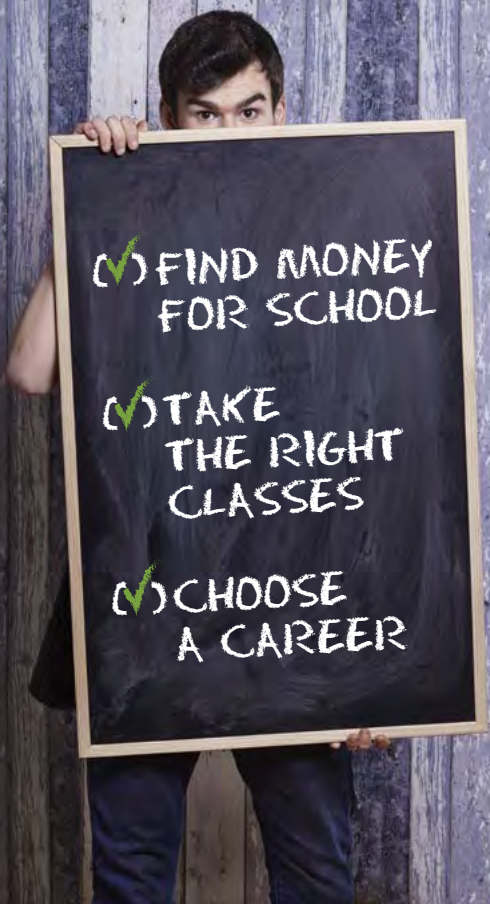


COLLEGE PREPARATION CHECKLIST



✓ 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

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

HIGH SCHOOL

Every Year in High School

Students

TO DO:

- () Work with a parent to estimate your potential financial aid using *FAFSA4caster* at **fafsa.gov**, and continue to save for college.
- () Take challenging classes in core academic subjects. Most colleges require four years of English, at least three years of social studies (history, civics, geography, economics, etc.), three years of math, and three years of science. Many require two 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 that 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*, at **www.knowhow2go.org** for more advice on actions you can take as you start thinking about education beyond high school.
- () Get answers to common questions about college by watching our videos on the “Prepare for College” playlist at **www.YouTube.com/FederalStudentAid**.
- () Learn about managing your money in the “High School Youth” section of **www.mymoney.gov /Pages/for-youth.aspx**.

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 courses or other challenging classes.
- () Add to your child's college savings account regularly.

TO EXPLORE:

- () Explore **StudentAid.gov/parent** for information on saving for college, borrowing for college, applying for financial aid, getting tax benefits to help make college affordable, and more.

11th Grade

Students

TO DO:

...all year

- () Review “Every Year in High School
- () Explore careers and their earning potential with the *Occupational Outlook Handbook* search tool at www.bls.gov/oco.
- () Learn about choosing a college (and find a link to our free college search tool) at StudentAid.gov/prepare-for-college/choosing-schools.
- () Go to college fairs and college-preparation presentations hosted 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, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.
- () Use the free scholarship search tool at StudentAid.gov/scholarships 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.

TO EXPLORE:

- () Visit www.YouTube.com/FederalStudentAid and go to the “Types of Aid” playlist to see how the government can help you pay for college.
- () Learn how to avoid scholarship scams and identity theft at StudentAid.gov/scams.

***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, ask your school counselor about getting the fee waived.

Parents

TO DO:

- () Review “Every Year in High School”
- () 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 representatives. Just listen; let your child do the talking.
- () Take your child to visit college campuses, preferably when classes are in session.
- () Attend any financial aid information events at your child’s school.

TO EXPLORE:

- () Get in-depth information on federal student aid programs at **[StudentAid.gov/types](https://studentaid.gov/types)**.
- () Learn about student and parent loans in the *Federal Student Loans: Basics for Students* and *Federal Student Loans: Direct PLUS Loan Basics for Parents* booklets at **[StudentAid.gov/resources#loans](https://studentaid.gov/resources#loans)**.

FAFSA[®] FILING TIME

Students

You must complete and submit the *Free Application for Federal Student Aid* (FAFSA[®]) to apply for federal student aid—that's government money for college or career school. Financial aid offices use information from the FAFSA to determine whether you are eligible to receive federal grants, loans, or work-study funds. States and schools also use the information from the FAFSA to determine whether you qualify for additional aid. In fact, some schools won't consider a student for the school's merit scholarships (i.e., scholarships awarded based on a student's grades, talents, or achievements) until the student has submitted a FAFSA. So be sure to fill out a FAFSA even if you think you won't qualify for federal aid.

DEADLINES

The FAFSA becomes available on Oct. 1 for the next school year. If you want to be considered for aid from your state or college, you must meet its FAFSA deadline.

State deadlines: *If you plan to go to college in the fall, your state financial aid deadline is probably going to be between March and May, though some states request that you submit your FAFSA as soon as possible after Oct. 1. So in that case, if you planned to start college in the fall, you'd fill out your FAFSA nearly a year ahead of time. The FAFSA site at fafsa.gov lists many state deadlines and tells you how to find yours if it's not listed.*

College deadlines: College financial aid deadlines may be as early as February. For a college's deadline, check the school's website or contact its financial aid office.

In any case, completing the FAFSA as soon as possible after its release the preceding October is your surest option.

TO DO:

- () Get free information and help from your school counselor, the financial aid office at the college you plan to attend, or the U.S. Department of Education at **fafsa.gov** or 1-800-4-FED-AID (1-800-433-3243). Free help is available at any time during the application process.
- () If you think the Social Security Administration might have the wrong name or date of birth for you in its records, go to **www.ssa.gov** to find out how to correct any errors. Your information must be correct before your FAFSA can be processed.
- () If you're filing the FAFSA online, it helps to create an FSA ID ahead of time. This username and password is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents. Your FSA ID is unique; it must be your own and not a parent's. **You must create your FSA ID yourself.** To create your FSA ID, and for more information, go to **StudentAid.gov/fsaid**. For a step-by-step guide, watch "How to Create an FSA ID" on the "FAFSA: Apply for Aid" playlist at **www.YouTube.com/FederalStudentAid**.
- () Collect the documents needed to apply. You may be able to have the FAFSA automatically retrieve information from your tax return; otherwise, you'll need your federal tax documents or your income records. Here are some additional items you might need:
 - Your Social Security number and your parent's (parents') Social Security number(s) if you are providing parent information
 - Your Alien Registration number if you are not a U.S. citizen
 - Information on savings, investments, and business assets for yourself (and for your parent[s] if you are providing parent information)

- () Submit the FAFSA in time to meet school and state aid deadlines. Here are the ways you can complete the FAFSA:
 - Apply online (the fastest and easiest way) by going to **fafsa.gov**.
 - Download a PDF version of the FAFSA at **fafsa.gov**. Fill out the PDF and mail it to the address on the form. (You also can visit **www.edpubs.gov** or call 1-800-4-FED-AID to request a print-out of the PDF FAFSA.)
 - Ask the financial aid staff at the college you plan to attend whether you may fill out the FAFSA with their help and have them submit it for you.
- () Review your *Student Aid Report* (SAR)—the result of your FAFSA. You will receive your SAR by email or by mail. If necessary, make changes or corrections and submit your information for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the index number used by colleges to determine how much federal student aid you can receive. If you do not receive your SAR within three weeks of submitting your FAFSA, go to **fafsa.gov** and log in to check the status of your FAFSA; you may also call 1-800-4-FED-AID.
- () Your school might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.
- () **All applicants:** Contact the financial aid office if you have any questions about the aid being offered.
- () **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.
- () Keep in touch with the school you choose to find out when tuition and fees are due, whether your financial aid will cover those expenses completely, and how much (if any) extra financial aid will come directly to you once your tuition and fees are paid.
- () Pay special attention to letters or emails from schools, and contact the financial aid office if you do not understand what the school is offering you.
- () Follow all directions on the FAFSA and on any communications from your school.

Parents

TO DO:

- () Complete the “Students: To Do” list of this checklist with your child. If possible, file the FAFSA online—it’s much faster and easier, and your information is safe because it’s encrypted (i.e., we use a mathematical formula to scramble the data).
- () If you’re filing online, create your own FSA ID to be able to sign your child’s FAFSA electronically. Your FSA ID must be separate from your child’s and created by you (just as your child must create his or her own FSA ID). To create your FSA ID, go to **StudentAid.gov/fsaid**. For help with the FSA ID, watch “FAFSA and FSA ID Tips for Parents” in the “FAFSA: Apply for Aid” playlist at **www.YouTube.com /FederalStudentAid**.
- () Examine the bill from the school your child chooses and make sure you understand all the fees and how they will be paid (e.g., through scholarships, student loans, etc.).

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

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