

# Choosing the Right College

## College Admissions and Financial Aid Calendar

- 8th Grade:** Take algebra I and other classes that will help you prepare for college. Find out what courses you will need to take in high school to be ready for college.
- Meet with a counselor to plan out your academic course work. Build strong academic skills by taking challenging courses. Get involved at school. Participating in sports, clubs, or volunteer work makes high school more fun and will help you develop leadership and teamwork skills that colleges value.
- Freshman Year:** Ask your parents about how much they think they can help you with paying for your future education. Starts saving for college, either on your own or by contributing to a savings plan that your parents have established.
- Start a list of your activities, awards, community service, and other unique educational experiences to add to throughout high school. This will serve as the beginning of a resume that you can use when writing college and scholarship applications.
- Whenever you can, visit a college campus. Even just driving through will give you a feel for different campus settings.
- Sophomore Year:**
- September: Inquire about PLAN (formerly P-ACT+) and the PSAT/NMSQT (Preliminary SAT/National Merit Scholarship Qualifying Test). These tests are excellent preparation for the [ACT](#) and [SAT I and II](#), respectively. Consult your school counselor about which test you should take and find out the test date, time, and place. Both tests are scheduled from October through December.
- October / November: Take the PSAT/NMSQT or PLAN on a test date offered by your school. (Note: Sophomore year PSAT/NMSQT scores don't count for the National Merit Scholarship competition, but it's still a good idea to take the test to familiarize yourself with its content and format.) Begin to look at college catalogs, websites, and other information.
- December: Receive PLAN or PSAT/NMSQT results. Read the materials sent with your score report and consult your school counselor to discuss remaining course work that may be required or would be beneficial for college.
- April: Register for the June SAT II: Subject Tests. These are one-hour exams testing you on academic subjects that you have already completed. Many colleges require three SAT II: Subject Tests. Two of these should be in a math and writing subject. It's a good idea to take these tests in your junior year, but if you want to take your third test in a subject you've studied this year (i.e. biology or chemistry), you may want to complete that exam now, while the subject is still fresh in your mind. You can take the math and writing subjects now, too, for practice.
- May: Consider a summer course or program. Make wise use of your summer. If you work, be sure to save some of your earnings for college.
- June: Take SAT II: Subject Tests if appropriate.

## Junior Year:

- September: Meet with your school counselor to review your courses and plan for your senior year. Inquire about the PSAT/NMSQT test date, time, and place in October. Begin investigating private sources of financial aid. There are several free online scholarship search services listed in the [Resource Library](#).
- October: Take the PSAT/NMSQT to prepare for the SAT I and II, and to be eligible for the National Merit Scholarship competition (scores from your sophomore year will not count in the competition).
- November: Start doing research on government, as well as private, [financial aid programs](#).
- December: Receive the results of the PSAT/NMSQT. Read your score report and consult your school counselor or teachers to determine how you might improve. Sign up for the February ACT.
- January: Begin to make a list of colleges you would like to explore. Show the list to your parents and discuss their ideas and preferences about the kind of college you should attend. Apply for a Social Security Number - it's required on many college applications.
- February: Meet with your school counselor to begin preparing a list of colleges to explore. Sign up for the March SAT I. Begin to prepare for the SAT I or ACT.
- Send letters or e-mails to the colleges on your list requesting information, and evaluate the materials they send you. Share the materials with your parents. Take the SAT I. Continue your research on private scholarships by finding out what awards students in your school and community are receiving.
- March: Plan visits to colleges during your spring break holiday so you'll be on campus when classes are in session. Be sure to call the admissions office before you visit a campus. The admissions staff will schedule you for a campus tour and arrange an interview, if necessary. Many colleges have special programs for visiting high school students. If possible, schedule an appointment with a financial aid counselor to learn more about the college's financial aid opportunities. Be sure to bring your parents - their opinion is important and they can gain very valuable information by talking with a financial aid counselor.
- April: Sign up for the May/June SAT I and/or SAT II: Subject Tests. Take the ACT. Look into summer jobs or internships. Continue to evaluate colleges and begin to eliminate some choices from your list.
- Attend college fairs and sessions with college representatives at your school to get more information. Be sure to ask questions about financial aid, as well as the academic program, student life, etc. Take the SAT II: Subject Tests. Take Advanced Placement exams, if appropriate.
- May: Consider enrolling in an academic course at a local college, pursuing a summer school program, or working as a volunteer -- make wise use of your summer. If you work over the summer, put aside some of the money for college.
- June: Take the ACT.
- July / August: Write for private scholarship applications. Polish your resume and, if the schools or scholarships you are interested in require them, begin to assemble writing samples, portfolios, or audition tapes. Now is also a great time to begin work on college application essays. If you are interested in an athletic scholarship, contact the coaches at the colleges to which you plan to apply.

## Senior Year:

Meet with your counselor to review your college plans and evaluate them in light of your test scores and junior year grades. It's a good idea to involve your parents in this meeting and to discuss your prospects for financial aid at this time.

If you have not already taken the necessary test, or you and your counselor have agreed that you should take it again to try to improve your score, sign up for the October ACT or October/November SAT I and/or SAT II: Subject Tests.

September: Write to the colleges on your list and request admissions, financial aid, and, if appropriate, housing applications. Keep a checklist with all the admissions and financial aid deadlines for the colleges you are considering. Check with your school to make sure your transcripts and other records are up to date and accurate. Ask teachers, employers, or coaches to write you letters of recommendation. Give them any forms that colleges require and follow up to make sure the letters are mailed on time.

Pick up a copy of the [CSS Profile](#) Registration Guide from your high school guidance office to see if any of the colleges on your list require this financial aid application form. If so, register for the Profile service.

October: Attend a regional college fair to further investigate the colleges on your list. Make sure that your transcript and test scores have been sent. Set aside plenty of time to draft, edit, and re-write application essays. Be sure to give your parents enough time to help you fill out any college financial aid forms, such as the CSS Profile. If applying for 'early decision,' send in your application now. Sign up for December/January tests, if necessary. Begin to send in applications; be sure to keep copies of everything you send, with the date on which it was mailed.

November: Continue to file admissions applications. Obtain the [Free Application for Federal Student Financial Aid \(FAFSA\)](#) from your high school. You can also file the FAFSA on-line.

December: File your last college applications. If you've applied for early decision, you should have an answer by now.

Request that your high school send the transcript of your first semester grades to the colleges to which you've applied.

January: Work with your parents to complete the FAFSA on or as soon after January 1 as possible. Send it in no later than February 1. If the financial aid processor requests additional information in order to process your application, submit it promptly. Check with your high school to find out if your state student aid program requires an additional application.

Monitor your applications to make sure that all materials are sent and received on time. Review your Student Aid Report (SAR) for accuracy. If necessary, correct any inaccurate items on the SAR and return it to the FAFSA processor (if you had a college transmit your FAFSA data directly, you must notify the college of any changes or corrections). If you have not received an SAR four weeks after you file your FAFSA, call 1-800-4FED-AID to inquire about your application status.

February /  
March:

When a corrected SAR is returned to you, review it one more time. Then, if it is correct, keep a copy for your records. If a college requests your SAR, submit it promptly. Do this even if the SAR says you are not eligible to receive a Federal Pell Grant, as the college may be able to offer you other aid based on the information in that report.

If you haven't decided on a favorite campus, try to arrange a second visit. Talk to students and sit in on some classes so you can make an informed decision.

Review your financial aid award letters with your parents; be sure that you understand the terms and conditions that apply to each type of aid offered.

Decide on the one college that you will attend and send in your tuition deposit. Notify in writing the other colleges that accepted you that you have selected another school. This is an important step. Other students will be hoping to receive your spot! Be sure to respond by May 1.

April:

If your first choice college places you on its waiting list, do not lose all hope. Some students are admitted off the waiting list. Contact the college, let the admissions office know you are still very interested, and keep the college updated on your activities.

Remind your parents to check their eligibility for the [HOPE and Lifetime Learning tax credits](#) when they file their taxes. Next year, they may be able to reduce their taxes by up to \$1,500 by claiming one of these credits for college expenses.

Work with your parents to establish a budget for your books, supplies, and living expenses. Determine how much of that budget grants and scholarships will cover, how much your parents will contribute, and how much you will need to supply. Then determine how much of your contribution will come from savings, from a student loan, and from what you might earn at an academic year job. Then, if necessary, complete a loan application form. Be sure you understand the terms of the loan before you and/or your parents sign a promissory note.

May:

If you want to live on campus, and have not already done so, complete a housing/meal plan application.

Take Advanced Placement exams, if appropriate.

Request that your high school send a copy of your final transcript to the college you will attend. Notify the college of any private grants or scholarships you will receive.

June:

Find out when payment for tuition, room, board, etc. will be due and investigate whether your college offers a tuition payment plan that lets you remit these charges in installments. Be sure you understand how financial aid will be disbursed and whether you can defer bill payment until the funds are available.

Apply for a summer job. Plan on saving a portion of your earnings for college.

July:

Look for information from your new college about housing, orientation, course selection, etc. If your financial aid package included a Federal Work-Study award, it may be your responsibility to find an appropriate job. Plan to follow up with the financial aid office as soon as you arrive on campus.

August /  
September:

Pack for college and look forward to a great experience!