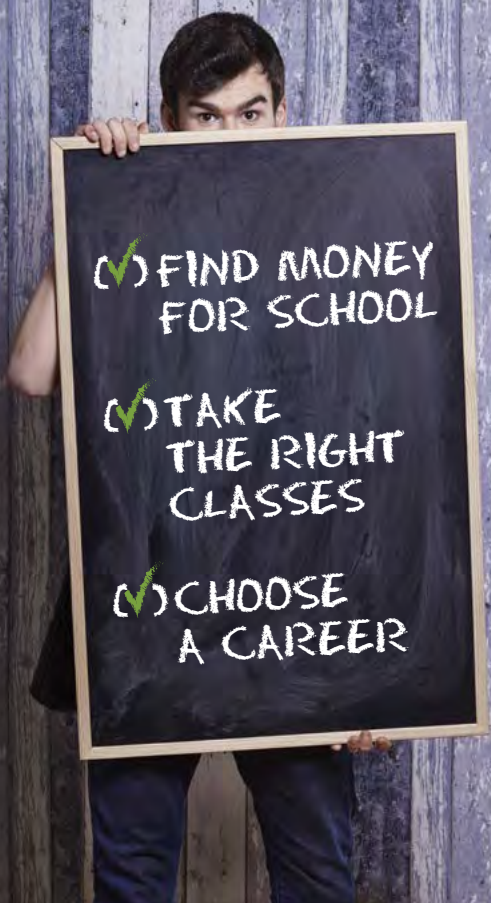


COLLEGE PREPARATION CHECKLIST



(✓) FIND MONEY
FOR SCHOOL

(✓) TAKE
THE RIGHT
CLASSES

(✓) CHOOSE
A CAREER

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Why go to college? A higher education introduces students to new people and new experiences and usually leads to a higher salary and lower chance of unemployment. This checklist will tell you how to get ready for college—and how the government will help you pay for it.

How to use the checklist

Q: Who should use the checklist?

A: Students of all ages who haven't attended college, and parents of students in elementary and secondary school.

Q: What is the checklist?

A: A to-do list, starting with elementary school, to help students prepare academically and financially for education beyond high school. Each section is split into subsections for students and parents, explaining what to do and which publications or websites might be useful to them.

Q: When should a student or parent refer to the checklist?

A: At the beginning of every school year, and then more frequently as college approaches. (Or, in the case of an adult student returning to school, as soon as possible!)

StudentAid.gov

1-800-4-FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

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 online games.
- () Check out the Kids' Zone at **nces.ed.gov/nceskids** 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-offered college savings plans and prepaid tuition plans at **www.collegesavings.org**.

TO EXPLORE:

- () Read *Saving Early = Saving Smart!* at **StudentAid.gov/resources#saving-early**. This handout explains why it's never too early to save money for college and how to use such resources as college savings plans and federal student aid.
- () Check out *Helping Your Child Become a Reader* at **www.ed.gov/parents/academic/help/hyc.html** for advice on how to create a foundation for learning for children up to age 6. The publication provides a list of resources for parents and includes activities that turn daily routines into learning experiences.

FEDERAL STUDENT AID

What Is Federal Student Aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for education expenses at a college, career school, or graduate school.

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

There are three main categories of federal student aid:

- **Grant**—Grant money usually doesn't have to be repaid. Most U.S. Department of Education grants are based on a student's financial need.
- **Work-study**—Work-study money is earned by a student through a job on or near campus while attending school and does not have to be repaid.
- **Loan**—Loan money must be repaid with interest.

*For details about the federal student aid programs, including maximum annual amounts and loan interest rates, visit **[StudentAid.gov/types](https://studentaid.gov/types)**.*

WHY GET A FEDERAL STUDENT LOAN?

*Federal student loans offer low fixed interest rates; income-based repayment plans; loan forgiveness; and deferment (postponement of repayment) options, including deferment of loan payments when a student returns to school. Generally, repayment of a federal loan does not begin until after the student leaves school. And did you know that a student receiving a federal loan does not need a credit history or a cosigner? Private loans from banks often do not offer such benefits. So if you need to borrow money to pay for college or career school, start with federal student loans. More information is available at **[StudentAid.gov/federal-vs-private](https://studentaid.gov/federal-vs-private)**.*

Who Gets Federal Student Aid?

Our most basic eligibility requirements are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be enrolled at least half-time to be eligible for Direct Loan Program funds;
- maintain satisfactory academic progress in college;
- sign a statement on the *Free Application for Federal Student Aid* (FAFSA®) stating that
 - you are not in default on a federal student loan and do not owe money on a federal student grant, and
 - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a postsecondary education by
 - having a high school diploma or recognized equivalent, such as a General Educational Development (GED) certificate or
 - completing a high school education in a homeschool setting approved under state law.

Note: There are some additional requirements and exceptions. For more details about our eligibility criteria, visit [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

How Do You Apply for Federal Student Aid?

Refer to “FAFSA® Filing Time” on page 22 of this checklist for a step-by-step guide to filling out the FAFSA.



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 **StudentAid.gov/types#federal-aid** to find out about education funding available from other federal agencies.
- Visit **www.ed.gov/sgt** to find out about money available from state governments.
- Visit a college's website 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 (which don't all require that you have outstanding grades!) and many different organizations that provide them. 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 to 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. Here are some free sources of information:

- () the free scholarship search at **StudentAid.gov/scholarships**
- () 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 a parent's employer

FOR MORE HELP

FAFSA[®] Videos and Step-by-Step Instructions

Learn more about the FAFSA at
www.YouTube.com/FederalStudentAid
(visit the “FAFSA: Apply for Aid” playlist)
and at StudentAid.gov/fafsa.

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: 334-523-2691.

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

Find detailed federal student aid information at StudentAid.gov.



[/FederalStudentAid](#)



[/FAFSA](#)



[/FederalStudentAid](#)

Printed July 2016

Interior photos: U.S. Department of Education

Cover photo: Paper Boat Creative/Getty Images

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