

YOUR COLLEGE FUNDING CHECKLIST

We want to help you have the best chance of hitting college with maximum funding resources available to you. As you'll see from this checklist, it's never too early to start.



ELEMENTARY SCHOOL

Student:

Do your best in school.

Read a lot.

Have fun learning!

[] Visit www.kids.gov to learn about jobs and to find fun games to play online.

[] Check out the Kids' Zone at www.nces.ed.gov/nceskids if you like such games as puzzles and math teasers.

Parents:

[] Help your kindergartner develop an interest in reading by reading aloud to him or her.

[] Check your child's homework and follow his or her progress in school by looking at report cards and attending teacher conferences.

[] Start saving for your child's college education. Learn about the advantages of saving through a Private Family Bank at www.smartestwealthsystems.com.

[] Read "Saving Early = Saving Smart!" at <https://studentaid.ed.gov/sa/sites/default/files/saving-early.pdf>. This handout explains why it's never too early to save money for college and how to use such resources as college savings plans and federal student aid.

[] Check out Helping Your Child Become a Reader at www.ed.gov/parents/academic/help/hyc.html to learn how to create a foundation for learning for children up to age 6. The publication includes activities that make learning experiences out of daily routines and provides a list of resources for parents.



JUNIOR HIGH OR MIDDLE SCHOOL

Student:

- [] Think about college as an important part of your future. Discuss your thoughts and ideas with your family and with people at school.
- [] Start saving for college if you haven't already.
- [] Take challenging and interesting classes to prepare for high school.
- [] Ask your parent or guardian to help you research which high schools or special programs will most benefit your interests.
- [] Develop strong study habits.
- [] Do your best in school and on standardized tests. If you are having difficulty, don't give up—get help from a teacher, tutor, or mentor.
- [] Become involved in school- or community-based activities that let you explore your interests and learn new things.

[] Speak with adults, such as your teacher, school counselor or librarian, relatives, or family friends, who you think have interesting jobs. Ask them, “What do you like about your job?” and “What education did you need for your job?”

[] Find out why you should prepare for college now at <https://studentaid.ed.gov/sa/prepare-for-college>.

[] Browse My Future, My Way: First Steps Toward College, a workbook for middle and junior high school students, at <https://studentaid.ed.gov/sa/sites/default/files/my-future-my-way.pdf>.

[] Learn about a wide variety of careers—both at NASA and elsewhere—at <http://www.nasa.gov/audience/forstudents/index.html>.

Parents:

[] Use FAFSA4caster at <https://fafsa.ed.gov/FAFSA/app/f4cForm> to find out how much federal student aid your child might receive. This information will help you plan ahead.

[] Continue saving for your child’s college education. If you have not opened a savings account, you can find information about tax advantages and links to state plans at www.collegesavings.org.

[] Talk to your child about his or her interests and help match those interests with a college major and career.

[] Help your child develop good study habits, such as studying at the same time and place every day and having the necessary materials to complete assignments.

[] Stay in contact with your child’s teachers and counselor so that they can let you know about any changes in your child’s behavior or schoolwork.

[] Keep an eye on your child's grades on his or her tests and report cards, and help him or her find tutoring assistance, if necessary.

[] Get tips from the following documents at www.ed.gov/parents/academic/help/hyc.html

- Helping Your Child With Homework offers suggestions on assisting your child with successfully completing assignments.
- Helping Your Child Through Early Adolescence addresses issues that parents of 10- to 14-year-olds generally find most challenging.

[] Browse Parent Power at www.ed.gov/parents/academic/help/parentpower/booklet.pdf for ideas to help you support your child as he or she transitions into high school.



HIGH SCHOOL

Student:

[] Work with one of your parents to estimate your financial aid using FAFSA4caster at <https://fafsa.ed.gov/FAFSA/app/f4cForm>, and continue to save for college.

[] Take challenging classes in core academic subjects. Most colleges require four years of English, at least three years of social studies (history, civics, geography, economics, etc.), three years of mathematics, and three years of science, and many require two years of a foreign language. Round out your course load with classes in computer science and the arts.

[] Stay involved in school- or community-based activities that interest you or let you explore career interests. Consider working or volunteering. Remember—it's quality (not quantity) that counts.

[] Talk to your school counselor and other mentors about education after high school. Your counselor can answer questions about what classes to take in high school, how to sign up for standardized tests, and where to get money for college.

[] Check out KnowHow2Go: The Four Steps to College, which suggests some actions you can take as you start thinking about education beyond high school. The online version of the brochure is at www.knowhow2go.org.

[] Get answers to common questions about college by watching our videos on the “Prepare for College” playlist at www.YouTube.com/FederalStudentAid.

[] Learn about managing your money in the “High School Youth” section of www.mymoney.gov/Pages/for-youth.aspx.

Parents:

[] Continue to talk to your child about college plans as if he or she will definitely go to college.

[] Keep an eye on your child’s study habits and grades—stay involved.

[] Encourage your child to take Advanced Placement or other challenging classes.

[] Add to your child’s college savings account regularly.

[] Explore <https://studentaid.ed.gov/sa/resources/parents> for information on saving for college, borrowing for college, applying for financial aid, getting tax benefits to help make college affordable, and more.

[] Learn from Help Your Child Improve in Test-Taking at <http://www2.ed.gov/parents/academic/help/succeed/part9.html>.

9th Grade Student:

[] Talk to your guidance counselor or teachers about Advanced Placement courses. Find out what courses are available, whether you are eligible, and how to enroll in them.

Use the career search at <https://studentaid.ed.gov/sa/prepare-for-college/careers/search> to research your career options.

Make a list of your awards, honors, paid and volunteer work, and extracurricular activities. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science.

Visit <https://studentaid.ed.gov/sa/sites/default/files/why-go-to-college.pdf> for some reasons to consider college.

Find ways to get help preparing for college at <https://studentaid.ed.gov/sa/prepare-for-college>.

Parents:

Make sure you are fully aware of the provisions of any college savings accounts you have opened for your child.

Learn about the tax benefits of cashing in savings bonds to pay for your child's education; search for "Publication 970" at www.irs.gov.

10th Grade Student:

Meet with your school counselor or mentor to discuss colleges and their requirements.

Consider taking a practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) or the PLAN exam.

Plan to use your summer wisely: Work, volunteer, or take a summer course (away or at a local college).

Go to career information events.

Research majors that might be a good fit with your interests and goals based on your results from the career search at <https://studentaid.ed.gov/sa/sites/default/files/my-future-my-way.pdf>.

Learn the differences between grants, loans, work-study, and scholarships at <https://studentaid.ed.gov/sa/types>.

Parents:

Find out whether your child's school has college nights or financial aid nights. Plan to attend those events with your child.

Help your child develop independence by encouraging him or her to take responsibility for balancing homework with any other activities or a part-time job.

Learn about the standardized tests your child will be taking during 10th through 12th grades: the PSAT/NMSQT, SAT and SAT Subject Tests (see www.collegeboard.com), and/or the PLAN exam and the ACT (see www.act.org).

Get a brief overview of financial aid from Federal Student Aid at a Glance at <https://studentaid.ed.gov/sa/sites/default/files/aid-glance-2017-18.pdf>.

11th Grade Student:

Explore careers and their earning potential in the Occupational Outlook Handbook at www.bls.gov/oco.

[] Learn about choosing a college (and find a link to our free college search tool) at <https://studentaid.ed.gov/sa/prepare-for-college/choosing-schools/consider>.

[] Go to college fairs and college-preparation presentations by college representatives.

In the fall:

[] Take the PSAT/NMSQT. You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program.

In the spring:

[] Register for and take exams for college admission. The tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.

[] Use the free scholarship search tool at <https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships> to find scholarships for which you might want to apply. Some deadlines fall as early as the summer between 11th and 12th grades, so prepare now to submit applications soon.

[] Visit www.YouTube.com/FederalStudentAid and go to the “Types of Aid” playlist to see how the government can help you pay for college.

[] Learn how to avoid scholarship scams and identity theft at <https://studentaid.ed.gov/sa/types/scams>.

*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.

Parents:

- [] Take another look at your financial situation, and be sure you're on the right track to pay for college.
- [] Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities.
- [] Attend college fairs with your child, but don't take over the conversation with the college representatives. Just listen, and let your child do the talking.
- [] Take your child to visit college campuses, preferably when classes are in session.
- [] Get in-depth information on federal student aid programs at <https://studentaid.ed.gov/sa/types>.
- [] Learn about student and parent loans at <https://studentaid.ed.gov/sa/types/loans>.

Summer Before 12th Grade:

Student:

- [] 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 <https://fafsa.ed.gov/FAFSA/app/f4cForm>, 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.

[] Find out what government financial aid you can apply for, and how, in Federal Student Aid at a Glance at <https://studentaid.ed.gov/sa/sites/default/files/aid-glance-2017-18.pdf>.

[] Watch the “Overview of the Financial Aid Process” video at www.YouTube.com/FederalStudentAid to learn about getting student aid from the government.

[] Be careful when searching for scholarships: Read “Don’t Get Scammed on Your Way to College!” at <https://studentaid.ed.gov/sa/types/scams>.

Parents:

[] 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.

[] Take a closer look at <https://studentaid.ed.gov/sa/types> and <https://studentaid.ed.gov/sa/fafsa> to ensure you understand the federal aid programs and upcoming application process.

12th Grade Students:

[] Work hard all year—second-semester grades can affect scholarship eligibility.

[] Stay involved in after-school activities, and seek leadership roles if possible.

In the 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.

In the 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 <https://fafsa.ed.gov/> or on paper, but completing

*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.

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.

[] 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.

In the spring:

[] Visit colleges that have invited you to enroll.

[] Review your college acceptances and compare the colleges' financial aid offers.

[] 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.

[] Refer to <https://studentaid.ed.gov/sa/fafsa> to learn about the FAFSA process.

[] Understand the FAFSA better by watching the videos in the “FAFSA: Apply for Aid” playlist at

www.YouTube.com/FederalStudentAid.

[] Find the office of Federal Student Aid at

www.Twitter.com/FAFSA and www.Facebook.com/FederalStudentAid to get regular financial aid tips.

[] Make informed decisions about student loans; find important information at the “Federal Versus Private Loans” page at <https://studentaid.ed.gov/sa/types/loans/federal-vs-private>.

Parents:

[] Work with your child on filling out the FAFSA.

[] 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 <https://studentaid.ed.gov/sa/types/scams>.

[] 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.

[] Help your child learn about the responsibilities involved in accepting a student loan by reviewing <https://studentaid.ed.gov/sa/types/loans> with him or her.

[] Look at communications from schools to which your child sent FAFSA information. If a school has offered Direct Loans, the Federal Student Loans: Basics for Students and Federal Student Loans: Direct PLUS Loan Basics for Parents brochures might be useful to you. Find them at <https://studentaid.ed.gov/sa/types/loans/plus>.

