

12th Grade

Students

To Do:

All Year

- Review "Every Year in High School" on page 10 of this checklist.
- Work hard all year—second-semester grades can affect scholarship eligibility.
- Stay involved in after-school activities, and seek leadership roles if possible.

Fall

- Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- If you haven't done so already, register for and take such exams as the SAT, SAT Subject Tests, or ACT for college admission.* Check with the colleges you are interested in to see what tests they require.
- Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and **PAY CLOSE ATTENTION TO DEADLINES!**
- Well before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.

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

Winter

- Encourage your parent(s) to complete income tax forms early. If your parent(s) has (have) not completed tax forms, you can provide estimated information on your federal student aid application, but remember to make any necessary changes later.
- As soon as possible after Jan. 1, complete and submit your *Free Application for Federal Student Aid* (FAFSA), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online at www.fafsa.gov or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February. Refer to "FAFSA Filing Time" on page 22 of this checklist as you go through the application process.
- If you have questions about the federal student aid programs or need assistance with the application process, call 1-800-4-FED-AID (1-800-433-3243) or the TTY for the hearing impaired, 1-800-730-8913.
- After you submit the FAFSA, you should receive your *Student Aid Report* (SAR) within three days to three weeks. Quickly make any necessary corrections and submit them to the FAFSA processor.
- Complete any last scholarship applications.

Spring

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

To Explore:

- Refer to *Funding Your Education: The Guide to Federal Student Aid* at www.studentaid.ed.gov/guide as you work through the FAFSA process.
- Make informed decisions about student loans; the following resources are important at this point:
 - The "Why Get a Federal Student Loan?" section on page 4 of this checklist
 - *Your Federal Student Loans: Learn the Basics and Manage Your Debt*, especially the sections headed "PREPARE" (including "How are federal student loans different from private loans?") and "RECEIVE" (www.studentaid.ed.gov/repayingpub)

Parents

To Do:

- Review "Every Year in High School" on pages 10 and 11 of this checklist.
- Work with your child on filling out the FAFSA (see "FAFSA Filing Time" on page 22 of this checklist for specific instructions).

To Explore:

- Make sure your child's personal information is safe when he or she applies for financial aid. For tips, read "Student Aid and Identity Theft" at www.studentaid.ed.gov/pubs.
- Go to www.irs.gov and read *IRS Publication 970, Tax Benefits for Education* to see how you might benefit from federal income tax credits for education expenses.
- Understand the benefits of federal student loans by reading "Why Get a Federal Student Loan?" on page 4 of this checklist.
- Help your child learn about the responsibilities involved in accepting a student loan by reviewing *Your Federal Student Loans: Learn the Basics and Manage Your Debt* (www.studentaid.ed.gov/repayingpub) with him or her.
- Look at communications from schools to which your child sent FAFSA information. If a school has offered Federal Direct Loans (also called William D. Ford Federal Direct Loans, Direct Stafford Loans, or Direct PLUS Loans), the *Direct Loan Basics for Parents* brochure might be useful to you. Find it at www.studentaid.ed.gov/pubs.

ADULT STUDENTS

If you've never been to college, or started but never finished, this section is for you. Need to improve your skills or knowledge? Find a new career path?

To Do:

- Look into getting a General Educational Development (GED) certificate if you don't have a high school diploma; try searching online for "GED certificate" and your state's name.
- Research careers and the need for various jobs in the *Occupational Outlook Handbook* at www.bls.gov/oco.
- Use the free College Matching Wizard at www.studentaid.ed.gov/myfsa to find the right school for your career intentions.
- Check the Yellow Pages and ask employers to recommend schools that provide training in the skills you will need for the career you choose.
- Ask your employer if assistance is available to help you pay for school.
- Search www.studentaid.ed.gov/scholarship to find scholarships.
- Apply for federal student aid by following the guidance in "FAFSA Filing Time" on page 22 of this checklist.
- Get to know the financial aid staff at the school you plan to attend; they can help you with aid applications and explain the types of aid available.

To Explore:

- Ensure that you get your money's worth out of your education by following the tips in these fact sheets at www.studentaid.ed.gov/pubs:
 - *Choose a Career School Carefully*
 - *Be an Informed Consumer...when it comes to federal student aid*
- Learn about federal funding for your education at www.studentaid.ed.gov/funding.
- Discover why federal student loans are a better option than private loans in "Why Get a Federal Student Loan?" on page 4 of this checklist.
- Use *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at www.studentaid.ed.gov/repayingpub to help you determine which loans to accept and how much to borrow.
- Go to www.irs.gov and read *IRS Publication 970, Tax Benefits for Education* to see how you might benefit from federal income tax credits for education expenses.