Engineering and Math -- also known as the STEM fields. STEM includes many interesting majors, such as robotics, computer programming, criminal forensics and so much more. Depending on the school and other factors, there may be other sources of FREE money for college, such as endowments for specific arts majors.

Many students and their families are pleasantly surprised to learn how much aid they are actually eligible or qualified to receive.

Let's look at a few common myths that students and their families may believe about financial aid and why these myths are incorrect:



THE KEY:

You must apply to qualify for Financial Aid.

All Rules Governing Financial Aid Are The Same – False!

While the Free Application for Federal Student Aid (FAFSA) can be intimidating, this application is the gateway to receive money from the federal government. Even if you are not eligible for federal aid or the amount of federal aid is not enough for your degree, other providers of financial aid (including the school you want to attend) may rely on the FAFSA as a starting point.

The best place to find out the rules for financial aid in your state or for your intended college or university is the website for the financial aid office.

Private Schools are Always More Expensive than State Schools – False!

The expected family contribution is the same regardless of which school you plan to attend. So do not let cost be the main factor in selecting your school. Many people think that to go to college they need to find the most inexpensive tuition possible. Not True! Large state schools and universities receive financial assistance from their state governments to help make them more affordable. Similarly, many private schools that publish a high tuition have very large endowments from alumni, local business, and other donors, enabling these private schools to discount their tuition and offer very handsome financial aid packages.

Out-of-State Schools Are Always More Expensive – False!

Schools will always publish an increased rate of tuition for “out-of-state students” or students whose permanent residence is in another state from the school. For example, if you want to study oceanography or study marine biology and wildlife, you probably need to study at a school that is located near an ocean. In other words, you may need to go to another state to study what you want to study. However, you do not necessarily need to pay the increase in costs for out-of-state students. College tuition can be negotiated if the school wants to recruit you, especially if you plan to major in one of the STEM fields.

Scholarships are Only for Athletes – False!

The range and eligibility for scholarships is exceptionally far-reaching. Some scholarships are based on “need” but many are based on “non-need” or “merit.” “Non-need” or “merit” means that the student meets the criteria for a scholarship that may, or may not, be based on their financial situation. For example, many schools offer scholarships for athletics but they also offer scholarships for academic achievement, essay contests, most majors, and many others. In addition, scholarships are often available through your local businesses, banks, credit unions or churches. There are many national contests for scholarships including ones for baked goods, sandwich recipes, and candy enthusiasts. There are also hundreds of “unusual” scholarships, which include scholarships for students who can demonstrate an understanding of copyrights or fire sprinklers, who do not use tobacco, who are rather tall, are left handed, or who have a certain last name. The list of unusual scholarships is exceptionally long but many are found by searching the Internet.



THE KEY:

Find & Apply

Millions of dollars’ worth of scholarships go unused every year, simply because no one applies for them.

Do not expect your school to do all the searching for scholarships for you. You will need to do much of the research yourself, and then you need to APPLY.

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Be sure to follow the instructions for the application. Adhere to the deadline and then continue to follow the rules of the scholarship AFTER you receive it. For example, you may need to keep a certain grade point average or you may need to write an annual thank you note. You MUST follow ALL rules associated with the scholarship or you can lose that financial aid.

Chapter 2

Learning The Basics



The following is an explanation of some of the basic terms used when applying for financial aid.

Need-Based vs. Non-Need (or Merit) Based Aid

A college education is a major investment. The need for financial assistance or aid is high but funds are limited. Therefore, the federal government has set policies to measure need. Most financial aid is based on need. However, many programs are not based on need. So these programs are known as Non-Need or Merit based financial aid programs. Instead of need, these programs are based on the qualifications of the student.

Whether financial aid is need-based or not, paying for college is the responsibility of the family. If you are a high school student, it is not too late for you and your parents to start saving! However, you may need to look for extra financial aid to supplement the savings.

Financial Aid Providers

There are billions of dollars in grants and scholarships available and the following list is a great place to start:

Federal Aid and the Free Application for Federal Student Aid (FAFSA)

This is the place to start. The FAFSA is the starting point for all federal financial aid and most state governments and colleges use the FAFSA to establish your financial need.

State Programs

Every state has grant and loan programs for financial aid. At the state and even at the local government level there may be more programs to help particular students. For example, many states and local governments give aid to dependents of veterans or to students entering the STEM fields.

Colleges and Universities

Every college or university has a Financial Aid Office (sometimes called "Student Services") because almost every student will need financial aid at some level, at some time during their college career. The staff in Financial Aid Offices are experts on your options and can consult with you on all types of financial aid.

Private Organizations and Corporations

From Scouts to Starbucks, pageants to sporting associations, the United States is filled with organizations and businesses that help pay for

college. Look at Step 4: Finding FREE Money for more information.

Types of Financial Aid

Any of the above Financial Aid Providers may be in a position to administer:

Grants and Scholarships – also known as “FREE” money – or money you do not typically have to pay back (although you may need to repay some financial aid if you do not follow/ meet certain criteria).

Work-Study Jobs – part-time employment while you are enrolled in school to help pay your education expenses. These paid, part-time jobs are typically on campus.

Loans – money that you will need to pay back, usually after you graduate.

Cost of Attendance (COA): The total amount that it will cost you to go to school during a specific school year. COA includes tuition, fees, housing, meals, and allowances for books, supplies, transportation, loan fees, and dependent care. COA also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half time, COA includes tuition, fees, an allowance for books, supplies, and transportation, and dependent care expenses.

Total Grants and Scholarships: Financial aid that may not have to be repaid. Grants are often need-based, while scholarships are usually non-need based. Occasionally, you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester or if you do not graduate on time.



THE KEY:

Financial aid can help pay any item that adds to the Cost of Attendance including BOTH school expenses and living expenses.

Family Contribution (also referred to as Expected Family Contribution): A dollar figure used by a school to calculate how much financial aid you are eligible to receive. It's based on the financial information you provided in your Free Application for Federal Student Aid (FAFSA). The family contribution is reported on your Student Aid Report, also known as the SAR.

In most cases, the amount of financial aid received depends on the Estimated Family Contribution. For example, if it is estimated that a family can contribute \$1,000 to a college education and the overall cost of attendance is \$5,000, then, you will need \$4,000 in financial aid. Likewise, if it is estimated that a family can contribute \$1,000 to a college education and the overall cost of attendance is \$10,000 at a more expensive school, then, you will need \$9,000 in financial aid. In both cases, the total amount of aid required may be just as achievable.

Whether your family can or cannot provide the Expected Family Contribution, it can help you estimate how much additional financial aid you will need to attend the college of your choice. When you apply for financial aid and your Expected Family Contribution (EFC) is determined, don't be alarmed if your family is not in a position to pay the EFC. Schools may often reconsider based on special situations.

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Loans: Money that must be repaid usually with interest. The federal government may pay for a student's interest while in school. Federal borrowing includes Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal borrowing at StudentAid.gov. In addition, many banks and credit unions offer education loans at lower rates. Be sure to read through and compare the terms of each loan including interest rate, total interest, the total cost of the loan and the repayment terms.

Chapter 3

How to Begin the Financial Aid Process



Step 1: Choosing the right school for you

You may be feeling pressure to select a major or even a certain school. However, some college students change their major at least once during their college career. Therefore, you may want to consider a school that offers a variety of subjects or majors that interest you and then fine-tune to a more select major once you get through the first two semesters.

Once you are attending college, a whole world of possibilities opens-up. For example, you may enter college thinking that you want to study accounting but once you acclimate to college-life and meeting different people, you may find you really prefer marketing, business law, criminal forensics or something else entirely. Part of the college experience is to discover who you are and what you want to become.

You may be also be feeling a bit overwhelmed by the cost of college. However, do not limit yourself by not applying to the school you want or not selecting what you really want to study. Remember, financial aid will help you pay for the school you wish to attend.

Answering the following questions will help you determine which schools are a “best fit” for you.

Be honest with yourself when answering, but remember: if you find after two semesters that you really prefer something different, you can always transfer to a different school.

Would you prefer a rural setting where you have more access to the natural world? Do you prefer an urban setting in the heart of the city?

The choice comes down to which environment will enable you to study and learn the best.

Do you plan to commute or reside on or near campus?

There are pros and cons to each situation. Commuting definitely reduces the overall cost; however, you may want to look into public transportation so you can study during your commute. You also want to be sure to become involved in activities and join the commuters’ club. This club will help you to become better acclimated to college life, meet future colleagues and find study partners.

Do you prefer a smaller environment or a larger, more independent environment?

Since this may be the first time you are

leaving home, it is perfectly fine to prefer an environment with on-campus support and security that makes you feel safe so that you can focus on your studies.

**THE KEY:**

Rather than focusing on the cost or particular major, focus on the school that is right for you.

Do you want to go on to a particular graduate school program?

Be sure to talk with the graduate program and discover from which schools they generally recruit students. For example, many medical schools do not recruit from their own undergraduates. So do not think that going to that same university as an undergraduate gives you any kind of preferential treatment for acceptance. It may actually hinder you. When you discover from which schools they do recruit, you may be surprised to learn that it is a smaller liberal arts school or a school where the undergraduate professors have an emphasis on teaching rather than publishing. Even if you do not plan to attend graduate school, this information is a great way to find which undergraduate programs are the best in the academic world.

If you are still unclear about what kind of school you would like to attend, the guidance counselors from your high school can help you narrow the selection. Also, ACT offers a career and college tool at <http://www.act.org/profile/>.

- **Peer schools:** Submit most of your applications to schools where your grades/profile are similar to grades/profile of the typical student.
- **Safety schools:** Where your grades/profile are better than the grades/profile of the typical student.
- **Stretch/Dream Schools:** where your grades/profile do not match those of the typical student.

Once you have selected the schools where you wish to apply, visit their websites and contact their admissions offices for information regarding the school and, preferably, to schedule a tour. They may even have suggestions on what they prefer to see in the application that can be determining factors between you and another student with the same grades. Such factors could include volunteering or school activities.

No matter the cost or expense of the school that you are applying, be sure to contact the Financial Aid office for applications and directions.

NOTE: Rules regarding financial aid can vary from school to school and from state to state!

NOTE: Do not let the cost of the school deter you from applying! You can make up the difference with financial aid! Remember: financial aid can pay for BOTH school expenses and living expenses!

**THE KEY:**

Apply to peer schools, safety schools and stretch schools.

Step 2: The First Financial Aid Form: the Free Application for Federal Student Aid (FAFSA)

No matter which school you want to attend, this will be the first financial aid form you will need to fill out.

The FAFSA form can be found at <https://fafsa.ed.gov/>

The website contains valuable information and answers to frequently asked questions. If you need additional help, you can call 1-800-4FED-AID

Before filling out the form, you will need an FSA ID, which is your electronic passport to federal student aid online and contains a username and password that will enable you to electronically sign your FAFSA form and access financial information. You can sign up for your FSA ID through the FAFSA website and before you begin filling out the form.

According to the FAFSA website, you should gather the following information and documents:

- Your Name, Date of Birth, Address, etc.
- Your Social Security number (it's important that you enter it correctly on the FAFSA!)
- Your parents' Social Security numbers if you are a dependent student



THE KEY:

The more financial aid you need, the more applications and forms you will most likely need to fill out.

- Your driver's license number if you have one
- Your Alien Registration number if you are not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
 - IRS 1040, 1040A, 1040EZ
 - Foreign tax return and/or
 - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veterans non-education benefits, for you, and for your parents if you are a dependent student
- Information on you (and for your parents, if you are a dependent student) including:
 - cash
 - savings and checking account balances
 - investments, including stocks, bonds and real estate but not including the home in which you live
 - business and farm assets

Keep these records! You will need them again for additional applications to your state, college, or other financial aid providers.

Also, the FAFSA will ask a series of questions to determine if you are a dependent student (i.e., dependent on your parents, in which case you will need to enter their financial information) or an independent student.

In addition the Federal Student Aid website states that to be eligible to receive federal student aid, you must:

- Be a citizen or eligible noncitizen of the United States.
- Have a valid Social Security Number. (Students from the Republic of the Marshall Islands, Federated States of Micronesia, and the Republic of Palau are exempt from this requirement.)
- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling. If you do not, you may still be eligible for federal student aid if you were enrolled in college or career school prior to July 1, 2012. Go to <http://studentaid.ed.gov/eligibility/basic-criteria> for additional information.
- Be enrolled in an eligible program as a regular student seeking a degree or certificate.
- Maintain satisfactory academic progress.
- Not owe a refund on a federal student grant or be in default on a federal student loan.
- Register (or already be registered) with the Selective Service System, if you are a male and not currently on active duty in the U.S. Armed Forces. (Students from the Federated States of Micronesia, the Republic of the Marshall Islands and the Republic of Palau are exempt from registering; see www.sss.gov for more information.)
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid. If you have such a conviction, you must complete the Student Aid Eligibility

Worksheet to determine if you are eligible for aid or partially eligible for aid.

Many types of federal student aid (such as the Federal Pell Grant or subsidized loans where the government pays the interest while you are in college) also require you to have financial need. Additionally, once you have a bachelor's degree or a first professional degree, you are generally not eligible for Pell or Federal Supplemental Educational Opportunity Grants (FSEOG).

Other requirements may apply. Contact the financial aid office at your college for more information.

No matter what the FAFSA says regarding your eligibility for financial aid or how much of a "family contribution" your parents need to give, do not lose heart if the amount is not high enough to pay for your college education or your family does not have enough money for their family contribution! This form regards money from the federal government only. You still have many other places to apply and receive financial aid.

NOTE: If you are a veteran or are currently serving in the military, learn about the GI Bill and all the benefits you are entitled to receive to finance your education! Here's a link - http://www.benefits.va.gov/gibill/montgomery_bill.asp. In addition, there are special scholarships and funding available to you if you have a parent who was disabled or gave their life in Iraq, Afghanistan or while on active duty. Contact your local VA for more information.

Step 3: Following the Guidelines from your Desired School and State

Now that you have filled out the FAFSA form, you should fill out the admissions application and the financial aid forms for the school you want to attend.

FEEL FREE TO ASK FOR HELP!

TIP: If the financial aid office or anyone else at the school to which you are applying is unwilling to take the time to help you, then you should seriously consider applying somewhere else. Your college education is one of the most important decisions you will make and possibly one of the most expensive. Therefore, if you are not getting the help you deserve, apply to a school that appreciates and values you from the beginning.

Also, if your parents cannot afford their “family contribution” for a particular reason (such as a change in their financial situation), make sure the financial aid office is aware of your parents’ current financial situation especially if it does not match their last tax return. You should be able to re-apply with current information.

Be sure to follow all instructions and adhere to all deadlines!

As part of the application to state governments and colleges, they may also want to see your FAFSA form to see how much you are receiving from the federal government and how much more you need to make up. Remember, many private schools can offer a significant amount of financial aid to offset their tuition. While many large public universities publish that 60% of their freshmen receive financial aid, many private schools publish that 90%-100% of their freshmen receive financial aid.

Step 4: Finding “Free” Money

Once you have filled out all forms for admissions and financial aid, start applying for all “FREE” money that you can find. This includes unexpected scholarships, many of which can be found on the internet. Make sure you follow all the instructions and qualifications.

Here are a few other places you may find scholarships:

Your church: Many churches will give a stipend toward your education if you go to a school with the same church affiliation.

Your community: Local community governments and municipalities, fraternal organizations, non-profit organizations, and even local businesses have scholarship awards. Consider, for example, the Shaw-Worth Scholarship from the Humane Society of the United States or the Copyright Awareness Scholarship from Music Publishers Association of the United States and hundreds more are available.

Your employer or the employer of your parents: From Starbucks to Home Depot among many others, companies frequently offer educational assistance for their employees, their immediate families, or even to interested future employees. Such assistance can be in the form of a scholarship or a tuition-reimbursement policy where, for approved courses, your company will pay you back your tuition if you receive a pre-determined grade. (For example, most companies will insist that you earn at least a B for the class before they will reimburse you for the expense). Additionally, many scientific companies are helping students afford school by paying their expenses now, with the understanding that they will work for the company for a number of years after they graduate.

Have a favorite school but can't get accepted or afford it? Get a job there. Alternatively, if one or both of your parents can, they should apply for employment at the college or university. Many schools offer free classes and admission to their employees and their immediate families.

There are even books published on where to find FREE money for college and they are worth buying or downloading to find additional resources of FREE money.

Step 5: If You Need to Borrow - Borrow Sensibly

If you have tapped every possible source of FREE money but you still need more financial aid in order to afford your education, then you and your parents may need to borrow the money. When you borrow money, typically you



THE KEY:

Make sure you borrow only the amount that you absolutely need and the amount that you feel comfortable re-paying. NEVER use credit cards for college expenses – credit cards have the highest possible interest rates and you will need to start paying them right away and every month.

will not have to make any payments until after you graduate and this may even be deferred by 6 months until you get used to your new career.

However, you do have to pay back any money you borrow and any “interest” you owe. Interest is a percentage of the amount you borrow for the favor of using the money.

Before you decide to borrow, ask your financial aid office if they offer a monthly payment plan for the difference remaining. Often, these monthly payments end up being more affordable than you thought.

If this still does not work, then, you will need to go to a private lender, such as a bank or other financial institution. They will look at how much you need, have already found, how much you have already borrowed, your credit score and



THE KEY:

Be sure and shop around for the lowest possible interest rate.

the credit score of your parents, and any assets you or parents may have such as a trust fund or equity in their home.

If your parents need to borrow against the equity in their home, they may want to consider a “line-of-credit”. This way, they borrow only the money that is needed at the time and not the full amount for all four years, which will help keep the balance and interest payments lower.

You will need to fill out a loan application to borrow money for school. Since you do not have a very long credit history, you may need someone to “co-sign” the loan for you. A co-signer is usually a close family relative such as a parent, grandparent, aunt or uncle,

or other adult who promises to repay the loan if you fail to do so.

Step 6: Know the RULES and FOLLOW them

However you receive your financial aid there are rules attached. It took so much to receive your financial aid package, do not lose it now because you did not follow the rules!

Many grants and scholarships will insist on a specific grade point average. The same with any employer tuition-reimbursement plans. There may also be other rules, including writing a "Thank you" note to the founder. Others may insist on using your photo and information for public announcements, and most schools will require that you adhere to their honor code.

In the case of loans, know the terms: know when you must begin making payments, the payment amount and the due dates. NEVER default on a school loan. It is better to work out different terms with the lender. If you do not



THE KEY:

Know the rules associated with your grants, scholarships and loans and follow them EXACTLY. Do not risk the loss of your financial aid!

Chapter 4

Next Steps



Now, you should be well on your way to exploring the many ways to receive financial aid and begin your college career. It will take time to fill out all the necessary forms but it will be well worth it to take the next steps toward your future.

Remember to study hard! A college degree is something you earn - no matter how you finance it!

Planning Ahead: A Calendar for High School Juniors

The process of applying to college can seem overwhelming at times, so we have given you an easy to follow month-by-month calendar.

Starting the college hunt to find the school that is right for you is an exciting time. By starting in your junior year, you will have ample time to prepare, consider, visit campuses and prep for standardized tests. By starting early, you are also giving yourself plenty of time to focus on your grades, prepare your college application essays and take or re-take, if necessary, your college standardized tests.

The following calendar is a suggested guideline; be sure and get actual dates and times from your high school counselors.

September

- Register for the PSAT. Search the Internet for tutors or practice tests to help you achieve a high score.
- If you and your parents don't already have a college savings account, open one and decide, how much can be deposited each month. Any amount will help.
- Use the list of questions in the section Step 1: Choosing the right school for you to help decide on the kind of school you think you might want to apply.
- Use the FAFSA4caster to get a rough estimate regarding eligibility of financial aid from the federal government and to help you and your parents plan ahead. Remember this covers money received from the federal government - there are many other places to receive money. Learn about the FAFSA-4caster at <https://studentaid.ed.gov/sa/fafsa/estimate#who-should-use>.
- Begin meeting with your high school counselors about potential schools and majors that interest you.

October

- Take the PSAT.
- Start attending College Nights or College Fairs at your school or your community to learn more and start collecting information about various schools.
- Start making plans to visit and take tours of schools and campuses that interest you.
- Continue to meet with your high school counselors about schools and majors that interest you.

November

- Keep focusing on your schoolwork – good grades will definitely help with earning scholarships and FREE money.
- When considering career options you may want to consider a field of study such as science, technology, engineering, healthcare, business, education instead of a specific major and then later choose a specific major such as zoology, computer science, robotics and so forth.
- You may want to take personality profile questionnaires to help learn about the inner you and your preferences. Talk to your counselor.

December

- Meet with your guidance counselor regarding your PSAT scores. Do not to worry if they are not very high! You still have plenty of time to study, take practice tests, find a tutor, or whatever you feel you need to do to achieve a higher score.
- Find out what the qualifications are for admissions to the colleges or universities

that interest you. For example, do they require the Scholastic Aptitude Test (SAT) or the American College Test (ACT)? Do they require an essay?

- Do not base your choice solely on cost of attendance. Depending on future scores, potential majors, and financial aid packages through a particular college or university, apply first, get accepted -- and then determine financing.

January

- Start finding scholarships and apply for extra FREE money. These can be found through your church, community, fraternal organizations, your potential college or university, and your parents' employers. Talk to your guidance counselor and financial aid offices; conduct Internet searches. Find the rules, qualifications and deadlines. Some scholarships, such as the JIF® Peanut Butter Sandwich scholarship, are based on recipe entries; others are based on essays, volunteerism, enthusiasm for a cause or association and so forth. There are tons available but it takes time to apply.
- Register and study for the ACT exam, if necessary.
- Be sure and keep focused on your grades. It is easy to be so caught up in planning for the future but do not forget about the present!

February

- Register and prepare for the SAT and any other standardized or entrance exams required by a school or program that interest you.

- Start to narrow your choice of schools. When registering for the SAT, it will ask for three schools where your scores can be sent automatically. Recruiters will begin to call, schedule tours and send information. Do not list a school that you know you have no real interest in attending as this will result in tons of wasted time.
- Continue researching scholarships and applying. Be sure to search the Internet for unique, interesting, or even unusual scholarships.

March

- Take the SAT, if necessary.
- Continue to study for standardized exams, since you may want to retake or take ones that are required for scholarship awards.
- Start thinking about what you may want to do over your summer vacation, particularly for a summer job or volunteer opportunities in a career that you are thinking about pursuing. For example, if you think you might want a career in healthcare, you might want to become a volunteer at a local hospital or apply for a part-time job.

April

- Complete your ACT exam, if necessary.
- Continue attending College Nights and College Fairs.
- If you have not visited a school that interests you, start planning a visit and tour, requesting additional information. Consider any camps or visitation weekends during the summer that you can participate and stay on campus.

May

- Meet with your guidance counselor to pick the best classes to take during your senior year. If your school has any programs where you can earn college credit towards earning a degree – take at least one of these. This type of class will give you experience and you can start earning college credits that will count towards your degree without the expense.
- Retake any standardized tests to improve your score.
- Start searching for a summer job, internship even if it is unpaid, other volunteer opportunities, preferably in your chosen career field, to gain experience.
- Find any opportunities where you can earn college credit or participate in an activity on a college campus, preferably one you plan on attending.

Summer Months before Senior Year

- Learn to do laundry, use several different kinds of microwave ovens, and use a fire extinguisher plus any other life skills you and your parents feel you should have to live independently.
- Start working to save for college expenses.
- If you have not taken the SAT or ACT exam, register and take one as soon as possible.
- If you can take a class for college credit that can transfer to your school of choice, take it.
- If your area offers a class on how to write a college application essay, take it.
- Try to relax and enjoy the summer. You are well ahead in your preparations!

Planning Ahead: A Calendar for High School Seniors

Hopefully, you have done many of the items from the junior year calendar. If you have not, it is okay – you still have plenty of time. Your senior year will simply be a little busier than you may have intended.

The following calendar is a suggested guideline; be sure and get actual dates and times from your high school counselors.

August

Make a folder for each of the colleges that interest you and fill them with print pieces, financial aid information, and application requirements and deadlines.

Choose when you would like to visit each school that interests you

Start drafting your personal statement or essay for each college.

September

- Decide to whom you wish to send letters of recommendations. These may be from your favorite teachers, coaches, local representatives, employers and any alumni from the particular schools that interest you.
- Remain in contact with the admissions representatives from the colleges that interest you.
- Continue to meet with your guidance counselor regarding college applications and to determine if you need to take or retake any standardized tests.
- Complete the admission forms for each of your college of interest.

October

- If you have not decided on a school, continue attending College Nights or College Fairs at your school or your community to learn more about various schools.
- Finish your essays or personal statements and make sure you have a teacher proofread them.
- Finalize dates to visit and take tours of schools and campuses.
- Provide addressed, stamped envelopes to anyone who has agreed to write you a letter of recommendation. Be sure and tell them when the letters are due.
- Take or retake the ACT, if necessary.

November

- Take or retake the SAT, if necessary
- Submit “preliminary high school transcripts” of your grades so far to schools you are considering.
- Continue searching and applying for private scholarship funds.
- Fill out any additional financial aid forms such as the CSS Profile Form that your college requires.

December

- Check with the colleges to which you’ve applied to determine your status of your application.
- Begin collecting the documents you will need in January to apply for the FAFSA.

January

- January is Financial Aid Awareness Month so

FINANCIAL AID 101

look for any additional information regarding financial aid.

- Complete and submit the FAFSA as soon as possible after January 1. Contact 1-800-4-FED-AID if you have questions.

February

- Make sure your high school sends your mid-term transcript to the colleges you are still considering.
- Make sure all your applications are submitted. March is the typical deadline for many schools for the following fall semester.

March

- Expect to receive the Student Aid Report (SAR) 4-6 weeks after submitting the FAFSA and review the SAR for accuracy.
- Keep focused on your studies and keep your grades up. If you fall below a college's standards you can lose your acceptance and any scholarships you have been awarded.
- Notify your financial aid offices regarding any private scholarships you have won.

April

- Compare financial aid packages and determine if they are sufficient for you to attend the school of your choice or if you need to apply for additional financial aid such as education loans from private lenders.
- Return a signed copy of your financial aid award letter to the schools you are still considering.

May

- Make your final decision on the school you

want to attend in the fall and make your enrollment/housing deposit. Remember, if you end up not liking your chosen school, you can always transfer.

- Send thank you notes to teachers, guidance counselors and anyone who sent a letter of recommendation through this process.
- If you qualify, take any Advance Placement exams that your college may offer.
- Make sure any college credits you have earned transfer to your selected school.
- Summer Months before College
- Have your high school send your final transcript to your selected college.
- Learn to:
 - Do laundry.
 - Use several different kinds of microwave ovens.
 - Use a fire extinguisher.
 - Do other life skills you and your parents feel you should have to live independently.
 - Start working to save for college expenses.

Enjoy the summer.