

Applerouth's **JUNIOR JUMPSTART** to College Admissions Testing



applerouth

Building Better Learners for Life

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How to Use This Guide

Calling all juniors! This will be a big year with a lot to juggle, including advanced classes, extracurriculars, and SAT/ACT prep. Applerouth is here to help jumpstart your junior year with our road map to college admissions testing success.

Follow these steps to pick the right test, build your prep plan, and hit your goals.

Step 1: Learn about the SAT + ACT | pages 1-4

- ➔ Check out our handy SAT vs. ACT infographic.
- ➔ It summarizes key differences between the tests and will bring you up to speed in minutes.

Step 2: Figure out which test is best for you | pages 5-8

- ➔ It's a good idea to pick one test and focus on it: don't split your time!
- ➔ What's the best way to choose a test? Take a full-length, official practice SAT and ACT, then compare your scores.
- ➔ Understand your 10th or 11th grade PSAT scores to enhance your planning.

Step 3: Make a Plan | pages 9-16

- ➔ Now that you've chosen your test, build a plan to reach your score goals.
- ➔ Get the facts on test-optional admissions and how it affects your plan
- ➔ Choose test dates and a prep timeline that make sense for you.

Step 4: Prep with Applerouth | page 17

- ➔ Your Applerouth tutor will help you make the most of your plan.
- ➔ Increase your score with targeted strategies designed just for you and your goals.

Contact us at 866-789-7737 to get personalized advice and a custom testing plan.

Use the color bar at the bottom of each page to follow the steps.

Step 1
Pages 1 - 4

Step 2
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Step 3
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Page 17

THE SAT **VS** THE ACT

- Fewer Geometry Questions
- More Time per Question
- No-calculator Math Section

KEY Differences

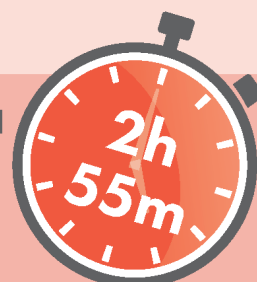
- Lots of Geometry
- Faster Paced
- Tough Science Section



Overall Time

TIMING & SCORING

Overall Time



Reading

65m

Writing

35m

200 - 800 points

Math
(No Calculator)

25m

Math
(Calculator)

55m

200 - 800 points

Total Points | 400 - 1600

1-36

35m

Reading

1-36

45m

English

1-36

60m

Math

1-36

35m

Science

1 - 36

Total Points

Time per Question



Reading



Writing



Math



Reading



English



Math



Science

Step 1: Learn about the SAT + ACT

MATH

Number of Questions

SAT
58

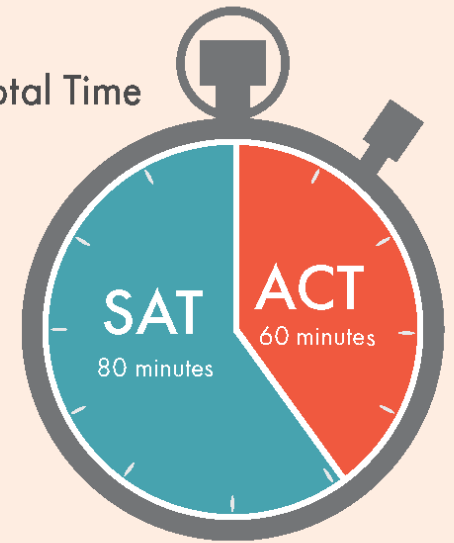
ACT
60

Number of Sections

2
SAT

1
ACT

Total Time



Time Per Question



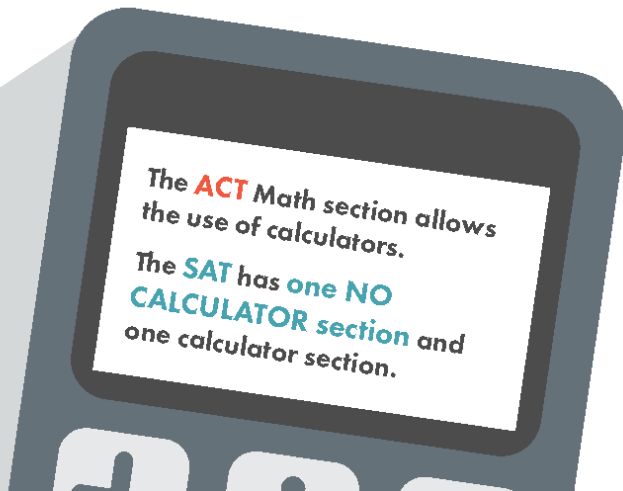
Formulas

The **SAT** provides a reference table of common formulas.

The **ACT** does not provide formulas for reference.

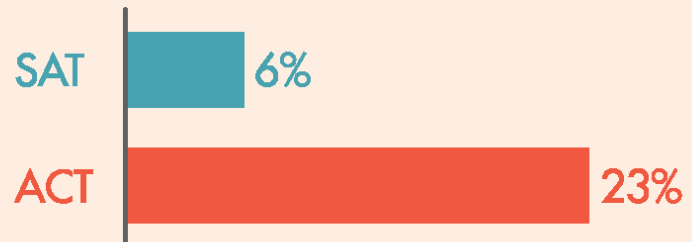


The SAT Math sections include **45** multiple choice questions and **13** student-produced response questions (i.e., grid-in questions).

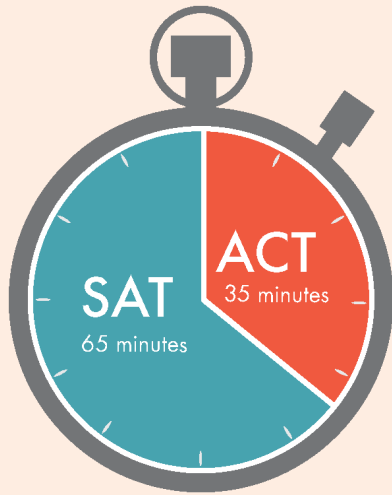


Geometry Focus

The ACT has a much greater emphasis on Geometry. In contrast, the SAT focuses more on Algebra, word problems, and Data Analysis questions that ask you to incorporate information from tables and charts into your calculations.



READING



Total Time

Time Per Question

ACT
SAT

53s

75s

Number of Questions

SAT
52

ACT
40

Vocabulary

What percentage of questions test vocabulary?

ACT

8%

SAT

17%

Do the Reading sections have
Graphs and Charts?

SAT



Yes, relating to
two passages

ACT



No, only on the
Science section

Passage Complexity

SAT

ACT

25

Avg. words per
sentence

22

39

Peak words per
sentence

26

13.5

Avg Grade Level*

11.5

10-16

Grade Level
Fluctuation

8-14

*Flesch-Kincaid readability assessment

Number of Passages

SAT

5



comparison

Topics Covered

- Literature
- Science (2)
- History/Soc. Studies (2)

ACT

4



comparison

- Prose Fiction
- Humanities
- Social Science
- Natural Science

Step 1: Learn about
the SAT + ACT

WRITING/ENGLISH

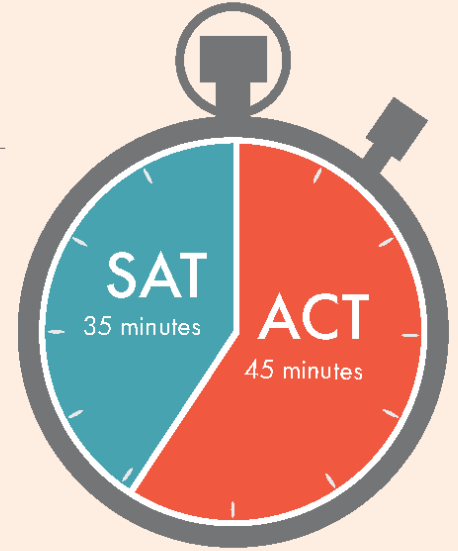
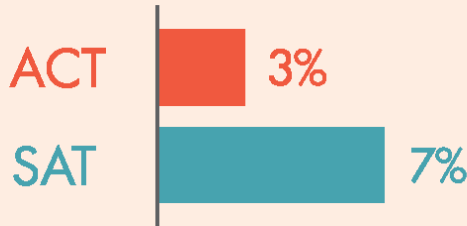
Number of Questions

SAT
44

ACT
75

Vocabulary

What percentage of questions test vocabulary?



Total Time

Time Per Question



Do the Writing/English sections have

Graphs and Charts?

SAT



Yes, relating to one or two passages

ACT



No, only on the Science section

GRAMMAR VS. RHETORICAL SKILLS

SAT

45% 55%*

ACT

51% 49%*

*The difference between the 49% Rhetorical Skills on the ACT and 55% on the SAT feels even greater in practice, as the questions on the SAT require a fuller understanding of the passage.

Passage Complexity



Average words per sentence

SAT



13

ACT



10

Average grade level*

*Flesch-Kincaid readability assessment

Step 1: Learn about the SAT + ACT



Choosing a Test

Now that you've learned about both tests, it's time to choose the test that's right for you. Neither the SAT nor the ACT is easier than the other, but the two tests focus on slightly different skills and have different timing and question styles. Many students have a preference for the SAT or the ACT, and **you can decide which test is best for you by following a few easy steps.**

- ➔ Take full-length, official SAT and ACT practice tests, then compare your scores. This is the best way to choose a test. You may score significantly higher on one test than the other, which makes the decision easy. Even if you don't see a significant score difference between the two, you'll still get a clear sense of what each test feels like.
- ➔ You can also review your PSAT scores—from 10th or 11th grade—for a greater understanding of the SAT's timing and content. Note that PSAT scores aren't quite as useful in determining test type, since the SAT is longer and more challenging than the PSAT. Also, your 10th-grade PSAT score won't be as accurate, since you've had a lot of academic growth since then.

Over the next few pages, you'll find information on how to interpret your PSAT scores, as well as a concordance table comparing SAT and ACT scores.

Sign up for free online practice tests at www.applerouth.com/calendar or contact us at info@applerouth.com for help.

"I can't thank my daughter's tutor enough!
My daughter has improved so much not only in her scores
but also in her confidence."

— New York Tri-State Area parent

Step 2: Figure out which
test is best for you



Understanding Your PSAT/NMSQT Score Report

1 Your Total Score

The PSAT and SAT share a common scale, so you can compare your scores directly. Keep in mind, the PSAT maxes out at 1520 whereas the SAT is scored out of 1600.

2

Your Nationally Representative Sample Percentiles

These percentiles compare you with the typical high school student—**not** necessarily the students who took the same test administration as you.

3

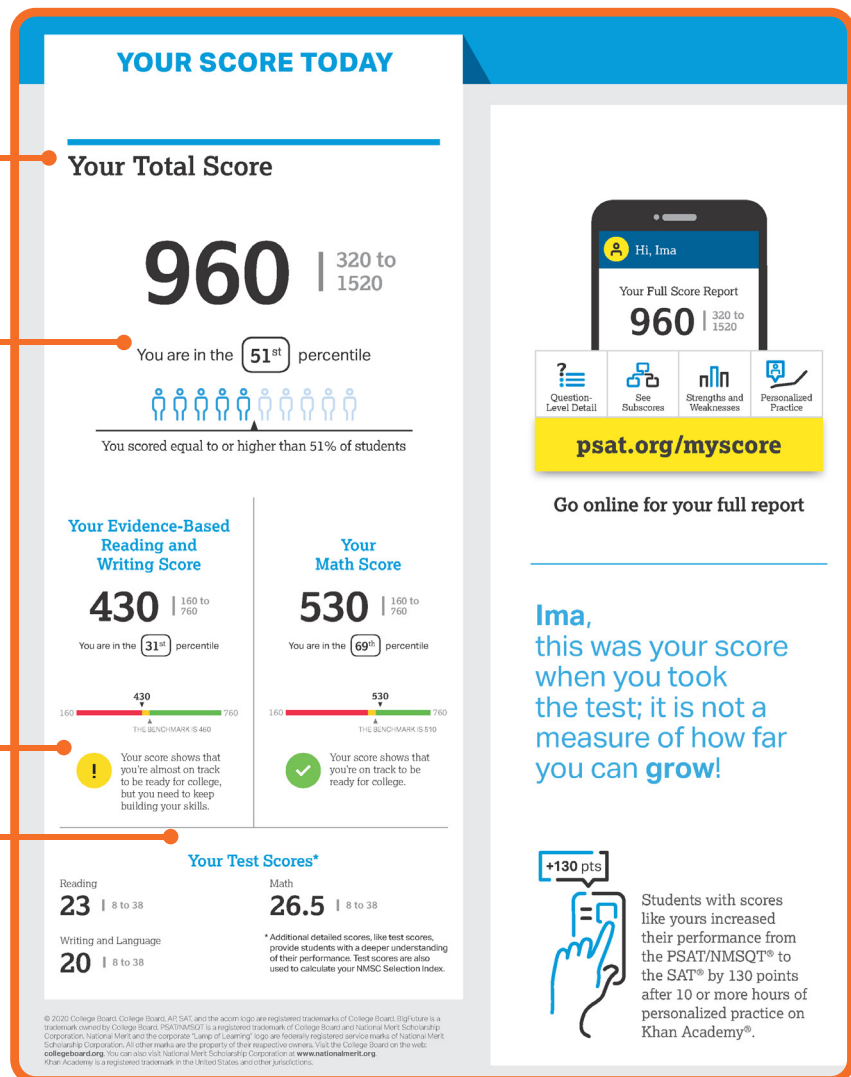
The College and Career Readiness Benchmark

These benchmarks also compare you with the typical high school student. Competitive schools may have higher benchmarks.

4

Your Test Scores

These scores are for the different sections of the test: Reading, Writing and Language, and Math. To get your total Evidence Based Reading and Writing Score, add your Reading Test Score and Writing Test Score, then multiply by 10. To get your Math Score, multiply your Math Test Score by 20.



Step 2: Figure out which test is best for you

Here's what else is waiting for you online:

1

Course Recommendations

Congrats! Your scores show you're ready to succeed in AP® courses. Talk to your counselor about signing up.

2

Scholarship Opportunities

Learn more about the National Merit® Scholarship Program. Also, earn College Board Opportunity Scholarships just by planning for college.

3

Free Khan Academy SAT Prep

Create a personalized SAT study plan based on the questions you missed on the PSAT/NMSQT.

SAT

Don't forget!

Register to take the SAT ahead of college application deadlines in spring of junior year and fall of senior year.

NATIONAL MERIT SCHOLARSHIP CORPORATION

Your NMSC Selection Index

139

NMSC uses a Selection Index score based on PSAT/NMSQT scores as an initial screen of students who enter its scholarship programs. The Selection Index score is double the sum of your Reading, Writing and Language, and Math Test scores.

Eligibility Information

You meet entry requirements for the 2022 National Merit Scholarship Program and your Selection Index score will be considered among 1.5 million program entrants.

If your Selection Index places you among the 50,000 high scorers who qualify for National Merit Scholarship Program recognition, you will be notified next September when qualifying Selection Index scores will be made available.

Entry Requirements

Information you provided on your answer sheet:

High school student: **YES**

Year to complete high school and enroll full time in college: **2022**

Total years to be spent in grades 9–12: **4**

National Merit Scholarship Corporation

National Merit Scholarship Corporation (NMSC) conducts the National Merit® Scholarship Program, an academic competition for recognition and college scholarships.

To designate students who qualify for recognition in its 2022 competition, NMSC will consider the 2020 PSAT/NMSQT Selection Index scores of some 1.5 million test takers (usually high school juniors) who meet program entry requirements. For more information, please visit: www.nationalmerit.org

If any of your responses to NMSC's "Entry Requirements" questions are inaccurate or there has been a change in plans that may affect program entry, write immediately to:

National Merit Scholarship Corporation
Attn: Scholarship Administration
1560 Sherman Avenue, Suite 200
Evanston, IL 60201-4897

Include your name and home address along with your high school name, address, and six-digit code number.

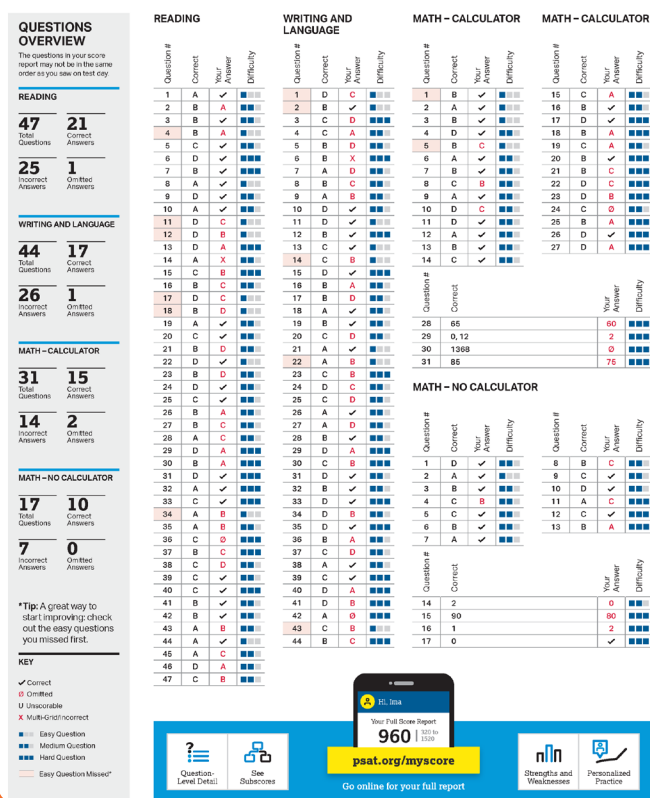
5

National Merit Scholarship Corporation

As a junior, your PSAT score will be considered for the National Merit Scholarship Program by the NMSC (National Merit Scholarship Committee). The NMSC Selection Index ranges from 48 to 228, and about 50,000 students each year earn scores high enough to qualify for recognition. For entry requirements and information on the steps in the competition, see the annually updated PSAT/NMSQT Student Guide or visit www.nationalmerit.org.

6

Your Question-Level Feedback



Your Question-Level Feedback

Here you can see which specific questions you got right and wrong, as well as their difficulty level. You can use this feedback to identify trends related to timing, fatigue, careless errors, and issues with grid-in questions.

Get your full score report at
psat.org/myscore

Sample Score Report from <https://collegereadiness.collegeboard.org/pdf/sample-psat-nmsqt-score-report.pdf>

Step 2: Figure out which test is best for you



SAT/ACT Concordance Table

Colleges do not prefer the SAT over the ACT or vice versa. Here is a concordance table of comparable SAT and ACT scores. The SAT has a greater score range (400-1600), so multiple SAT scores often correspond to a single ACT score.

SAT	ACT
Total Score	Composite Score
1570-1600	36
1530-1560	35
1490-1520	34
1450-1480	33
1420-1440	32
1390-1410	31
1360-1380	30
1330-1350	29
1300-1320	28
1260-1290	27
1230-1250	26
1200-1220	25
1160-1190	24
1130-1150	23
1100-1120	22
1060-1090	21
1030-1050	20
990-1020	19
960-980	18
920-950	17
880-910	16
830-870	15
780-820	14
730-770	13
690-720	12
650-680	11

Data from the College Board and ACT, Inc.'s *Guide to the 2018 ACT/SAT Concordance* released June 2018.

Already took practice tests and need help comparing them?
Contact an Applerouth Program Advisor at 866-789-7737 for personalized advice.

Step 2: Figure out which
test is best for you



Official SAT/ACT Test Dates

SAT DATES

The SAT is offered ~7 times in an academic year, between late August and early June. Registration deadlines are usually ~1 month in advance of the test date and scores are usually available ~2 weeks afterward.

To see available test dates and locations, register directly at www.collegeboard.org.

ACT DATES

The ACT is offered ~7 times in an academic year, between September and July. Registration deadlines are roughly ~5 weeks in advance of the test date and scores are usually available within 2-8 weeks following the test administration.

To see available test dates and locations, register at www.myact.org.

Take a practice test before your official test.

Sign up for a free, online practice test with Applerouth at applerouth.com/calendar and you'll get a detailed score report with personalized insights to help you make an optimal plan.

Understanding Test-Optional Admissions

With frequent news about colleges going test-optional, you're probably wondering, "Do I really need to take the SAT or ACT?" For many students, the answer is yes: you should at least consider taking the tests. Test-optional policies are an opportunity for you to decide how to best present yourself to each college on your list. You might decide to withhold your scores from a school where they wouldn't help make your case for admission, but if you skip testing entirely, you may be preemptively eliminating an important asset in your application.

As Carol Lee Conchar, Associate Director for Regional Programs at GW, explained in an Applerouth webinar, students "should take the test for experience and to see how well they perform," because having a score "in your back pocket" is valuable.

Perhaps your test scores will help show that you're academically competitive at a more selective school, or perhaps your scores will help you earn a merit scholarship. You take yourself out of the running for these possibilities if you prematurely decide not to take the SAT or ACT at all. This doesn't mean that testing is for everyone, but it does mean that **each student needs to make an informed and individualized decision about testing**.

To help you do this, here are some FAQs about test-optional admissions and test planning. With these questions answered, you can decide what role testing will play in your college admissions journey.

What does test optional *really* mean?

With test-optional policies on the rise, **informed college applicants need to understand what test-optional is and what it isn't**. A test-optional policy does not mean that ACT and SAT scores are not factored in as part of the admissions decision, only that they are not a prerequisite for submitting an application. In other words: **test-optional does not mean test-blind**. Test-blind schools do not accept or consider standardized test scores at all. Test-optional schools consider scores if they are present but do not hold it against students if they are not.

Many colleges that have chosen to become test-optional have done so in the hopes of evening the playing field for all applicants. A test-optional policy provides an opportunity for students to customize their application process while ensuring that testing does not systematically deny students a shot at admission, whether due to access to educational resources, a learning difference, a mental health concern, or any other life circumstance that may make it difficult, if not impossible, to take the tests and get scores that show their best abilities.

How will test-optional colleges look at my application if I do (or don't) submit scores?

Over five hundred colleges and universities took a pledge through the National Association for College Admissions Counseling, stating that they would not penalize students who did not submit scores.

That said, test-optional schools still value strong test-takers who submit scores. If your scores are competitive at a college or university, sending them will undoubtedly prove beneficial. Your scores will either affirm the narrative presented by your high school record—that you are a strong student with high potential to succeed in college—or they will improve your case as an applicant. By junior year, boosting your GPA will be a steeper climb, and with a less dramatic result, than boosting your score on a college admission test. In other words, if freshman and sophomore grades are dragging down your GPA, high performance on the SAT or ACT might better reflect who you are as a student right now. Additionally, admission tests can attest to your preparation for college-level work if you feel that the university to which you are applying may not be familiar with your high school. In this case, scores lend credibility to your transcript.

It's important to remember that at most selective colleges, the admissions process is “holistic.” This means that, whether you submit scores or not, colleges are evaluating your whole application, including your test scores (if you submit them), your high school records (GPA, course rigor, an extracurricular portfolio), your essay or writing sample, and letters of recommendation.

If you choose not to submit scores, the admissions decision will be based solely on the non-testing aspects of your application. Rick Clark, Georgia Tech's Director of Undergraduate Admissions, describes the admissions approach as a “stool” with different legs, including GPA, course rigor, extracurriculars, and letters of recommendation:

“[I]f you choose not to have some of that support on the testing leg, we're just going to look a little closer and put more weight on the rest of the stool.”

Continued on the next page.

At a test-optional school you have the option of choosing where some of the admissions weight will fall. Clark advises you to ask yourself, "Do [I] want some of the weight on testing, or do [I] want it removed from that?"

As Ginger Fay, Applerouth's Director of IEC Engagement and former Duke University admissions officer, explains, things that enhance your application are worth including, even if not required:

"You want to consider how well your whole application speaks to your preparation for college. In truth, many aspects of your application are "optional" - you don't have to take challenging classes or earn top grades, you don't have to play sports or lead organizations, but if you've done these things, you'd certainly want to include them."

Fay notes that **the decision about test scores boils down to whether they are a good reflection of your potential to succeed in college**. "If they are, you will want to include them. And if they aren't, you will opt not to submit them when they are not required. The term test-optional is a little misleading; I think submission-optional might be more to the point." Carol Lee Conchar of GW recommends that you ask yourself whether your "test scores reflect you in the best way possible plus support your academics." What students are "doing in the classroom is really, really important," she says, "but test scores add that additional information for us."

How would I do on the SAT or ACT?

Taking full-length practice SAT and ACT exams is a great way to find out. To ensure reliable results, be sure that your practice tests are full-length, official tests (written and released by the College Board and ACT, Inc.), and make sure to take them under timed conditions that mimic those of a real test day.

What are the testing policies at the colleges on my list?

Take some time to look at current testing policies and score ranges at schools that interest you. Testing information can typically be found on each college's admissions website and will vary from school to school and can change from year to year, so make sure to **pay special attention to time frames** for any current policies.

Do I need test scores to qualify for scholarships?

While you're researching colleges and testing policies, you should also look at merit scholarship opportunities. Many colleges offer merit scholarships to students who meet certain academic criteria. **Often, SAT or ACT scores are required to qualify, even at test-optional schools**. It is not uncommon for students to discover that their current test scores (or a very small increase in those scores), combined with their GPA, make them eligible for tens of thousands of dollars in merit aid.

What is my testing timeline?

Your timeline will depend on a variety of factors, including admissions deadlines at your colleges of interest and commitments you have throughout the year. Ideally, you'll map out a timeline that comfortably allows for two to three test dates and 10 to 12 weeks of preparation before the first official test. For more detail on testing timelines, see pages 14-16.

What if I am experiencing testing anxiety?

Test anxiety is very common, so if you are feeling anxious while taking a test, you're not alone. When it comes to health and safety, it's important that every student choose what's right for them. For some students, that may mean not testing or testing less than the 2-3 times we recommend in a typical cycle. If you have an official diagnosis of anxiety, you may qualify for special accommodations, like distraction limited testing, that can help manage your symptoms.

For anxiety about the test itself, there are helpful strategies that you can use to self-regulate during the exam. As a career college admissions officer and a parent, GW's Conchar understands that you may feel undue pressure and "fear of how you're going to be judged by the score that you receive." Still, she advises that testing "is a good practice to go through." This is especially true if you anticipate applying to graduate or professional school someday or entering a field that requires high-stakes testing at some point. We believe, like Conchar, that, with the right support, students can use the testing experience in high school to work through test anxiety in a healthy way and gain confidence that will serve them well for years to come.

Want reliable practice scores?

Sign up for a free, online practice test with Applerouth at applerouth.com/calendar and you'll get a detailed score report with personalized insights to help you make an optimal plan.

"My son was accepted into his dream school, and I'm confident that would never have happened if it weren't for his tutor. I gladly recommend Applerouth to anyone who asks!"

— Seattle Metropolitan Area parent

SAT + ACT Testing Timelines

When should I take the SAT or ACT?

As a general rule, we recommend that students prepare for and complete their college admissions testing during junior year. The exact timeline varies from student to student, with some students starting as early as the summer after sophomore year and others completing testing in the fall of senior year (although that's cutting it close!). If you are a current junior and haven't yet started your test planning, now is the time to begin!

Making a Plan

Here at Applerouth, we generally recommend that students plan to take the SAT or ACT up to three times. You may not need this many test dates in your plan—you might make your score goals the first or second time you take the test!—but it's important to have backup dates in reserve, if you can.

Having multiple planned test dates reduces test anxiety by preventing any one test day from becoming a make-or-break situation. Doing so also helps you hedge against any test date cancellations. Finally, lots of schools superscore the SAT or ACT, which means that multiple test sittings can only help you.

Your score improvement will depend on how much time and energy you put into prepping. If you're hoping for significant gains on the SAT or ACT, you can expect to spend between 50 and 70 hours preparing. That includes:

- Time spent in tutoring sessions, group classes, or in a self-paced course
- Completing homework
- Taking practice tests

Generally speaking, we recommend you complete your prep hours in the 10-12 weeks before your first test date, and then brush up before subsequent test dates.

As you map things out, you'll want to keep application deadlines in mind. They vary from school to school but, in general, **early admission deadlines tend to be in early November, which means you'll need to complete your final test by October of your senior year. Regular decision deadlines tend to be in January, allowing for testing through December of your senior year.** For exact deadlines, check the admissions websites of the colleges on your list.

Putting Your Plan Into Action

With the above guidelines in mind, here's a handy reference tool that will help you put an effective testing plan into action.

Test Prep Planning Checklist for Juniors

- Allow for 2 to 3 test dates (if possible) by the end of fall semester senior year (October if you plan to apply for early decision or early action)
- Prep for 10 to 12 weeks before your first test
- Brush up before subsequent tests

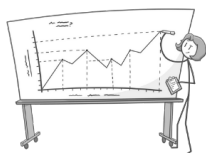
Early Summer After Sophomore Year



PICK A TEST + SET A GOAL

- Take a practice SAT and ACT test and decide which is best for you. Then, set a goal score based on your list of target colleges.
- If your practice test scores stack up, great! If not, let's make a prep plan. Applerouth offers 1:1 prep, group tutoring, and self-paced prep.

Midsummer Before Junior Year



SELECT YOUR TEST DATE(S)

- The only way to balance academics, extracurriculars, testing, and family responsibilities is to look at the year as a whole. Start with your application deadlines and work backwards.
- Plan for up to 3 test dates – you may or may not need them, but this way, you have a plan if you need to take the test more than once, and you'll get to superscore, via the highest per-category score from all test dates!
- Consider your academic history. The SAT and ACT cover Algebra I, II, and Geometry, so complete these classes before you test.

Late Summer of Junior Year



PLAN YOUR PREP

- It's best to choose test dates that allow you time to prep beforehand, and to focus without the distractions of AP exams, sports tournaments, etc.
- Contact Applerouth to get personalized advice and a custom testing plan.
- Be sure to register for the official test at [ACT.org](https://act.org) or [CollegeBoard.org](https://collegeboard.org).

Fall of Junior Year



TAKE THE OFFICIAL TEST

- Juniors, ideally you'll take your first official test Fall semester, if you've completed Algebra II.
- If you haven't completed Algebra II yet, plan to take your first official test in the Spring of your junior year.

Step 3: Make a Plan

Sample Testing Plans for Juniors

These sample plans are meant to help illustrate the overall flow of prep and testing. As these plans show, you should aim to be done with testing before your senior year starts; that way, you'll have the fall dates as backup, just in case something comes up. The exact test dates and timing of each step will be unique to each student.

Here are a few sample testing plans for current juniors:

Sample Testing Plan: Early Application (ACT)

Michael is a junior who plans to apply to at least one college in the early admissions period. He's looked up deadlines and knows his testing has to be completely done by October of his senior year.

Target Tests: Michael should plan to take the **June** and **July** ACTs, with the **September** test as a backup in case he doesn't meet his score goals.

Prep Window: Michael should start prepping in March of his junior year and finish most of his prep before the June test. He should do some review with his tutor before the July and September tests (if he ends up taking them).

Sample Testing Plan: Regular Application (SAT)

Brianna is a junior who plans to apply to schools in the regular application cycle. She's looked up deadlines and knows she needs to have her testing done before the end of the fall semester.

Target Tests: Brianna should plan to take the **June** and **August** SATs, with **October** and **November** as backups in case she doesn't meet her score goals. She can choose to take the **May** test as well, but that means beginning prep immediately.

Prep Window: If Brianna chooses to take the May SAT, she should start prepping right away. If she plans to wait until June, she should begin prepping in March and finish most of her prep before the June test. She should do some review with her tutor before the August test and before any fall tests she chooses to sit for.

Remember, no two students' prep plans are exactly alike. As a Junior, you have time to make adjustments along the way, and, if needed, you can use the summer between junior and senior year too. You're planning now, which means you are already on the right track.

Need help figuring out your testing plan?

Contact one of our expert Program Advisors at 866-789-7737 to get personalized advice.



About Applerouth



A high SAT or ACT score can open doors to the most competitive colleges and pave the way to merit-based scholarships.



With tutoring, students will get one-on-one, personalized support and a customized prep plan based on their strengths, needs, and schedule that is guaranteed* to raise their scores.

*Higher Score Guarantee: Conditions and restrictions apply, for complete guarantee eligibility requirements visit applerouth.com/policies/#guarantee.



With Applerouth, you get the smartest approach to tutoring. We use the latest research in cognition, memory and motivation to help students achieve a higher level of success.

Why Applerouth?

Student Focused Approach

The tests are standardized, our approach is anything but. We provide:

- Specialized advice to determine the best test prep plan for you
- Custom tutor matching
- One-on-one, personalized tutoring sessions
- Ongoing parent communication
- Test-like practice

Better Results

Applerouth students earn higher tests scores— guaranteed.* Our students achieve superior results, improve their grades, and boost their confidence.

Flexible Locations and Online Tutoring

Wherever you are, our tutors are ready to help. Over the last 2 decades, we've helped over 40,000 students across the U.S. and internationally.



**5
pts**

Average ACT Increase

Applerouth tutors help students with each section of the ACT to bring their composite score up an average of 5 points.



**130
pts**

Average SAT Increase

Applerouth students taking the SAT see an average increase of 130 points.



\$28m

\$28.8 million

Total accepted scholarship money by Applerouth students in the class of 2020.



49/50

Our students were accepted to 49 of the top U.S. colleges*

*based on US News and World Report Rankings of National Universities 2020.

All increase statistics are based on students completing at least 20 hours of private tutoring and 80% of their assigned homework.

**Step 4:
Prep with Applerouth**

Applerouth Tutoring Services

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SAT & ACT Test Dates

2021-2022

SAT

Register at www.sat.org

Official Test Date	Registration Deadline	Late Registration
Aug 28, 2021	Jul 30	Aug 17
Oct 2, 2021	Sept 3	Sept 21
Nov 6, 2021	Oct 8	Oct 26
Dec 4, 2021	Nov 4	Nov 23
Mar 12, 2022	Feb 11	Mar 1
May 7, 2022	Apr 8	Apr 26
Jun 4, 2022	May 5	May 25

ACT

Register at www.act.org

Official Test Date	Registration Deadline	Late Registration
Sept 11, 2021	Aug 6	Aug 20
Oct 23, 2021	Sept 17	Oct 1
Dec 11, 2021	Nov 5	Nov 19
Feb 12, 2022	Jan 7	Jan 21
Apr 2, 2022	Feb 25	Mar 11
Jun 11, 2022	May 6	May 20
Jul 16, 2022	Jun 17	Jun 24

PSAT/NMSQT & AP Test Dates

2021-2022

PSAT/NMSQT

Primary Test Day Wednesday, October 13, 2021

Saturday test day October 16, 2021

Alternate test day Tuesday, October 26, 2021

AP

Register at www.ap.collegeboard.org

Week 1 May 2, 2022 - May 6, 2022

Week 2 May 9, 2022 - May 13, 2022

To view all of the 2022 AP Exam subjects and times,
visit <https://bit.ly/3yuGpwg>

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Applerouth provides premier tutoring and prep for the SAT, ACT, PSAT, AP, All Academic Subjects, and Executive Function Coaching. Learn proven strategies, build academic skills, and gain confidence to reach any goal.

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College Prep Checklist

11th Grade

Your junior year is the time to fine tune your classes and grades. Sharpen your test taking skills. Narrow down your college and career choices. By staying on top of things this year, you'll find your senior year could be a little less stressful.

Student's 11th Grade Checklist

- Meet with your school counselor to make sure you are on track to graduate and meet all necessary requirements for graduation, academic rigor and college admissions.
- Continue to explore career options, how much education you'll need and the earning potential.
- Continue to research colleges and what you should look for to make sure you find a good fit.
- Go to a PROBE College Fair. If your school has a financial aid night, be sure to attend.
- Take the PSAT/NMSQT to qualify for scholarships and programs associated with the National Merit Scholarship Program.
- Register for and take exams like the SAT, SAT Subject Test and the ACT for college admission. Check for free test prep classes in your area.
- Start drafting essays to use for scholarships and college admissions applications.
- Search for scholarships you may be eligible for to help pay for college on **GAfutures**, as well as through your school counselor, community, family and friends.
- Schedule campus visits or contact colleges you are interested in attending to request information about financial aid, admission requirements, applications and deadlines.
- Consider completing college-level coursework through dual enrollment.

Parents, you have things to do, too! →

College Prep Checklist

11th Grade

Parent's 11th Grade Checklist

- Talk to your child about the colleges they are considering and help clarify goals and priorities.
- As your child narrows the college search, check out the net price calculator and the true cost of attendance for each college. The comparison tool at **consumerfinance.gov** is another helpful resource to compare college costs and financial aid offers.
- Attend events like PROBE College Fairs and visit college campuses. Let your child do most of the talking.
- Review your financial situation and make sure you're planning for the cost of college appropriately. See the College Money Matter section on **GAfutures.org** for suggestions.
- Make sure your child is searching for local and national scholarships. Ask your employer whether any scholarships are available for the children of employees.

Visit the College Planning section of GAfutures for additional information on preparing for college.

College Prep Checklist

12th Grade

It's your senior year! Use this checklist to stay organized, focused and connected with everything that needs to be done by graduation.

Student's 12th Grade Fall Checklist

- Meet with your school counselor to make sure you're on track to fulfill all graduation, admissions and academic rigor requirements.
- If you haven't done so, take the necessary admissions tests – SAT, SAT Subject Test, ACT or Accuplacer. Be sure to have your test scores sent to GSFC for Zell Miller Scholarship eligibility.
- Pay attention to deadlines and apply to the colleges you have chosen.
- Ask your teachers and counselors to submit required documents (letters of recommendation) to your preferred colleges.
- Submit a request through your **My GAFutures** account for your high school to send your official transcript to any college you've applied to.
- Beginning October 1, plan to complete the FAFSA. Attend a FAFSA Completion event with your parents to get help filling it out (don't forget to create your FSA ID before you go).
- Find out if your college requires the CSS/PROFILE, a supplemental financial aid form, in addition to the FAFSA.
- Stay involved in after-school activities and work hard all year. Your grades can still impact scholarship and other financial aid eligibility.
- Consider completing college-level coursework through dual enrollment.

There's more! **Flip** it over →

Student's 12th Grade Spring Checklist_____

- Complete any additional scholarship applications. In addition to submitting the FAFSA, be sure to submit the GSFAPP to qualify for state aid like the HOPE Scholarship.
- Decision time! Review your college acceptances, compare financial aid offers and plan visits to where you have been accepted.
- If you have questions about the aid being offered, contact that college's financial aid office.
- When you decide which college to attend, notify the school and submit any required financial deposits. Also, notify the other colleges you were accepted to and withdraw your application.
- After you begin college, you will have access to your **My College HOPE Profile** allowing you to check your eligibility while in college.

Parent's 12th Grade Checklist_____

- Know the importance of completing the FAFSA, create your own FSA ID and attend a FAFSA Completion event with your child beginning October 1.
- Plan to visit the colleges at the top of your child's list to help make a final decision.
- Confirm housing plans, freshman orientation dates and course registration. Send any necessary deposits.
- Review your financial situation and make sure you're planning for the cost of college appropriately. See the College Money Matter section on **GAfutures.org** for suggestions.

Visit the College Planning section of **GAfutures**
for additional information on preparing for college.

—Program—

2021 - 2022



HOPE and Zell Miller Scholarships

Academic Eligibility from High School

HOPE Scholarship

- Minimum 3.0 HOPE GPA as calculated by the Georgia Student Finance Commission (GSFC) in core curriculum courses (English, math, science, foreign language, social science)
- *Rigor requirements

Zell Miller Scholarship

*Rigor requirements and one of the following:

Designated valedictorian or salutatorian	OR	Minimum 3.7 HOPE GPA as calculated by GSFC in core curriculum courses AND total test score of 1200 SAT on a single national administration or composite test score of 26 ACT on a single national or state/district administration
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*Academic Rigor courses are determined by the course number. Refer to the full Academic Rigor Course List on GAfutures.org.

What are Rigor Requirements?

Rigor courses: Advanced Math, Advanced Science, Foreign Language, Advanced Placement (AP) in core subjects, International Baccalaureate (IB) in core subjects, degree-level Dual Credit Enrollment courses in core subjects taken at an eligible postsecondary institution.

Students graduating from high school must earn four full credits from the above list.

Award Amounts

	HOPE Scholarship*	Zell Miller Scholarship*
Public Institution	Portion of standard tuition [†]	Full standard tuition [†]
Private Institution Full-time	\$2,152 per semester (fall, spring, summer) \$1,436 per quarter (fall, winter, spring, summer)	\$2,808 per semester (fall, spring, summer) \$1,914 per quarter (fall, winter, spring, summer)
Private Institution Half-time	\$1,077 per semester (fall, spring, summer) \$719 per quarter (fall, winter, spring, summer)	\$1,404 per semester (fall, spring, summer) \$957 per quarter (fall, winter, spring, summer)

*Complete award amounts available on GAfutures.org. [†]Up to 15 credit hours.

Maintaining

HOPE Scholarship

Students must maintain a minimum cumulative 3.0 calculated HOPE GPA* at designated checkpoints (end of every spring semester and at 30, 60 and 90 attempted semester hours; end of every spring quarter and at 45, 90 and 135 attempted quarter hours). If a student's calculated HOPE GPA falls below a 3.0, they will lose the HOPE Scholarship and will only be eligible to regain it once.

Zell Miller Scholarship

Students must maintain a minimum cumulative 3.3 calculated HOPE GPA* at designated checkpoints (end of every spring semester and at 30, 60 and 90 attempted semester hours; end of every spring quarter and at 45, 90 and 135 attempted quarter hours). If a student's calculated HOPE GPA falls below a 3.3, they will lose the Zell Miller Scholarship but may still be eligible for the HOPE Scholarship. Students can regain the Zell Miller Scholarship only once.

*Calculated HOPE GPA refers to all attempted hours after high school graduation. Approved postsecondary STEM courses taken fall 2017 and later receive .5 weight to grade B, C or D. Approved courses can be found at GAfutures.org. STEM courses taken during high school are not given the STEM weight for postsecondary GPA calculation.

Losing Eligibility

A student will lose eligibility for the HOPE Scholarship and the Zell Miller Scholarship due to one of the following:

- Calculated HOPE GPA requirement not met
- Maximum attempted and/or paid hours reached (127 semester/190 quarter)
- Funds not used within ten years of high school graduation or equivalent
- Bachelor's degree received
- On the second loss, a student becomes permanently ineligible

HOPE Grant

Academic Eligibility

- No high school graduation requirement
- Must be enrolled in a certificate or diploma program at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) school

Award Amount

- Portion of standard tuition, up to 15 credit hours; award amounts available on **GAfutures.org**

Maintaining

- Minimum 2.0 cumulative calculated HOPE GPA or higher at designated checkpoints (30/60 paid semester hours)
- Only eligible to regain the HOPE Grant once

Losing Eligibility

- Calculated HOPE GPA requirement not met
- Maximum paid hours reached (63 semester)
- Bachelor's degree received

Zell Miller Grant

Academic Eligibility

- No high school graduation requirement
- Must be enrolled in a certificate or diploma program at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) school
- First term awarded retroactively after earning a minimum 3.5 or higher cumulative calculated HOPE GPA

Award Amount

- Full standard rate of tuition, up to 15 credit hours; award amounts available on **GAfutures.org**

Maintaining

- Minimum 3.5 cumulative calculated HOPE GPA required at the end of every semester/quarter
- Eligible to regain Zell Miller Grant if minimum 3.5 cumulative calculated HOPE GPA earned at the end of the next term

Losing Eligibility

- Calculated HOPE GPA requirement not met
- Maximum paid hours reached (63 semester)
- Bachelor's degree received

HOPE Career Grant

Academic Eligibility

- Enrolled in specific high-demand certificate and diploma programs at a participating University System of Georgia (USG) or Technical College System of Georgia (TCSG) school
- HOPE Grant and Zell Miller Grant eligibility requirements apply

Award Amount

- Awards are a fixed amount per term based on the program and number of hours enrolled
- Approved programs and award amounts available on **GAfutures.org**

*For more information on the HOPE Programs, visit **GAfutures.org**.*

HOPE GED Grant

Academic Eligibility

- Earned a GED diploma from Technical College System of Georgia (TCSG)

Award Amount

- \$500 voucher that can be used for tuition, books or other educational costs at an eligible postsecondary institution
- Voucher expires 24 consecutive months after issue date

Students eligible for any of the HOPE Programs must complete a GSFAPP or current year FAFSA.

Other State Financial Aid Programs

In addition to the HOPE Program, GSFC administers other state financial aid programs for the state of Georgia. These programs are designed to assist students with the cost of their postsecondary education.

- Dual Enrollment
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia HERO Scholarship
- Georgia Public Safety Memorial Grant
- REACH Georgia Scholarship
- Scholarship for Engineering Education
- Student Access Loan
- Georgia Tuition Equalization Grant
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers

For more information on state financial aid programs, visit GAfutures.org.

Additional Eligibility Requirements

In addition to meeting the requirements for specific state financial aid programs, students must meet the following basic eligibility requirements:

- Be a legal resident of Georgia
- Meet academic achievement standards required by the program or college
- Be registered with the Selective Service, if required
- Be in compliance with the Georgia Drug-Free Postsecondary Education Act of 1990
- Meet U.S. citizenship or eligible non-citizen requirements
- Be in good standing on all student loans or other financial aid programs
- Not have exceeded the maximum award limits for any state financial aid program
- Meet enrollment requirements
- Attend an eligible postsecondary institution

GAfutures.org
Explore. Plan. Succeed.

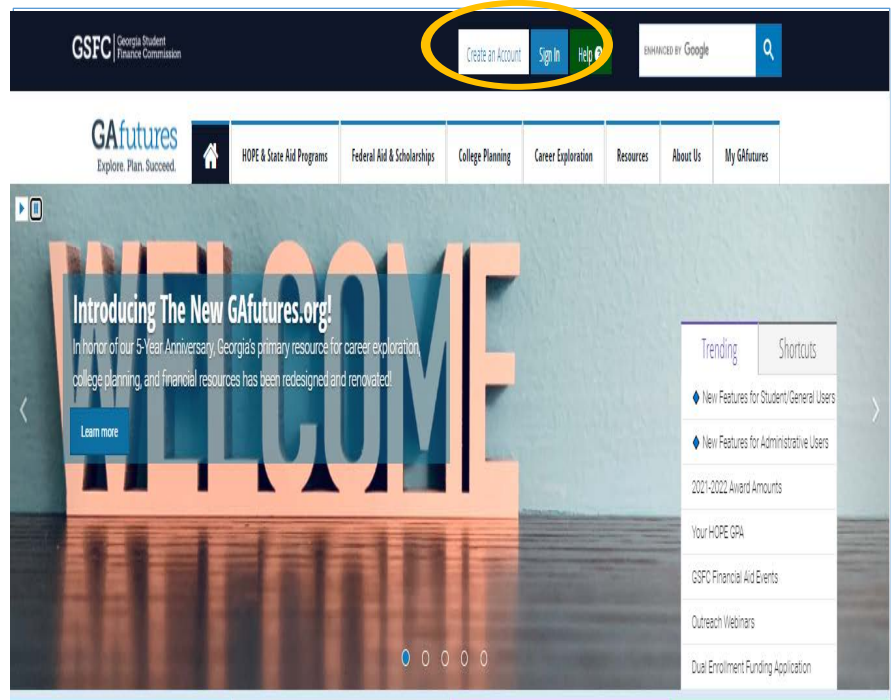
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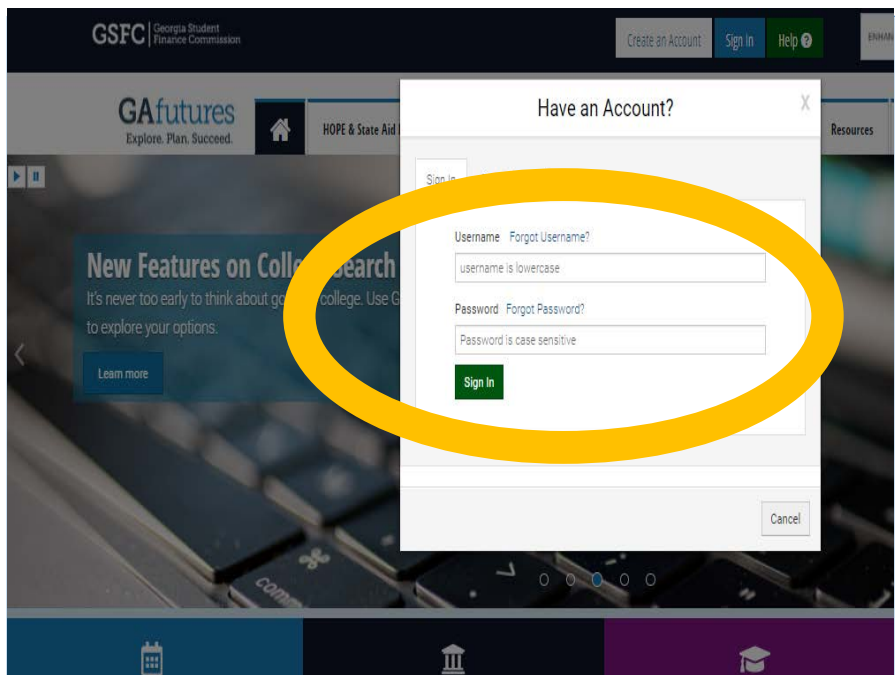


Step 1:

Select the **Sign In** option at the top of the GAfutures.org homepage.

**Step 2:**

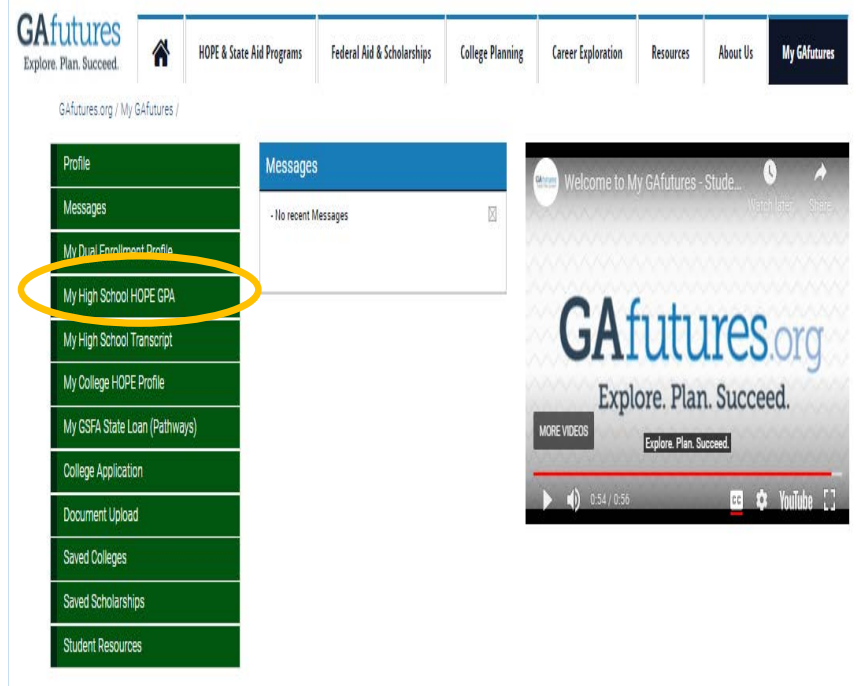
Enter your **Username and Password information**, then select **Sign In**.



Step 3:

Your HOPE GPA can be found by selecting **My High School HOPE GPA**.

Note: The HOPE GPA is based on courses completed while in high school.

**Step 4:**

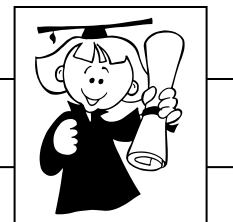
Your My High School HOPE GPA report can be generated by selecting your current high school.

Please note: You will only have information regarding your HOPE GPA if your high school has sent Georgia Student Finance Commission your High School transcript for calculation.

In addition, your GAfutures profile must include your high school name, social security number, and date of birth.



GRADE POINT AVERAGE (GPA) CHEAT SHEET



As you will soon learn, there are many different definitions of GPA. Here are a few of them:

1. **Cumulative Numeric Average:** Fulton County calculates cumulative numeric averages for students by adding up all grades in all classes and dividing by the total number of classes taken. This numeric average is on a 100 point scale; i.e., 87.963 out of 100. Remember, failed grades, summer school grades, and online grades are included in this. All courses listed on the transcript are averaged together. Also, Fulton County adds 7 points to the final passing grade for each Honors, AP/IB and college course taken (Dual Enrollment); therefore, the Cumulative Numeric Average is a weighted average. This is shown as the final grade on the transcript.
2. **Academic GPA:** Fulton County does NOT calculate averages on a 4.0 scale. First you must contact the college to find out how they calculate GPA's. Most will use this scale: A=4.0, B=3.0, C=2.0, and F=0. Looking at your academic courses (Language Arts, Math, Science, Social Studies, Foreign Language) assign a 4, 3, 2 or 0 for each course, add them together and divide by the total number of academic courses. This will be an estimated academic GPA. If the college gives extra points for Honors, AP/IB and Dual Enrollment, please add the points before calculating. If the college takes off the additional 7 points added for Honors, AP/IB and Dual Enrollment, do that first before assigning the 4, 3, 2, etc. Each college calculates GPA's differently; therefore, you may have 4 or 5 slightly different GPA calculations if you are applying to 4 or 5 different colleges. PLEASE NOTE: Contact the College Admissions office to find out how they calculate the GPA. *Fulton County counselors CANNOT calculate GPA's for you.*
3. **HOPE Scholarship GPA:** The GPA for the HOPE Scholarship is calculated by averaging **ALL** academic courses (English, Math, Science, Social Studies, and World Language) taken in **high school**, including failed courses. **Grades from high school courses taken in middle school are not calculated in the HOPE GPA.** All courses are averaged together and students need to earn a 3.0 GPA for the HOPE Scholarship and a 3.7 for the Zell Miller Scholarship. In addition, all honors points are removed before the calculation and .50 weighting is added back in for AP/IB and Dual Enrollment courses only. The grading scale is as follows A = 90-100 = 4.0, B = 80-89 = 3.0, C = 70-79 = 2.0 F = 0. If it is an honors, AP/IB course, or Dual Enrollment course, remove the 7 points before converting to 4, 3, 2 or 0. All AP/IB and Dual Enrollment courses can have .50 added back in. For ex: 96 in AP Lang/Comp. Remove 7 points = 89. 89 = 3.0. .50 weighting added back in for an AP course, total weight for this course is 3.5. Please note: A 2.99 GPA does NOT qualify you for HOPE. All calculations are done by the Georgia Student Finance Commission.

CALCULATING THE ACADEMIC GPA

Fulton County does NOT calculate averages on a 4.0 scale. First, contact the college to find out how they calculate GPA's. Most will use this scale: A = 4.0, B = 3.0, C = 2.0 and F = 0. Looking at your academic courses (Language Arts, Math, Science, Social Studies, And World Language) assign a Quality Point of 4.0, 3.0, 2.0 or 0.0 for each course, add them together and divide by the total number of academic courses. This will be an estimated academic GPA. If the college gives extra points for Honors, AP/IB and Dual Enrollment, please add the points before calculating. If the college takes off the additional 7 points added for Honors, AP and Dual Enrollment, do that first before assigning the 4.0, 3.0, 2.0, etc. Each college calculates GPA's differently. PLEASE NOTE: Contact the College Admissions office to find out how they calculate the GPA.

[illegible]

2021 - 2022



What is Financial Aid

Financial aid is money to help pay for your postsecondary education. Financial aid can be grants, scholarships, loans or work-study programs. Types and sources of financial aid include:

Types of Aid	Sources of Aid
Merit-based Scholarships (e.g., HOPE Scholarship)	State Government Federal Government
Need-based Grants (e.g., Pell Grant)	Colleges and Universities
Non-need-based Grants (e.g., HOPE Grant)	Private Foundations
Student or Parent Loans	Employers and Private Companies
Work-Study Programs	Professional and Service Organizations
Military Aid Grants	

Basic Eligibility Requirements

In order to determine eligibility for federal and some state financial aid programs, students must:

- Demonstrate financial need or exhibit academic merit, depending on the type of financial aid
- Have a high school diploma or General Educational Development (GED) diploma
- Be enrolled in, or accepted to, an institution participating in federal financial aid programs
- Be a U.S. citizen, permanent resident or eligible non-citizen
- Have a valid Social Security number
- Meet Georgia Drug-Free Postsecondary Education Act of 1990 criteria]
- Not be in default or owe a refund on any federal or state student grant or federal or state student loan
- Be registered with the Selective Service, if required

The FAFSA

With the Free Application for Federal Student Aid (FAFSA), you can apply for financial aid for multiple colleges and funding sources. Simply visit fafsa.gov to begin your online application.

The FAFSA is available beginning October 1. If you are planning to attend college fall 2021, you should complete the 2021-2022 FAFSA after October 1, 2020.

How is your financial need calculated?

In general, your financial need is determined by two factors:

- Cost of Attendance (COA) is tuition, fees, room and board, transportation and other costs associated with attendance established by the college/university.
- Expected Family Contribution (EFC) is determined from what you report on the FAFSA.

$$\text{COA} - \text{EFC} = \text{Financial Need}$$

What Happens Next?

- Once you have completed and submitted your FAFSA, you will receive a Student Aid Report (SAR) in 3-5 days. Your SAR is a summary of the information you reported on the FAFSA.
- Colleges listed on your FAFSA will receive and review the Institutional Student Information Record (ISIR) after your FAFSA has been submitted. This is the information schools use to determine your aid eligibility.
- Once the college/university has reviewed the ISIR, a financial aid package is generated and sent to you via email or regular mail. Contact the college/university about their timeframe for this process.

Other Financial Aid Applications

The FAFSA may not be the only application you have to submit in order to receive financial aid. You may also need to complete other institutional applications. Be sure to contact the colleges/universities of interest or visit their website(s) to find out what other forms or applications are required.

The Georgia Student Finance Application (GSFAPP) is also an acceptable application method for some of the scholarship and grant programs administered by the Georgia Student Finance Commission (GSFC), such as the HOPE Scholarship. You can complete the GSFAPP on GAfutures.org.

Sample Financial Aid Award					
Housing: On Campus		Estimated Cost of Attendance 2 Semesters		\$16,855	
Residency: In-State		Expected Family Contribution		- \$0	
				<hr/>	
Established Financial Need				\$16,855	
Type of Aid	Fall	Spring	Summer	Total	Accept?
Federal Pell Grant	\$3,173	\$3,172	\$0	\$6,345	Yes or No
HOPE Scholarship*	\$2,505	\$2,505	\$0	\$5,010	Yes or No
Federal Direct Loan – Sub [†]	\$1,750	\$1,750	\$0	\$3,500	Yes or No
Federal Direct Loan – Unsub [†]	\$1,000	\$1,000	\$0	\$2,000	Yes or No
Total for Academic Year				\$16,855	

*HOPE Scholarship award based on 15 semester hours per term at a regional university in Georgia. The actual award amounts vary by eligible institution. [†]Loan amount based on dependent student status.

Federal Financial Aid Programs

The Federal Government has financial aid programs that include grants and work-study awards that do not need to be repaid, as well as various loans that require repayment. For more information on the types of federal aid, visit **studentaid.gov**.

- Federal Grants and Work-Study
 - Pell Grant
 - Federal Supplemental Educational Opportunity Grant
 - Work-Study Award
- Federal Direct Loan Programs
 - Subsidized loan – The government pays the interest on the loan while you are in school, during the six-month grace period after you graduate or drop below half-time enrollment, and during deferment periods. Subsidized loans are awarded based on financial need.
 - Unsubsidized loan – You are responsible for paying the interest while enrolled in school. You can decide not to pay the interest while in school and it will be added to the loan balance until repayment begins.

Annual Limits	Subsidized and/or Unsubsidized Loan
1st Year Undergraduate	\$5,500- No more than \$3,500 can be subsidized
2nd Year Undergraduate	\$6,500- No more than \$4,500 can be subsidized
3rd Year and Beyond Undergraduate	\$7,500- No more than \$5,500 can be subsidized
Graduate or Professional Student	\$20,500 (unsubsidized only)

With the exception of a graduate or professional student, the loan amounts included in the chart are based on dependent student status. To learn more about whether a student is dependent or independent, visit studentaid.gov.

Georgia Financial Aid Programs

In addition to federal financial aid programs, Georgia residents may also be eligible for state-specific financial aid programs administered by GSFC.

- Dual Enrollment
- Georgia Military College State Service Scholarship
- Georgia National Guard Service Cancelable Loan
- Georgia HERO Scholarship
- HOPE Career Grant
- HOPE GED Grant
- HOPE Grant
- HOPE Scholarship
- Georgia Public Safety Memorial Grant
- REACH Georgia Scholarship
- Scholarship for Engineering Education
- Student Access Loan
- Georgia Tuition Equalization Grant
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant
- University of North Georgia ROTC Grant for Future Officers
- Zell Miller Grant
- Zell Miller Scholarship

For more information on any of these programs, visit **GAfutures.org**.

Important Resources

GAfutures.org – Learn about federal and Georgia-specific financial aid programs, search for colleges and scholarships, and explore various career paths.

FAFSA.gov – Complete and track your FAFSA.

studentaid.gov – Find information to help get ready for college and learn more about federal student aid.

Basic Financial Aid Terms

Education Loans – Money borrowed by a student or parent from the federal government or a private lender to fund postsecondary education; requires repayment with interest.

EFC (Expected Family Contribution) – Amount considered reasonable for your family to contribute to your educational expenses according to FAFSA calculations.

FAFSA (Free Application for Federal Student Aid) – Application completed by students and parents to apply for federal financial aid, along with some state programs.

Federal Financial Aid – Money offered by the federal government to assist eligible students in funding their post-secondary education.

Grants – Money available to eligible students based upon financial need, past academic performance, service to the community or special areas of study; does not require repayment.

GSFAPP (Georgia Student Finance Application) – Financial aid application created by the GSFC that enables students to apply for most state-based financial aid programs. Available on **GAfutures.org**.

ISIR (Institutional Student Information Record) – Contains the information submitted on the FAFSA and the EFC as well as other information regarding financial aid eligibility. The ISIR is electronically transmitted to the school.

SAR (Student Aid Report) – Document you will receive after your FAFSA is processed. Your SAR will contain a summary of information reported on the FAFSA as well as your EFC.

Scholarships – Money for college that does not have to be repaid. This money can come from many sources, including the government, community groups, schools and corporations. Awards may be based on academic merit, artistic or athletic talent, major or hobbies. Search for scholarships on **GAfutures.org**.

Service Cancelable Loans – Student loans that will not have to be repaid if certain conditions are met. Examples of service cancelable loans are the Georgia National Guard Service Cancelable Loan and the Scholarship for Engineering Education.

Work-Study Programs – Provide part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses.

Checklist For Financial Aid

- Create a GAfutures account. Be sure it has your correct legal name, social security number and date of birth
- Complete your FAFSA. You and one parent will need to create an FSA ID.
- Check with the admissions and financial aid offices at your college to see if any additional documents are needed.
- Check your college account and email frequently; they will communicate with you through their portal and via email.
- Investigate private aid sources such as civic groups, clubs, religious organizations and businesses. Check out the scholarship search on **GAfutures.org** for more possibilities.
- Work toward having all of your documents completed before summer.

	2022-23 FAFSA	2023-24 FAFSA
Income Tax Year	2020	2021
Semester Attending	Fall 2022	Fall 2023

What is GSFC?

Georgia Student Finance Commission (GSFC), is the state agency committed to helping Georgia residents achieve their higher education dreams by providing a wide range of financial aid programs and services. We work closely with high school and college administrators to ensure that Georgia students are able to take full advantage of all available financial aid opportunities.

GAfutures.org
Explore. Plan. Succeed.

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Finance Commission

FAFSA Checklist

Don't leave money on the table! More than \$24 billion of financial aid goes unclaimed each year.* Complete the Free Application for Federal Student Aid (FAFSA) and find out what federal and state financial aid you may be eligible for to help pay for your college education.

*National College Access Network

STEP 1: Create your FSA ID

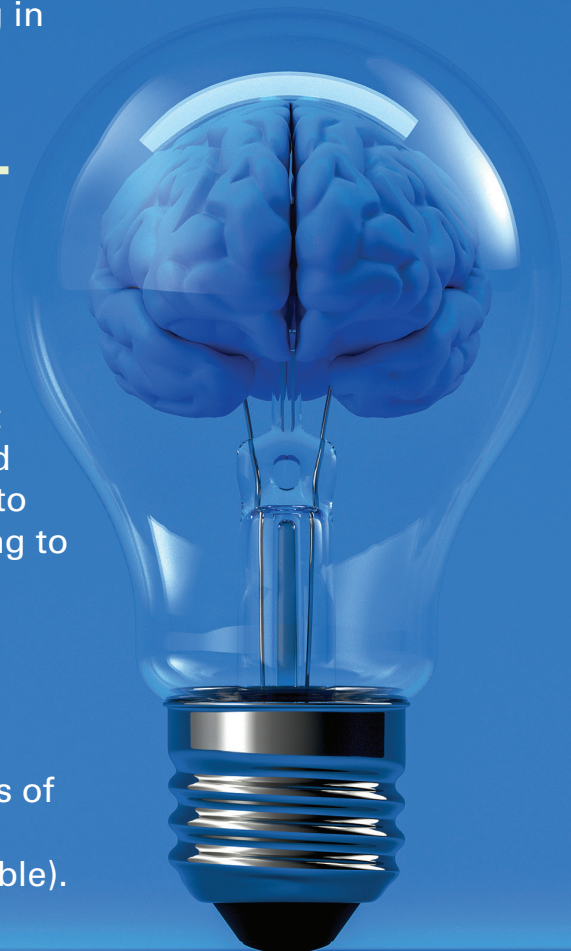
- Go to **studentaid.gov/fsa-id/create-account/launch** to create your FSA ID.
- Create a username and password, then enter your email address and cell phone number. (Note: Use an email address you check regularly and will have access to over the next few years.)
- Enter your name, date of birth, Social Security number, contact information, and challenge questions and answers.
- Review your information and read and accept the terms and conditions.
- Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID. Once you verify your email address, you can use it instead of your username to log in to complete your FAFSA.

STEP 2: Need Help?

Find a FAFSA Completion Event

Check with your school counselor about financial aid nights or FAFSA completion events at your school or in your community. Each year, GSFC partners with schools, colleges and community organizations to host these FREE events across the state to help students and their families complete the FAFSA. Visit GAfutures.org to find a FAFSA completion event near you. Before heading to an event, you'll need to bring:

- Your Social Security Number.
- Your Alien Registration Number (if you are not a U.S. citizen).
- Your (parent's) 2020 tax returns, W-2s and other records of money earned.
- Bank statements and records of investments (if applicable).
- Records of untaxed income (if applicable).
- You and your parent's FSA ID to sign electronically.



STEP 3: Filling out the FAFSA

Below are the basic steps for completing the FAFSA. Remember, the application is available October 1 for the following academic year. The earlier you submit it, the more opportunity you have to receive financial aid to help pay for your education after high school.

1. Go to fafsa.gov and login using your FSA ID.

Applying online is quicker, easier and ensures your information will be saved for next year. Don't forget, you will need to fill out a FAFSA every school year to be eligible for federal funds.

2. Enter personal information.

Make sure everything you enter is exactly how it appears on official government documents. Student and/or parent must have FSA ID in order to use IRS Data Retrieval Tool.

3. Choose up to 10 schools.

Be sure to include schools you are seriously considering, whether you've applied or have been accepted yet. You will get an estimate of your financial aid eligibility.

4. Enter your financial information.

The IRS Data Retrieval Tool can transfer your tax data to your application automatically.

5. Think you're finished? Double check.

You can check the status immediately after submitting your FAFSA online. Make sure you receive a confirmation page indicating your FAFSA has been submitted. If you provided an email address on your FAFSA form, you'll receive an email with a link to an online copy of your Student Aid Report (SAR) from noreply@fafsa.gov within three weeks. The email will be sent to the email address provided on the FAFSA. If an email address was not provided, you will receive your SAR via mail. Check your SAR to make sure there are no mistakes.

Visit
GAfutures.org for
more information.
Do not pay anyone to
complete the FAFSA
for you!
Free means **FREE!**

After the FAFSA Checklist

1. Review your Student Aid Report (SAR)

- After you submit your FAFSA, you will receive a SAR within three days if you submitted your FAFSA online or three weeks if you mailed a signature page. Your SAR is a summary of the information you provided on your FAFSA.
- Your SAR also indicates if you have been selected for verification. If you have, the first thing to do is relax. Then, learn more about the next steps on the back of this checklist.

2. Locate your Estimated Family Contribution (EFC)

- Your EFC can be found in the box at the top of the first page of your SAR.
- Your EFC is a measure of your family's financial strength and is calculated according to a formula established by law. This formula considers the following about you (and your parents, if you're a dependent): taxed and untaxed income, assets, benefits (such as unemployment and Social Security), family size and number of family members.
- The EFC determines your eligibility for a Federal Pell Grant as well as other federal and non-federal student aid. Schools use the EFC to determine your federal financial aid eligibility and create your financial aid award letter.

3. Make Corrections If Needed

- Once you review your SAR, you may find there is missing data or an error. It is important to contact your college's financial aid office with any questions before making corrections. Corrections can be made by logging on to FAFSA.gov. Note: Any changes to the FAFSA must be signed with the appropriate FSA ID(s) and submitted.
- Your SAR information will be sent to each school listed on your FAFSA. Based on that information, the school may be required to request additional information to correct your FAFSA.

4. Next Steps

- The school(s) you applied to, have been accepted to and listed on the FAFSA, will calculate your aid and send you an electronic or paper award letter with how much aid you're eligible for at that school. The timing of when you receive your award letter varies from school to school and depends on when you apply, if any verification requirements have been completed, and how the school chooses to schedule awarding of aid.
- Contact the financial aid office at the school(s) you applied to for more information or if you have any questions about your financial aid.

5. Check your Emails Often

- Financial aid offices will primarily communicate through your college email. Make sure to check yours often. Requests for additional, often time-sensitive information, as well as your award letter will be sent via email.

Selected for Verification

What's Next?

Being chosen for verification doesn't mean you're in trouble or did something wrong. Verification is simply to confirm the numbers entered on the FAFSA match up with the original documentation. Here are some helpful hints to navigate through the verification process.

1. Contact your **Financial Aid Office(s)**.

- If you submitted your FAFSA information to multiple schools, contact each one to determine the documents you will need to provide for verification. Remember, verification is time sensitive and you do not want to miss any deadlines.

2. Gather and/or Complete **Requested Documents**.

- **Tax information** - If you and your parents (if you're a dependent) used the IRS Data Retrieval tool, the Financial Aid Office will most likely not need your tax information. However, if the IRS Data Retrieval tool was not used, a copy of your tax return or tax transcript will be needed. If you or your parents need to obtain copies of tax returns, they can be accessed online at [irs.gov](https://www.irs.gov). For security purposes, you will need your Social Security number, date of birth, filing status and mailing address to access and request your records.
- **W-2s and/or other financial documents** - If you or your parents did not file a return, W-2s or other financial documents (e.g., proof of child support) may be requested.
- **Verification worksheets** - The Financial Aid Office will provide verification worksheets to accompany any requested documents. In some instances, completing and submitting this information will satisfy verification.

3. Make sure to send in your verification documents **Before Your School's Deadline**.

- Changes to your EFC are rare after you submit your documents for verification, and only occur if your verification materials show a discrepancy from your original FAFSA.
- Need-based institutional aid, such as campus-based and/or state scholarships and grants are time sensitive and are often first-come, first-served. So, submit your verification documents as soon as possible.

4. Follow up on changes to your **Financial Aid Package/Award Letter**.

- Keep in mind there is a chance your EFC could change if verification and the original FAFSA information are vastly different. This difference could either increase or decrease your EFC and change your financial aid package/award letter.
- If there are changes to your financial aid package/award letter, contact your Financial Aid Office to determine how you should move forward.

800.505.4732

