

College planning

A helpful calendar for parents and students

College planning takes lots of preparation. Here are some timetables to keep in mind as you and your child begin to plan for the college years ahead.

Middle school

Students:

- Take the time to develop good study skills.
- Talk to a school counselor or teacher about taking challenging courses in math, English, a foreign language, social studies and science.
- Begin to save for college from your allowance and gifts.
- In seventh grade, visit high schools with strong academic (college preparation) programs.
- Be active both at school and in your community.
- Begin to talk to neighbors, relatives and your parent's friends about careers.
- If you have an older sibling who is visiting colleges with your parents, ask if you can join them.

Parents:

- If you haven't already, begin a savings plan.

Grade 9: freshman year

Students:

- If you don't already have one, *apply online* for a Social Security number.
- Ask your school counselor about taking an aptitude or skills assessment test.
- Review career information in areas that interest you.
- Begin to take challenging courses in high school to prepare you for college. Colleges are looking for students who have taken challenging courses.
- Discuss career opportunities with your parents, school counselors, relatives and your parent's friends.
- Begin to volunteer in your community in order to obtain work experience for future employment opportunities in high school.
- Get involved in extracurricular activities both in school and in the community.
- If you have an older sibling who is visiting colleges with your parents, ask if you can join them.

Parents:

- Calculate your Expected Family Contribution (EFC). Calculators are available at the following websites: *The College Board*, *ACT*, and *The SmartStudent™ Guide to Financial Aid*.
 - Start to investigate financial aid possibilities.
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Grade 10: sophomore year

Students:

- Begin to look at scholarship search material. Take the PSAT or PLAN as a practice examination. Check with the school counselor for dates and cost.
- Continue to take appropriate courses for college admission and high school graduation requirements and college admission.
- Continue to talk to parents, relatives and people in your community about different careers.
- Ask your school counselor if the guidance office has special software for career searches. Some software packages are Discover, My Road, Career Cruising, and Guidance Direct.
- Begin to look at different colleges using their websites. For more detailed information contact the colleges for catalogs and departmental material.
- If you have an older sibling who is visiting colleges with your parents, ask if you can join them.

Parents:

- Re-calculate your EFC. Compare it with the one completed last year to determine any changes in the expected family contribution.
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Grade 11: junior year—fall/winter

Students:

- Continue to take appropriate courses for high school graduation requirements and college admission. Discuss AP courses with your school counselor. Many colleges look for AP courses, and in the long run they may shorten your time in college.
- Begin to apply for outside grants and scholarships. Check the various websites listed in Grade 9 and reference material in the school counselor's office.
- Continue your college search and begin to narrow down the list.
- Begin to check college websites and catalogs for payment options.
- Ask the colleges if they will provide an estimator of financial aid based on your high school record and current family financial situation.
- Continue to think about career choices.
- Begin to attend college fairs, college nights and financial aid seminars in your community.
- Talk to college representatives when they visit your high school.
- Take the PSAT, which establishes eligibility for the National Merit Scholarship Program, National Hispanic Scholars Awards Program, and the National Achievement Scholarship Program for Outstanding Black Students.

Parents:

- Re-calculate your EFC. Compare it with the one completed last year to determine any changes in the expected family contribution.
- Start to draft a plan on how the family plans to pay for college expenses. Normally, costs are paid from savings, current income and future income.

Grade 11: junior year—spring*Students:*

- Begin to visit colleges. Make sure that you visit the college when students are on campus so that you can talk to them. Make sure that you make an appointment with both the admissions and financial aid offices.
 - If you are interested in attending a military academy, check with school counselors about the timetable and application process.
 - Take the SAT or ACT. Check with your school counselor for timetable and cost.
 - Make sure that you understand the admission requirements for the colleges on your "short list." If the colleges require portfolios, writing samples, audition tapes or a personal interview, you should begin to prepare the material.
 - Begin to prepare a resume.
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**Summer before grade 12:
senior year***Students:*

- Visit colleges as part of any family vacation.
 - Get a job and save a substantial portion of your earnings.
 - Begin to request admission and financial aid application material.
 - Continue to apply for private and outside scholarships. (Note the deadline dates.)
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**Grade 12: senior year—fall
(September to December)***Students:*

- Continue to visit colleges, attend open houses, college fairs and college days.
 - Meet with college representatives when they visit your school or sponsor an event in your community.
 - Request admission and financial aid applications from colleges on your short list.
 - Continue to take the appropriate high school courses for graduation requirements and college admission.
 - Continue to apply for private and outside grants and scholarships. (Note the deadline dates.)
 - Submit the college admissions application according to the college's timetable. Make a folder for each college and keep a record of material submitted to the college.
 - Ask the financial aid office if they will provide an estimate of student aid based on your high school record and current family financial situation.
 - Register in October to receive the CSS Financial Aid Profile form, if any of your prospective colleges require it. Submit the Profile according to the college's timetable.
 - Take the SAT/ACT if you plan to attend college after your senior year, or discuss with your school counselor if you should retake the SAT/ACT.
 - Obtain a PIN for parent and applicant for completion of the Free Application for Federal Student Aid (FAFSA) in January.
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**Grade 12: senior year—winter
(January to March)***Students:*

- Submit the FAFSA online or mail after January 1 of your senior year but before February 15. If the college requires the FAFSA submitted any earlier, follow its timetable.
- Submit any supplemental financial aid forms to colleges based on their timetables.
- Continue to apply for private and outside grants and scholarships. (Note the deadline dates.)

- After you submit the FAFSA, you will receive an SAR, which will have an EFC listed on it. This EFC is the amount that colleges will use to determine your eligibility for federal student aid and often, but not always, the amount they expect the family to contribute toward college. If the SAR has mistakes, you should correct the mistakes online immediately. You will then receive a corrected SAR.
 - Males 18 years or older must register for the Selective Service to receive federal student aid. To register, complete the appropriate box on the FAFSA or register at your local post office.
 - Apply for state financial aid according to the state's timetable and application procedure. Promptly submit and respond to colleges all requests for additional information including the family's most recent federal tax forms (if requested).
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**Grade 12: senior year—spring
(April to May)**

Students:

- Review financial aid award letters with your parents. If you do not understand any award or conditions for renewing an award, contact the financial aid office.
 - Compare all college award letters. Check for the amount of grants, loans, work study, and unmet need. Make sure that you understand how much your family is expected to pay for your college education at each college.
 - If you need more money to attend a particular college, contact the financial aid office.
 - As you narrow down your list, notify the colleges that have accepted you that you do not plan to enroll there.
 - Accept the financial aid award and submit the required tuition deposit to your final college selection. Some colleges assign dormitory rooms based on date of tuition.
 - Note: You have to reapply for aid annually.
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Summer before college

Students:

- Find a job and save for college expenses.
- Register and attend summer orientation. Try to get into an early session for a better selection of courses and time slots.
- Send your final high school transcripts.
- If appropriate, finalize student loan applications with the student aid office.
- Make sure that all paperwork is completed for any state aid.
- Notify the student aid office of any outside scholarships or grants you have or will receive.
- If you were awarded a work-study position, check with the aid office for job placement information.
- If appropriate, sign the necessary promissory notes for student loans.
- Make travel plans. If appropriate, book fares early for best prices. Don't forget to set up a bank account near or on campus.
- Arrange to pay the fall tuition and fees bill according to the college's timetable.
- Establish a budget for your freshman year. Review it with your parents.

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