

## Summer Before 12th Grade

### Students

#### To Do:

- Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.
- Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements, and deadlines.
- Decide whether you are going to apply under a particular college's early decision or early action program. Be sure to learn about the program deadlines and requirements.
- Use the *FAFSA4caster* financial aid estimator one last time at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov), and compare the results to the actual costs at the colleges to which you will apply. To supplement any aid *FAFSA4caster* estimates you might receive, be sure to apply for scholarships. Your goal is to minimize the amount of loan funds you borrow.

#### To Explore:

- Find out what government financial aid you can apply for, and how, in *Do You Need Money for College* at [www.studentaid.ed.gov/needmoney](http://www.studentaid.ed.gov/needmoney).
- Be careful when searching for scholarships: Read "Don't Get Scammed on Your Way to College!" at [www.studentaid.ed.gov/pubs](http://www.studentaid.ed.gov/pubs).

### Parents

#### To Do:

- Review your financial situation and make sure your child is looking into or already has applied for scholarships.
- Ask your employer whether scholarships are available for employees' children.
- Find out whether your child has added any schools to his or her college wish list since the last time you visited colleges, and visit additional campuses if possible.

#### To Explore:

- Take a closer look at [www.studentaid.ed.gov/funding](http://www.studentaid.ed.gov/funding) to ensure you understand the federal aid programs and upcoming application process.

