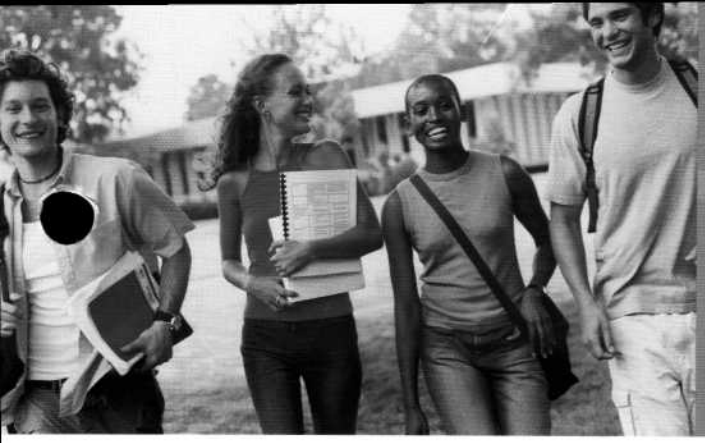


Pre-College Calendar and Checklist

As a high school junior, you might think it's too early to start planning for college. In reality, the planning and preparation you do this year will greatly help toward achieving your education goals. Use this checklist to make sure you're on track for senior year.

August

- ❑ Review your high school coursework and activity plans.
- ❑ Keep in mind that colleges look for the following:
  - Challenging coursework
  - Strong GPA
  - Involvement in extracurricular activities such as sports, volunteer work or church.
- ❑ Obtain a Social Security number (or Resident Alien ID) if you don't already have one. You will need it to apply for college and financial aid.
- ❑ Sign up for our free monthly e-mail for college-bound students at wachovia.com/education.

September

- ❑ Identify sources of college and career information at your school.
- ❑ Start looking through guidance publications, college catalogs and guidebooks.
- ❑ Put together a list of ten colleges that you would like to attend. Plan to apply to at least three to six schools.
- ❑ Talk to your parents and your high school counselor about where you might like to attend school.
- ❑ Study and register for the Preliminary Scholastic Aptitude Test (PSAT).
- ❑ Obtain dates and locations of college fairs and "parent nights" in your local area.

October

- ❑ Take the PSAT and National Merit Scholarship Qualifying Test (NMSQT). Remember to take your calculator.
- ❑ Inquire about Advanced Placement (AP) or summer college courses that may be available to you.
- ❑ Attend college fairs and financial aid/parent nights.
- ❑ Start learning about the colleges you're considering. The Internet is a good resource.

November

- ❑ Start looking into eligibility requirements for federal and private student loans. We are a good source of free, up-to-date information on low-cost education loans. Our helpful customer service representatives can be reached weekdays at 800-338-2243, or visit wachovia.com/education.

December

- ❑ Look for your PSAT/NMSQT score report.
- ❑ Start planning to take the SAT I and/or SAT II exams, if necessary.
- ❑ You may also need to take the ACT.
- ❑ Check with the colleges you are applying to in order to find out specific testing requirements. Ask your high school counselor about registration deadlines.

January

- ❑ Go through the catalogs of the three to six schools that interest you the most.
- ❑ During your college visits, make sure you visit the Financial Aid Office to find out what types of aid are available.
- ❑ Attend financial aid nights if you have not already done so.

February

- ❑ Start seriously investigating private scholarships and other student aid programs. Ask your teachers and counselor if any local organizations offer free use of a scholarship search program.
- ❑ Search the Internet for scholarships that are available to you.
- ❑ Register and study for the SAT (I and II) and/or ACT exams.

March

- ❑ Continue investigating outside funding sources.
- ❑ Register and study for the SAT and/or the ACT exams, if you have not already done so.
- ❑ For more information about financial aid and answers to your questions, visit our Web site at wachovia.com/education.

April

- ❑ Begin scheduling visits to each of the three to six schools that are on your final list. If appropriate, apply for an interview and/or an overnight stay.
- ❑ Consider taking AP exams while information is fresh in your mind.
- ❑ Take an SAT prep course to help prepare for the upcoming test.
- ❑ Begin preparing essays for college admissions and scholarship applications.

May

- ❑ Take the SAT (I and II) and/or the ACT exams.
- ❑ In early to mid-May, take AP exams, which are given in high schools nationally.
- ❑ Mark a calendar with test dates and registration deadlines for the remaining SAT (I and II) exams. You may also take them during your senior year in high school.
- ❑ Continue compiling information to find out which organizations award scholarships to graduating seniors (you may have to begin applying the summer after your junior year).

June

- ❑ Take the SAT (I and II) and/or ACT exams if you did not take them last month.
- ❑ Read a variety of books and magazines and review your math skills over the summer. This will help you to prepare for the SAT if you plan to take it in the fall.
- ❑ Obtain a summer job that might be related to your career interests.
- ❑ If possible, save some money from your summer job to pay for college costs.
- ❑ If you travel this summer, consider scheduling a college visit.

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Questions? We can help.
At Wachovia, we're always delighted to help students with questions or concerns. If you have a question about the financial aid process, call us toll-free or visit us online.

800-338-2243 · Wachovia.com/education

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Pre-College Calendar and Checklist

The road to college doesn't always follow a straight line. It takes careful planning and preparation to stay on course and get to the school of your dreams. Use this checklist to make sure you're on the right track during your last year of high school.

August

- ❑ Review your career plans and decide which type of school is right for you.
- ❑ Visit some college campuses that interest you.
- ❑ Narrow your college list to three to five schools.
- ❑ Request course catalogs and research admissions information.
- ❑ Contact your high school counselor for registration materials and test dates for the SAT and/or the ACT.
- ❑ Sign up for our free monthly e-mail for college-bound students at wachovia.com/education.
- ❑ Surf the Internet to review scholarships available to you.
- ❑ Enter to win $5,000 in our quarterly Gimme Five® scholarship sweepstakes at wachovia.com/gimmefive.

September

- ❑ Meet with admissions representatives who are visiting your school.
- ❑ Make a list of test names, dates, fees, registration deadlines, and deadlines for college admissions and financial aid applications.
- ❑ Remember you must take tests like the SAT and ACT at least six weeks before the deadline for scores to be submitted to colleges.
- ❑ Ask teachers, guidance counselors and employers for letters of recommendation to include with your admissions and/or scholarship applications.

October

- ❑ Take the SAT or ACT exam if necessary.
- ❑ Work on admissions application essays.
- ❑ Visit your top school choices. Interview some students, faculty and staff if possible.
- ❑ If available, attend special programs such as college fairs and financial aid nights.
- ❑ Find out which financial aid applications your college choices require and when the forms are due.
- ❑ Some private universities may require that you register for CSS/Financial Aid PROFILE™ at this time. (This registration will determine your qualification for private school aid.)

November

- ❑ Take the SAT or ACT exam if necessary.
- ❑ Obtain financial aid applications from your guidance office or college of choice. Read them carefully to determine what information is required and when the applications are due.
- ❑ Begin preparing your college applications.
- ❑ Check with the colleges to find out when materials must be postmarked.
- ❑ Enter to win $5,000 in our quarterly Gimme Five® scholarship sweepstakes at wachovia.com/gimmefive.

December

- ❑ Start filling out your Free Application for Federal Student Aid (or FAFSA). It's available online at fafsa.ed.gov. Or, you can pick up a paper form at your high school counseling office or your local library. Completing your FAFSA online will speed processing by up to two weeks and will help you to avoid common mistakes.
- ❑ If your parents or guardians claim you as a dependent for tax purposes, you will need their help in completing the FAFSA. Visit fafsa.ed.gov together to review the information that's required to complete the form.
- ❑ Important: Don't submit your FAFSA before January 1.
- ❑ Apply for outside funding or scholarships.
- ❑ Tip for Parents: Save your year-end payroll stub if it shows your earnings for the year. You may need it for financial aid eligibility reviews by schools.

January

- ❑ Submit your completed FAFSA to the processor as soon after January 1 as possible.
- ❑ Important: Keep copies of all the forms you submit.
- ❑ January is Financial Aid Awareness Month (in some states). Look for special programs in your area.
- ❑ Take advantage of the FDIC's free Money Smart program at wachovia.com/moneysmart. These online sessions provide a computer-based instruction program that can enhance your financial knowledge and skills.
- ❑ Tip for Parents: It's helpful to get your income tax returns prepared early — schools may request them to prove eligibility for financial aid.

February

- ❑ Check to see if your midyear transcripts have been sent to the schools to which you have applied.
- ❑ Complete your FAFSA online or be sure to mail it if you have not already done so.
- ❑ Research taking Advanced Placement (AP) or College-Level Examination Program (CLEP) exams.
- ❑ Rank your finalized list of colleges.
- ❑ February is Financial Aid Awareness Month (in some states). Look for special programs in your area.
- ❑ Enter to win $5,000 in our quarterly Gimme Five® scholarship sweepstakes at wachovia.com/gimmefive.

March

- ❑ Look for your Student Aid Report (SAR) in the mail. Your SAR contains federal financial aid information.
- ❑ Submit your SAR to the financial aid office and tax forms if requested.
- ❑ Contact each office to make certain that your application is complete. Find out what else you need to do to establish and maintain your eligibility for financial aid.
- ❑ Keep copies of everything you submit to the financial aid office.
- ❑ If you have not received your SAR four weeks after sending in your FAFSA, contact the Federal Student Aid Information Center at 800-433-3243.

April

- ❑ Watch the mail for acceptance letters and financial aid award letters.
- ❑ Compare the financial aid awards you receive.
- ❑ Choose a school and send in a deposit by the deadline.
- ❑ Check with the college you've chosen about the details of signing and returning financial aid award letters.
- ❑ Notify the other schools that you will not be attending.
- ❑ Watch for important deadlines (housing, financial aid, etc.) at your chosen college.

May

- ❑ Take AP examinations that are given in high schools nationwide.
- ❑ If your award package includes a Stafford or PLUS loan offer, it pays to choose Wachovia as your education loan provider. We deliver fast access to funds and great ways to save. Call us today at 800-338-2243 or apply online at wachovia.com/education.
- ❑ Enter to win $5,000 in our quarterly Gimme Five® scholarship sweepstakes at wachovia.com/gimmefive.

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Questions? We can help.

At Wachovia, we're always delighted to help students with questions or concerns. If you have a question about the financial aid process, call us toll-free or visit us online.

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