



# Financial Aid Checklist

College is usually more affordable than many families think, thanks to financial aid. The checklists below offer a step-by-step guide to help you navigate the financial aid process and get the most money possible for college.

## FRESHMAN/SOPHOMORE YEAR

- Find out how financial aid can help you afford college.** You might be surprised by how affordable a college education can be. Check out [7 Things You Need to Know About Financial Aid](#).
- Learn the basics of college costs.** Besides tuition, what expenses do college students have to cover? Find out by reading [Quick Guide: College Costs](#).
- Get an idea of what college might really cost you.** Check out [9 Things You Need to Know About Net Price](#) to learn why you may not have to pay the full published price of a college. Then pick a college you're interested in, and go to [College Search](#) to find its profile. Click the Calculate Your Net Price button to see that college's estimated net price for you—the cost of attending a college minus grants and scholarships you might receive. Save the data you enter, when possible, so you can recompute the net price as college gets closer.
- Talk to your family about ways to pay for college.** Discuss the options, and share ideas about how your family might pay for it.
- Save money for college.** Bank part of your birthday money, your allowance, or your earnings from chores or an after-school job for future college expenses. Even a small amount can be a big help when you're buying textbooks and school supplies later on.
- Challenge yourself inside the classroom.** Good grades not only expand your college opportunities but also can help you pay for college. Some grants and scholarships—money you don't have to pay back—are awarded based on academic performance.
- Get involved in activities you like.** Your activities outside the classroom—playing sports, volunteering, and participating in clubs—can lead to scholarships that will help you afford college.

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## JUNIOR YEAR: SUMMER/FALL

- Take an inventory of your interests and passions.** Scholarships are based not only on academic achievement. Many scholarships award money for college based on a student's activities, talents, background, and intended major.
- Research the various types of financial aid.** Find out the difference between a grant and a loan, the way work-study can help with college costs, and more. Read **Financial Aid Can Help You Afford College**.
- Continue talking with your family about paying for college.** Start planning your financial strategy. Most families use a combination of savings, current income, and loans to pay their share of tuition and other costs.
- Take the PSAT/NMSQT®.** Juniors who take the PSAT/NMSQT, which is given in October, are automatically entered into the National Merit® Scholarship Program. Organizations such as the American Indian Graduate Center, Asian & Pacific Islander American Scholarship Fund, Hispanic Scholarship Fund, Jack Kent Cooke Foundation, and United Negro College Fund use the

PSAT/NMSQT and PSAT™ 10 to identify students for scholarships.

- Learn the difference between sticker price and net price.** A college's sticker price is its full published cost, while the net price is the cost of attending a college minus grants and scholarships you receive. Knowing the difference will help you understand why most students pay less than full price for college. Read **Focus on Net Price, Not Sticker Price** to learn more.
- Get perspectives and tips from people who know.** Visit the **Video Gallery** to watch short videos of college students and education professionals talking about paying for college.
- Think about getting college credit while you're still in high school.** Consider taking Advanced Placement® Program (AP®) classes and exams, which can count for college credit, placement, or both, and may help you save money. Read **Getting College Credit Before College** to learn more about AP and other college-level courses.

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## JUNIOR YEAR: WINTER/SPRING

- Keep looking up colleges' estimated net prices**—net price calculators get updated every year. Pick a college you're interested in, and go to **College Search** to find its profile. Click Calculate Your Net Price to see that college's estimated net price for you—the cost of attending a college minus the grants and scholarships you might receive.
- Start researching scholarship opportunities.** Scholarships are free money; that is, unlike student loans, they don't have to be paid back. Use the College Board **Scholarship Search** tool to find scholarships you might qualify for.
- Opt in to the College Board Opportunity Scholarships at [cb.org/opportunity](https://collegeboard.org/opportunity).** You can earn scholarships ranging from \$500 to \$2,000 by completing individual college planning steps. Complete all six steps and you'll be eligible for the \$40,000 scholarship.
- Get to know the FAFSA.** The Free Application for Federal Student Aid is the key to having access to federal financial

aid. You can find out more about the form at [fafsa.ed.gov](https://fafsa.ed.gov). You can't fill out the FAFSA until after October 1 of your senior year, but you can create your account and get FSA ID to get a head start.

- Go to a financial aid event.** Many schools host financial aid nights, so students and their families can get information and ask questions.
- Set aside money from a summer job.** Even a little extra money will help you pay for books and living expenses while in college or enable you to buy some of the things you need to make a smooth transition to college.
- Gather the documents you'll need to fill out your financial aid applications.** You and your parents will need to gather tax returns, income statements, and lists of assets to prepare to fill out the FAFSA, the CSS Profile™, and other applications. Read **How to Complete the FAFSA**.

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## SENIOR YEAR: SUMMER/FALL

- Research local scholarship opportunities.** Talk to your school counselor, teachers, or other adults in your community about scholarships offered by local organizations. Go to your local library, and ask for help. Ask your parents to see if their employers grant scholarships. And don't forget to check the College Board [Scholarship Search](#).
- Look up deadlines.** Don't miss the priority deadlines for your colleges' financial aid applications—meeting these will help you get as much money as possible. You can compare deadlines for different colleges by using the [College Search](#) tool. And be sure to find out the application deadlines of any private scholarships or loans you plan to apply for.
- Get an estimate of what the colleges on your final list will actually cost.** Get a better idea of what you'll pay to attend a college by looking at its estimated net price—the cost of attending a college minus grants and scholarships you receive. You can get this figure by going to the net price calculator on the college's website or, for some colleges, by using the College Board's [Net Price Calculator](#).
- Find out about different kinds of student loans.** Not all student loans are equal. Loans come from different sources, and some kinds are more expensive than others. Read [Types of College Loans](#) to learn more.
- Find out if you need to file a CSS Profile.** A college may require students to complete this application—or the college's own forms—to apply for financial aid awarded by the institution.
- Complete the CSS Profile, if required.** If you need to submit the CSS Profile to a college or scholarship program, be sure to find out the priority deadline and submit it by that date. Read [How to Complete the CSS Profile](#).
- Complete your FAFSA.** You can submit the FAFSA after October 1—sooner is better to qualify for as much financial aid as possible. Filling out the form online at [fafsa.gov](#) is the fastest way to do it.

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- Apply for any private scholarships you've found.** Make sure you understand and follow the application requirements and apply by the deadline.
- Compare your financial aid awards.** The colleges you apply to will send financial aid award letters to tell you how much and which kinds of aid they're offering you. Use the [Compare Your Aid Awards](#) calculator to make side-by-side comparisons of each college's aid package.
- Contact a college's financial aid office, if necessary.** Financial aid officers are there to help you if you have questions. If your financial aid award is not enough, don't be afraid to ask about other options.
- Select a financial aid package by the deadline.** Once you've compared the offers, you and your family should discuss which package best meets your needs. Financial aid is limited, so if you don't accept your award on time, it may go to another student. You can, however, ask for an extension if you're waiting to hear from other schools. Each college will decide if it's able to give you an extension.
- Complete financial aid paperwork.** If loans are part of your financial aid package, you'll have to complete and submit paperwork to get the money.
- Get ready to pay the first college tuition bill.** This usually covers the first semester and is due before you enroll.

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Visit [bigfuture.org](#) for more information.



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Visit [bigfuture.org](http://bigfuture.org) for more information.



11th Grade

12th Grade

# College Application Checklist

Having a list of important tasks to complete for each college application will make the application process go smoothly and help you meet deadlines. Opting in to the College Board Opportunity Scholarships at [cb.org/opportunity](https://collegeboard.org/opportunity) can also give you chances at earning scholarships for completing some of these steps.

## PLAN

To fill in all the blanks on the application form itself, you may have to dig up documents or get answers from your parents or guardians. Most students use online applications, but paper applications are usually available too. There are also services that let you complete one application online and submit it to several colleges like the Coalition Application, Common Application, and Universal College Application.

|  | College 1                | College 2                | College 3                | College 4                |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| Get information/application forms              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Make a note about regular application deadline | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Make a note about early application deadline   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## GRADES

The record of the classes you've taken and your grades are important parts of your application. Your high school should send your transcript, along with a school profile, directly to the colleges you're applying to. Ask your school counselor or principal how to arrange for this. And be sure to check the transcript for errors before it's sent.

|                                     | College 1                | College 2                | College 3                | College 4                |
|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Request high school transcript sent | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Request midyear grade reports sent  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## TEST SCORES

Most colleges require or recommend that you send scores from tests such as the SAT®. Colleges accept scores only from the testing organizations themselves. Visit [bigfuture.org](http://bigfuture.org) for more information and to learn more about the role of testing in college admission.

|                                     | <i>College 1</i>         | <i>College 2</i>         | <i>College 3</i>         | <i>College 4</i>         |
|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Send SAT scores</b>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send SAT Subject Test scores</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send AP® scores</b>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## RECOMMENDATION LETTERS

Many colleges require letters of recommendation from teachers or other adults who know you well. Ask your references well in advance of the deadlines to write you a recommendation. You may want to give them a short written summary of your achievements to help them write about you.

|                                       | <i>College 1</i>         | <i>College 2</i>         | <i>College 3</i>         | <i>College 4</i>         |
|---------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Request recommendation letters</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send thank-you notes</b>           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## ESSAYS

Your essays are a chance for you to give admission officers a better idea of your character and strengths. Remember to proofread your essays carefully before you send them in.

|  | <i>College 1</i>         | <i>College 2</i>         | <i>College 3</i>         | <i>College 4</i>         |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Draft initial essay(s)</b>                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Proofread essay(s) for spelling and grammar</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Have two people read essay(s)</b>               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Revise your essay(s)</b>                        | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Proofread your revision</b>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## APPLICATIONS

Applying to college is a big job, but you can make it easier by breaking it down into a series of small steps.

|   | College 1                | College 2                | College 3                | College 4                |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Complete college applications*</b>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Use exact same name on all of your forms</b>           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Carefully review entire application</b>                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Have a family member or teacher review application</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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\*Visit [cb.org/opportunity](https://www.cb.org/opportunity) to check if you're eligible for the \$1,000 Apply to Colleges scholarship.

## INTERVIEWS

It's a good idea to ask for an interview, even if it's not required. It shows you're serious and gives you a chance to connect with someone in the admission office. Even if a college is far away, you may be able to interview with a local alumnus. Read [What to Do Before and After Your College Interview](#) to prepare.

|   | College 1                | College 2                | College 3                | College 4                |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Interview at college</b>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Look into an alumnus interview</b>           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send thank-you note(s) to interviewer(s)</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## SEND AND TRACK YOUR APPLICATION

Once you've completed your application, follow these tips to make sure all the parts get to where they're going.

|  | College 1                | College 2                | College 3                | College 4                |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Make copies of all application materials</b>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Apply online</b>                                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Include application fee</b>                     | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Sign application</b>                            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Confirm receipt of application materials</b>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send supplemental material, if needed</b>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Mail your institutional aid form, if needed</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Mail state aid form, if needed</b>              | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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## FINANCIAL AID

College is usually more affordable than many families think, thanks to financial aid. Below are key steps to navigating the financial aid process:

|   | College 1                | College 2                | College 3                | College 4                |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Make a note of priority financial aid deadline</b>   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Make a note of regular financial aid deadline</b>    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Submit FAFSA (Opens October 1)*</b>                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Submit CSS Profile™, if needed (Opens October 1)</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Submit college aid form, if needed</b>               | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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\*Visit [cb.org/opportunity](https://bigfuture.org/opportunity) to check if you're eligible for the \$1,000 Complete the FAFSA scholarship.

## DECISION

You've received several college admission offers. Now comes the hard part: Which one do you choose? Find out how to make the best decision for you.

|   | College 1                | College 2                | College 3                | College 4                |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>Receive admission letter</b>                           | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Receive financial aid award letter</b>                 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Get more information about each college</b>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Ask questions about student resources and services</b> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Compare college features and things you want</b>       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Compare financial aid awards side by side</b>          | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Make a decision</b>                                    | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Respond to college you're attending</b>                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Respond to colleges whose offers you're declining</b>  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send deposit</b>                                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <b>Send final high school transcript</b>                  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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# College Planning: 9th/10th Grade

There are some steps you can take as a ninth- and a 10th-grader to make sure you're on the right track for college. This list will help you navigate the college planning process.

## 9TH GRADE

- Create a four-year high school plan.** Think about what you'd like to accomplish in the next four years.
  - Make sure you know which high school courses are required by colleges, and that you're taking the right classes as early as the ninth grade. You can ask your counselor about what those "right" classes are.
  - Get to know the levels of courses offered by your school.
- Start thinking about your life after school,** including the types of jobs that might interest you. Of course, these will change — often — but it's good to start thinking about the possibilities.
  - Identify your interests — likes and dislikes — not just in classes but also in every area. This will help you focus on your goals.
  - Talk to other people, such as your school counselor, teachers, recent college graduates who are working, professionals in the community, etc., about careers you might find interesting.
- Meet with your high school counselor.** Your counselor knows how to help you get the most out of high school. Be sure to take some time during the school year to discuss post-high-school plans with him or her.
- Participate in extracurricular activities.** Academics aren't everything. Explore your interest in a sport, school club, music or drama group, or community volunteer activity.
  - Remember that colleges would rather see real involvement in one activity instead of a loose connection to several.
  - If you're interested in playing sports in college, research the National Collegiate Athletic Association (NCAA) eligibility requirements. The NCAA requires completion of certain core courses; you can find the specifics at [ncaaclearinghouse.net](http://ncaaclearinghouse.net).
- Save for college.** It's not too late to put money aside for college. Every little bit helps! Learning about financial aid early on can also help you down the road.
- Explore summer opportunities.** Look for a job, internship, or volunteer position that will help you learn about a field of interest.
- Get familiar with the PSAT-related assessments and SAT®.** Most four-year colleges consider applicants' scores on college admission test. Download the free Daily Practice for the New SAT app to get a feel for the kinds of questions you might face on test day.
- Take the PSAT™ 8/9.** If your school offers it, sign up to take the first of the College Board assessments to set a baseline. This test will help you build up your skills to take the SAT in 11th or 12th grade.

## 10TH GRADE

- Meet with your high school counselor — again.**  
Be sure to meet with your school counselor to ensure that your course schedule is challenging enough to prepare you for college.
  - Check into any prerequisites for advanced-level junior- and senior-year courses.
- Take the PSAT/NMSQT® or PSAT™ 10.** Depending on your school, you might have the opportunity to take the PSAT/NMSQT in October or the PSAT 10 in February or March. It provides valuable feedback on your college readiness and a free, personalized plan to help you start getting ready for the SAT — and for college.
- Ask if the PSAT/NMSQT is offered to 10th-graders.** Although this test is usually given in the 11th grade, it is also often offered in the 10th grade. That's because it provides valuable feedback through the Student Score Report. You can then work on any of your academic weaknesses while there is still plenty of time to make improvements.
- Are you interested in attending a U.S. military academy?** If so, you should request a precandidate questionnaire.
- Along with your family, do some research about how to obtain financial aid.** Many students use financial aid to cover college costs. Find out what financial aid is, where it comes from, and how you can apply for it. Read the U.S. Department of Education's *Funding Your Education* (about federal aid programs).
- Attend college and career fairs.** The fairs often take place in the fall at your school or in your area.
- Participate in school activities or volunteer efforts.** Extracurricular activities can help you develop time-management skills and enrich your high school experience.
- Talk to your counselor** about your plans for life after high school. He or she can help you plan your schedule, search for colleges, and navigate the financial aid process. The more your counselor knows about you, the more he or she can help you along the way.
- Tour college campuses.** If possible, take advantage of vacation or other family travel time to visit colleges and see what they're like. Even if you have no interest in attending the college you are visiting, it will help you learn what to look for in a college.



# College Planning: 11th Grade

Junior year marks a turning point. This is because for most students and families, it's when college planning activities kick into high gear. Here are some things you can do this year to stay on track for college.

## FALL

- Start with you:** Make lists of your abilities, social/cultural preferences, and personal qualities. List things you may want to study and do in college.
- Learn about colleges.** Look at their websites and find colleges at [bigfuture.collegeboard.org/college-search](http://bigfuture.collegeboard.org/college-search). Talk to friends, family members, teachers, and recent grads of your school now in college. List the college features that interest you.
- Resource check:** Visit the counseling office and meet the counselors there. Is there a college night for students and families? When will college representatives visit your school? (Put the dates in your calendar.) Examine catalogs and guides.
- At school, speak to your counselor about taking the PSAT/NMSQT<sup>®</sup>,** which is given in October. If you plan to ask for testing accommodations (because of a disability), be sure the College Board has approved your eligibility.
- Make a file to manage your college search, testing, and application data.** If appropriate (for example, if you're interested in drama, music, art, sports, etc.), start to gather material for a portfolio.
- Estimate your financial aid need.** Financial aid can help you afford college. Use the College Board's *Getting Financial Aid* and the financial aid calculator at [bigfuture.org](http://bigfuture.org) to estimate how much aid you might receive.

## WINTER

- Sign up to take the SAT<sup>®</sup> in the spring.** You can register online or through your school. SAT fee waivers are available to eligible students. To prepare for the SAT, you can access free, personalized SAT practice tools at [satpractice.org](http://satpractice.org), including thousands of interactive questions, video lessons, practice tests, and more.
- Begin a search for financial aid sources.** National sources include the College Board's Scholarship Search and electronic sources. Don't overlook local and state aid sources. (Ask a counselor for help or check your public library.)
- With your family, make an appointment with your counselor** to discuss ways to improve your college-preparation and selection processes.
- Ask a counselor or teacher about taking the SAT Subject Tests<sup>™</sup> in the spring.** You should take them while course material is still fresh in your mind. You can download *The SAT Subject Tests Student Guide*, which offers test-prep advice, from [SATSubjectTests.org](http://SATSubjectTests.org).
- Explore AP<sup>®</sup>.** The Advanced Placement<sup>®</sup> Program helps hundreds of thousands of high school students achieve their college dreams each year. Get the facts at [apstudent.collegeboard.org/exploreap](http://apstudent.collegeboard.org/exploreap). If you're in AP classes, register for the AP Exams given in May.
- Opt in to the College Board Opportunity Scholarships at [cb.org/opportunity](http://cb.org/opportunity).** You can earn scholarships ranging from \$500 to \$2,000 by completing individual college planning steps. Complete all six steps and you'll be eligible for the \$40,000 scholarship.

## SPRING

- Contact your counselor** before leaving school for the summer if you are considering military academies or ROTC scholarships. If you want a four-year ROTC scholarship, you should begin the application process the summer before your senior year.
- Develop a list of 15 or 20 colleges that are of interest to you.** You can find many colleges at which you'll be happy and get a great education. The college search is about exploring who you are and what you want and then finding colleges that will meet your goals.
- Stay open to all the possibilities—don't limit your search.** To find the best college for you, you should apply to colleges of varying selectivity. Selective colleges admit a portion of students who apply. Some colleges are highly selective while others are less selective. Make sure to apply to public, private, in-state, and out-of-state schools so that you have plenty of options from which to choose.
- Take the SAT.** The test is typically offered in March, May, and June. Make sure you start preparing for the test several months in advance using the tools available at [satpractice.org](https://satpractice.org). And remember, if you're not happy with your scores when you get them, you might want to test again in the fall. Many students take the test a second time as seniors, and they usually do better.
- Start to gather documents for financial aid:** Be sure to keep a copy of your tax returns handy. You'll use these to complete the Free Application for Federal Student Aid (FAFSA), which opens on Oct. 1.

## SUMMER

- Register with the National Collegiate Athletic Association (NCAA) Eligibility Center** if you are an athlete planning to continue playing a sport in college ([ncaaclearinghouse.net](https://ncaaclearinghouse.net)).
- Get your FSA ID:** Before you can fill out your FAFSA, you need to get a username and password (also known as an FSA ID).
- Find a full-time or part-time job,** or participate in a summer camp or summer college program.
- Visit colleges.** When planning your campus visits, make sure to allow time to explore each college. While you're there, talk to as many people as possible. These can include college admission staff, professors, and students. Take campus tours and, at colleges you're serious about, make appointments to have interviews with admission counselors.
- Create a résumé**—a record of your academic accomplishments, extracurricular activities, and work experiences since you started high school.
- Download applications.** Go to the website of each college's admission office and either complete the application online or request a paper application from colleges to which you'll apply. Check application dates—large universities may have early dates or rolling admission.
- Visit some local colleges**—large, small, public, and private. A visit to a college campus can help you decide if that college is right for you. Make a plan ahead of time to get the most from your visit. Check out the campus checklist at [bigfuture.org](https://bigfuture.org). Attend college fairs, too.
- Scan local newspapers** to see which civic, cultural, and service organizations in your area award financial aid to graduating seniors. Start a file.

Visit [bigfuture.org](https://bigfuture.org) for more information.



# 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.

When you complete steps marked with \* you may be eligible for College Board Opportunity Scholarships. Learn more at: [cb.org/opportunity](https://cb.org/opportunity).

## FALL

- Strengthen Your College List\***: Meet with a counselor about your college choices and, if you've not yet done so, download college applications and financial aid forms. Make sure you have a balanced list of academic safety, fit, and reach schools. 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.
- Improve Your Score\***: Many seniors retake the SAT in the fall. Additional coursework and practice with Official SAT Practice on Khan Academy® 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 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 Profile**: CSS 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.
- Apply to College\***: Submit your applications to the schools that you want to attend.
- 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.





# Campus Visit Checklist

Visiting a college campus helps you get a sense of what a college — and life at that college — is like. This can help you decide whether the college is right for you.

## GATHER INFORMATION

Find out what you need to do to apply, and see if the college's class and major offerings are what you want:

- Take part in a group information session at the admission office.
- Interview with an admission officer.
- Pick up financial aid forms.
- Sit in on a class that interests you. If classes aren't in session, just see what the classrooms are like.
- Meet a professor who teaches a subject that interests you.
- Talk to students about what they think of their classes and professors.
- Get the names and business cards of the people you meet so you can contact them later if you have questions.

## EXPLORE THE CAMPUS

Get a feel for student life, and see if this college is a place where you will do well:

- Take a campus tour.
- Visit the dining hall, fitness center, library, career center, bookstore, and other campus facilities.
- Talk to current students about the college and life on campus.
- Check out the freshman dorms, and stay overnight with a student, if possible.
- Talk to the coaches of sports that you may want to play.
- Walk or drive around the community surrounding the campus.

## CHECK OUT CAMPUS MEDIA

Tune in to learn what's happening on campus and what's on students' minds:

- Listen to the college radio station.
- Read the student newspaper.
- Scan bulletin boards to see what daily student life is like.
- Go to the career center and learn what services it offers.
- Browse the school's website and any campus blogs.
- Read other student publications, such as department newsletters, alternative newspapers, and literary reviews.

# GET THE MOST OUT OF A CAMPUS VISIT IN **6 STEPS**

## **1** DECIDE WHERE AND HOW

See if your school arranges group trips to colleges or if you could get a group of friends together and visit the campus. A family trip is another option and allows you to involve your family in the process.

## **2** PREPARE FOR YOUR VISIT

Before you set out, get a map of the college campus and pick out places of interest. Call the college's admission office to schedule a guided tour of the campus.

## **3** TAKE YOUR OWN TOUR

Just wandering around the campus on your own or with friends can be the best way to get a feel for what a college is like.

## **4** EXPLORE THE FACILITIES

Find the spots on campus where students gather or ask a student where the best place to eat is to get a feel for the character of the college. Visit the library and check out the gym or theater. Ask an admission officer if you can tour a dorm and a classroom.

## **5** MAKE CONNECTIONS

Talk to current students. Ask the students at the next table or sitting nearby what they like best about the college.

## **6** TAKE NOTES

During your visit, write down some notes about your experience. What did you see that excited you? Are there aspects of the college that you don't like? If so, what are they?

## Questions to Ask During Your Visit:

### ASK TOUR GUIDES/STUDENTS

- What are the best reasons to go to this college?
- What's it like to go from high school to college?
- What do you do in your free time? On the weekends?
- What do you love about this college?
- What do you wish you could change about this college?
- Why did you choose this college?
- What is it like to live here?
- What does the college do to promote student involvement in campus groups, extracurricular activities, or volunteerism?

### ASK PROFESSORS

- What are the best reasons to go to this college?
- Can a student be mentored by professors, graduate students, or upperclassmen?
- How are professors rated by the college? Does the college think mentoring and meetings for project guidance are important?
- How does the college help students have access to professors outside class? Do professors join students for lunch, help with community service groups, or guide student organizations?
- How many students do research or other kinds of projects for a semester or more?

### ASK THE FINANCIAL AID OFFICE

- How much has your total college cost for each student risen in the past year?
- How much do your students usually end up owing when they graduate?
- What is the average income of graduates who had the same major that interests me?
- Will my costs go up when your tuition goes up, or can we use the same tuition rate I started with so I'll know the costs for four years?
- How many students usually graduate in the major that interests me? How long do these students usually take to get their degree? In what ways does the college help students graduate in four years?



# Family Action Plan: 11th Grade

Junior year marks a turning point. This is because for most students and families, it's when college planning activities kick into high gear. Here are some things you can do this year to support your child and provide the best options.

## SUMMER

- Get the facts about what college costs.** You may be surprised by how affordable higher education can be. Start by reading [Understanding College Costs](#).
- Explore financial aid options.** These include grants and scholarships, loans, and work-study programs that can help pay for college costs. Find out more about how [financial aid can make college affordable](#).

## FALL

- Make sure your child meets with the school counselor.** This meeting is especially important this year as your 11th grader starts to engage in the college application process. Learn more about the [counselor's role in applying to college](#).
- Help your child stay organized.** Work with your 11th grader to make weekly or monthly to-do lists to keep on top of the tasks required to get ready for applying to colleges. For more time management tips, see [8 Ways to Take Control of Your Time](#).
- Help your junior get ready for the PSAT/NMSQT® in October.** This is a preliminary test that helps students practice for the SAT® and assess their academic skills. Juniors who score well on the test are also eligible for scholarship opportunities. Find out more about the [PSAT/NMSQT](#).
- Encourage your child to set goals for the school year.** Working toward specific goals helps your high school student stay motivated and focused.

## WINTER

- Review PSAT/NMSQT results together** by logging in to the [student score reporting portal](#). Your child's score report shows what they should work on to get ready for college, lists Advanced Placement® courses that might be a good match for them, and connects them to [free, personalized SAT practice](#) on Khan Academy® based on their results.
- Help your child prepare for the SAT.** Many juniors take the SAT in the spring so they can get a head start on planning for college. See [which other tests](#) your high school junior may need to take.
- Discuss taking challenging courses next year.** Taking honors courses or college-level courses as a senior can help your child prepare for college work—and these are also the courses that college admission officers like to see. Learn more about [advanced classes](#).

## WINTER (CONTINUED)

- Encourage your junior to consider taking SAT Subject Tests™.** Many colleges require or recommend taking these tests to get a sense of your child's skills in a certain academic area. In general, it's best to take a Subject Test right after taking the relevant course. Learn more about [SAT Subject Tests](#).
- Encourage your child to take AP® Exams.** If your 11th grader takes AP or other advanced classes, have your child talk with teachers now about taking these tests in May. Read more about the [AP Program](#).
- Encourage your child to opt in to the College Board Opportunity Scholarships.** Your child can earn scholarships ranging from \$500 to \$2,000 by completing individual college planning steps. When they complete all six steps, they'll be eligible for a \$40,000 scholarship.

## SPRING

- Search together for colleges that meet your child's needs.** Once you have an idea of the qualities your junior is looking for in a college, help your child enter these criteria into [College Search](#). There your child can create a list of colleges to consider applying to.
- Help your child research scholarships.** This form of financial aid provides money for college that doesn't need to be repaid. Learn more through [College Board Scholarship Search](#).
- Attend college fairs and financial aid events.** These events allow you to meet with college representatives and get answers to questions. Your child can ask the school counselor how to find events in your area. Check out the [College Fair Checklist](#) for more information.
- Help your child make summer plans.** Summer is a perfect time to explore interests and learn new skills—and colleges look for students who pursue meaningful summer activities. Help your high school student look into [summer learning programs](#) or find a job or internship.
- Visit colleges together.** Make plans to check out the campuses of colleges your child is interested in. Use the [Campus Visit Checklist](#) to learn how to get the most out of these experiences.  
  
Visit [cb.org/opportunity](https://collegeboard.org/opportunity) to learn more.

Visit [bigfuture.org](https://bigfuture.org) for more information.





# Family Action Plan: 12th Grade

Senior year is a whirlwind of activity. It's a big year for your child—balancing schoolwork, extracurricular obligations, and the college application process. Use the suggestions below so you and your child can meet these challenges.

## SUMMER

- Visit colleges together.** If you haven't already, make plans to check out the campuses of colleges that interest your child. Use the [Campus Visit Checklist](#) to learn how to get the most out of these experiences.
- Ask how you can help your senior finalize a college list.** You can help your 12th grader choose which colleges to apply to by weighing how well each college meets their needs. Learn [how to finalize a college list](#).
- Find out a college's actual cost.** Once your 12th grader has a list of a few colleges of interest, use the [Net Price Calculator](#) together to discover the potential for financial aid and the true out-of-pocket cost—or net price—of each college.
- Encourage your child to get started on applications.** Together you can get the easy stuff out of the way by filling in as much required information on college applications as possible. Read about [how to get started on applications](#).
- Help your child decide about applying early.** If your senior is set on going to a certain college, they should think about whether applying early is a good option. Now is the time to decide because early applications are usually due in November. Read about the pros and cons of [applying early](#).
- Gather financial documents:** To apply for most financial aid, your child will need to complete the Free Application for Federal Student Aid (FAFSA). You'll need your most recent tax returns and an FSA ID to complete the FAFSA, which opens October 1.
- Encourage your child to opt in to the College Board Opportunity Scholarships.** Your child can earn scholarships ranging from \$500 to \$2,000 by completing individual college planning steps. When they complete all six steps, they'll be eligible for a \$40,000 scholarship. Visit [cb.org/opportunity](#) to learn more.

## FALL

- Encourage your child to meet with the school counselor.** This year, your 12th grader will work with the counselor to complete and submit college applications. Learn more about [the counselor's role in applying to college](#).
- Create a calendar with your child.** This should include application deadlines and other important dates. Your child can find specific colleges' deadlines in [College Search](#). Your child can save colleges in a list to get a custom online calendar that shows the deadlines of those colleges.
- Get your child ready for college admission tests.** Many seniors retake college admission tests, such as the SAT®, in the fall. Learn more about helping your 12th grader [prepare for admission tests](#).
- Help your child find and apply for scholarships.** Your high school student can find out about scholarship opportunities from the school counselor and how to request and complete scholarship applications and submit them on time. Learn more about [scholarships](#).

## FALL (CONTINUED)

- Offer to look over your senior's college applications.** But remember that this is your child's work, so remain in the role of adviser and proofreader. Respect your child's voice.
- Complete the FAFSA.** The government and many colleges use the Free Application for Federal Student Aid (FAFSA) to award aid. Now it's easier than ever to fill out this form because you can automatically transfer your tax information online from the IRS to the FAFSA. Read [How to Complete the FAFSA](#) to learn more.
- Complete the CSS Profile™, if required.** If your child needs to submit the CSS Profile to a college or scholarship program, be sure to find out the priority deadline and submit it by that date. Read [How to Complete the CSS Profile](#).
- Encourage your child to set up college interviews.** An interview is a great way for your child to learn more about a college and for a college to learn more about your child. Get an overview of the [interview process](#).

## WINTER

- Work together to apply for financial aid.** Have your child contact the financial aid offices at the colleges of interest to find out what forms students must submit to apply for aid. Make sure your child applies for aid by or before any stated deadlines. Funds are limited, so the earlier you apply, the better.
- Learn about college loan options together.** Borrowing money for college can be a smart choice—especially if your high school student gets a low-interest federal loan. Learn more about the [parent's role in borrowing money](#).
- Encourage your senior to take SAT Subject Tests™.** These tests can showcase your child's interests and achievements—and many colleges require or recommend that applicants take one or more Subject Test. Read more about [SAT Subject Tests](#).
- Encourage your child to take AP® Exams.** If your 12th grader takes AP or other advanced classes, have your child talk with teachers now about taking these tests in May. Read more about the [AP Program](#).

## SPRING

- Help your child process college responses.** Once your 12th grader starts hearing from colleges about admission and financial aid, you need to help your child decide what to do. Read about [how to choose a college](#).
- Review financial aid offers together.** Your 12th grader will need your help to read through financial aid award letters and figure out which package works best. Be sure your child pays attention to and meets any deadlines for acceptance. Get more information on [financial aid awards](#).
- Help your child complete the paperwork to accept a college's offer of admittance.** These steps should be taken once your child has decided which college to attend: review the offer, accept that college's offer, mail a tuition deposit, and submit other required paperwork. Learn more about your high school senior's [next steps](#).

Visit [bigfuture.org](https://bigfuture.org) for more information.