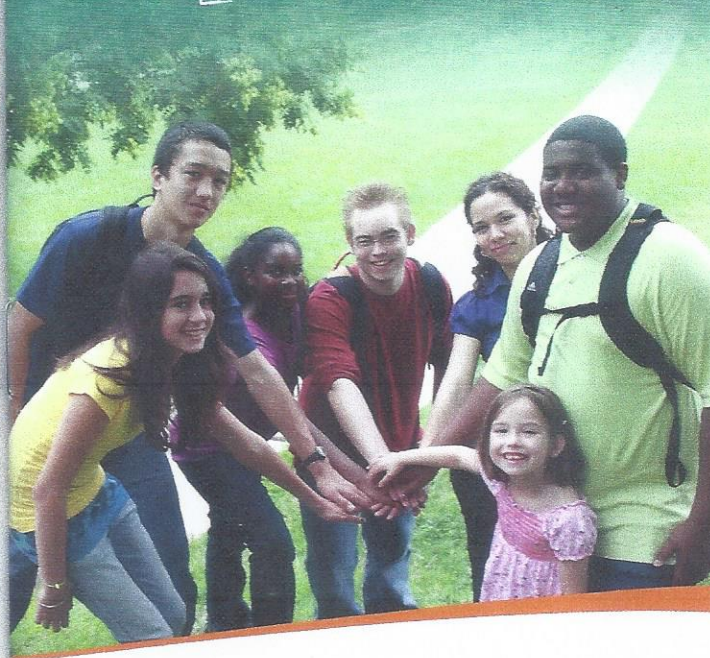




COLLEGE PREPARATION CHECKLIST

- ☒ FIND MONEY FOR SCHOOL
- ☒ TAKE THE RIGHT CLASSES
- ☒ CHOOSE A CAREER



START HERE
GO FURTHER
FEDERAL STUDENT AID

MORE SOURCES OF STUDENT AID

The U.S. Department of Education is the main source of financial aid for college, but it isn't the only source.

- Visit www.students.gov to find out about education funding available from other federal agencies.
- Visit www.ed.gov/Programs/bastmp/SHEA.htm to find out about money available from state governments.
- Visit a college's Web site or ask its financial aid office about money the school offers its students.
- Read the rest of this page to learn where to look for scholarships from sources other than those listed above.

Finding Scholarships

Everyone wants free money to help them attend college. There are many types of scholarships (they don't all require that you have outstanding grades!), and they are provided by many different organizations. Each scholarship provider has its own application and its own rules to decide who can get its scholarship. Your job is to find scholarships for which you think you might qualify, and apply by the deadlines.

And remember: There is no "secret" scholarship money out there. You don't need to pay a consultant or join a society just because they say they can help you find scholarships. You can find them yourself and save some money. Free sources of information include:

- ☐ the U.S. Department of Education's FREE online scholarship search at www.FederalStudentAid.ed.gov/scholarship
- ☐ a high school, Upward Bound, or Talent Search counselor
- ☐ your library's reference section
- ☐ foundations, religious or community organizations, local businesses, or civic groups
- ☐ organizations (including professional associations) related to your field of interest
- ☐ ethnicity-based organizations
- ☐ your employer or your parents' (parent's) employers (employer)

ELEMENTARY SCHOOL

Students

To Do:

- ☐ Do your best in school.
- ☐ Read a lot.
- ☐ Have fun learning!

To Explore:

- ☐ 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 if you like such games as puzzles and math teasers.

Parents

To Do:

- ☐ 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 tax advantages of state college savings plans and prepaid tuition plans at www.collegesavings.org.

To Explore:

- ☐ Read "Saving Early = Saving Smart!" at www.FederalStudentAid.ed.gov/pubs. 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 (click on "Helping Your Child") 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

Students

To Do:

- ☐ 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?"

To Explore:

- ☐ Visit www.FederalStudentAid.ed.gov/early to find out why you should consider college now and how to pay for it. The Web site also is available in the form of a workbook called *My Future, My Way: How to Go, How to Pay*. A PDF is at www.FederalStudentAid.ed.gov/pubs.
- ☐ Learn about a wide variety of careers at www.nasa.gov/audience/forstudents/5-8/career/index.html.

Parents

To Do:

- ☐ Use *FAFSA4caster* at www.fafsa4caster.ed.gov 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 everyday 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.

To Explore:

- ☐ Get tips from the following documents at www.ed.gov/parents (click on "Helping Your Child"):
 - *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.



HIGH SCHOOL

Every Year in High School

Students

To Do:

- ☐ Work with one of your parents to update your information in *FAFSA4caster* at www.fafsa4caster.ed.gov, and continue to save for college.
- ☐ Take challenging classes in core academic subjects. Most colleges require 4 years of English, at least 3 years of social studies (history, civics, geography, economics, etc.), 3 years of mathematics, and 3 years of science, and many require 2 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.

To Explore:

- ☐ 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: Read the "college q&a question of the week" at www.college.gov.
- ☐ Learn about managing your money in the "Financial Literacy" section of www.FederalStudentAid.ed.gov/preparing.

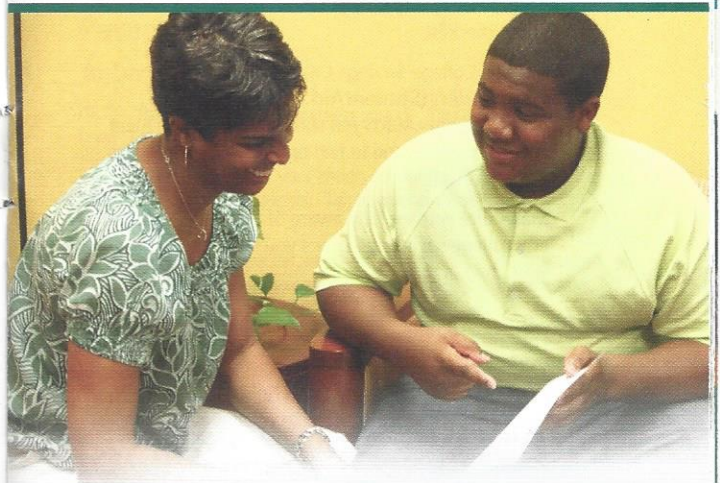
Parents

To Do:

- ☐ 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.
- ☐ Watch videos for parents on the "News Parents Can Use" page at www.ed.gov/parents.
- ☐ Add to your child's college savings account regularly.

To Explore:

- ☐ Address your concerns about whether your child can or should go to college in the "parents/family" section of www.college.gov.
- ☐ Explore www.FederalStudentAid.ed.gov/parent for information on academic preparation, homeschooling, financial literacy, saving, and borrowing for college.
- ☐ Learn from *Help Your Child Improve in Test-Taking* at www.ed.gov/parents (click on "Helping Your Child" and then "Archived publications").



9th Grade

Students

To Do:

- ☐ Review "Every Year in High School" on page 10 of this checklist.
- ☐ 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.
- ☐ Start planning for college and thinking about your career interests. At www.FederalStudentAid.ed.gov/myfsa you can register with MyFSA and research your career and college options.
- ☐ Make a list of your awards, honors, paid or volunteer work, and extracurricular activities. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science.

To Explore:

- ☐ Visit www.college.gov for some reasons to consider college and ways you can get help.

Parents

To Do:

- ☐ Review "Every Year in High School" on pages 10 and 11 of this checklist.
- ☐ Use the College Savings Calculator at www.FederalStudentAid.ed.gov/myfsa to determine how much you should be saving to meet college expenses and to find tips on maximizing your savings efforts.
- ☐ Make sure you are fully aware of the provisions of any college savings accounts you have opened for your child.

To Explore:

- ☐ Visit www.college.gov and click on "parents/family" to learn how to help your child go to college.
- ☐ Go to www.ed.gov/parents and click on "Parents School Box" to access "Challenging High School for All."

10th Grade

Students

To Do:

- ☐ Review "Every Year in High School" on page 10 of this checklist.
- ☐ 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 to get a more detailed look at career options.
- ☐ Log on to your MyFSA account at www.FederalStudentAid.ed.gov/myfsa and try the Career Finder, or look at your career search results again if you used the Career Finder last year (see page 12). Then include the recommended majors from the search as you use the College Matching Wizard on the site to find schools that might be a good fit with your interests and goals.

To Explore:

- ☐ Learn the differences between grants, loans, work-study, and scholarships at www.college.gov (click on "how to pay").

Parents

To Do:

- ☐ Review "Every Year in High School" on pages 10 and 11 of this checklist.
- ☐ 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 Reasoning Test 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 "Financial Aid and Scholarships for College" in the "Parents School Box" section at www.ed.gov/parents.

11th Grade

Students

To Do:

All Year

- ☐ Review "Every Year in High School" on page 10 of this checklist.
- ☐ Explore careers and their earning potential in the *Occupational Outlook Handbook* at www.bls.gov/oco.
- ☐ Log on to your MyFSA account (see page 12) at www.FederalStudentAid.ed.gov/myfsa and look at the information for any colleges you saved if you completed the College Matching Wizard (see page 13) in the past. Try the college search again if you've changed your mind about what you want from a school.
- ☐ Go to college fairs and college-preparation presentations by college representatives.

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.

Spring

- ☐ Register for and take exams for college admission.* The tests that many colleges require are the SAT Reasoning Test, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.
- ☐ Use www.FederalStudentAid.ed.gov/scholarship 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.

***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.

To Explore:

- ☐ Visit www.college.gov and click on "how to pay" to see how other young people paid for college.
- ☐ Learn how to avoid scholarship scams and identity theft from *Save Your Money, Save Your Identity* at www.FederalStudentAid.ed.gov/lsa.
- ☐ Familiarize yourself with ways to pay for college at www.FederalStudentAid.ed.gov/guide. The following sections of *Funding Education Beyond High School: The Guide to Federal Student Aid* will be especially useful to you right now:
 - Federal Student Aid at a Glance
 - Other Financial Aid Sources
 - It's a Jungle Out There

Parents

To Do:

- ☐ Review "Every Year in High School" on pages 10 and 11 of this checklist.
- ☐ 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 representative. Just listen, and let your child do the talking.
- ☐ Take your child to visit college campuses, preferably when classes are in session.

To Explore:

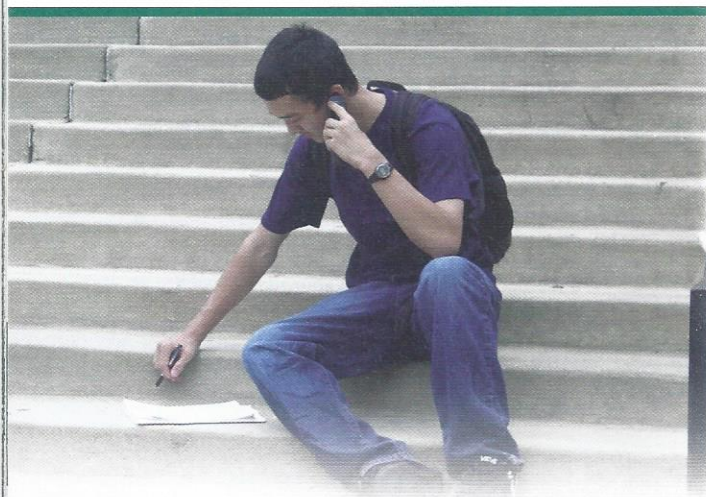
- ☐ Get in-depth information on federal student aid programs from *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.FederalStudentAid.ed.gov/guide.
- ☐ Learn about student and parent loans in *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at www.FederalStudentAid.ed.gov/repayingpub.

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.
- ☐ Update your information in *FAFSA4caster* one last time at www.fafsa4caster.ed.gov, and compare the results to the actual costs at 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 the following parts of *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.FederalStudentAid.ed.gov/guide:
 - Part A, "What You Should Know Before You Apply"
 - Part B, "How Do I Apply?," especially the first two sections, "Getting Your Federal Student Aid PIN" and "Completing the FAFSA"
- ☐ Be careful when searching for scholarships: Read "Don't Get Scammed on Your Way to College!" at www.FederalStudentAid.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 *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.FederalStudentAid.ed.gov/guide to ensure you understand the federal aid programs and upcoming application process.

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 Reasoning Test, 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.
- ☐ To prepare to apply for federal student aid, be sure to get a PIN at www.pin.ed.gov so that you can complete your application and access your information online. One of your parents also should get a PIN.

***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 their tax forms, you can provide estimated information on your federal student aid application, but remember to make any necessary changes later.
- ☐ As soon after Jan. 1 as possible, 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.ed.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 Part B of *Funding Education Beyond High School: The Guide to Federal Student Aid* at www.FederalStudentAid.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 3 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.FederalStudentAid.ed.gov/repayingpub)
 - *Funding Education Beyond High School: The Guide to Federal Student Aid*, especially the sections headed "Borrower's Responsibilities" and "Borrower's Rights" (www.FederalStudentAid.ed.gov/guide)

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.FederalStudentAid.ed.gov/pubs.
- ☐ Go to www.irs.gov and read *IRS Publication 970, Tax Benefits for Higher 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 3 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.FederalStudentAid.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.direct.ed.gov/pubs/profpubs.html.



HAVE QUESTIONS
ABOUT FEDERAL
STUDENT AID AND
WANT TO TALK
TO A REAL PERSON?

Call the Federal Student Aid Information
Center at 1-800-4-FED-AID (1-800-433-3243)
or 1-800-730-8913 (TTY for the hearing
impaired). Toll number: 1-319-337-5665.

Many of the publications mentioned
in this checklist are available to order
or download for free at www.edpubs.ed.gov.

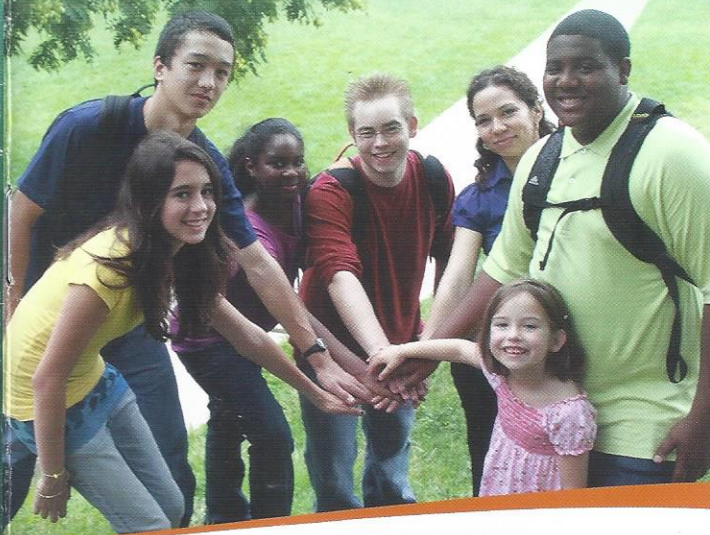
Find detailed federal student aid information
at www.FederalStudentAid.ed.gov.

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