

College Timeline

Helping your son or daughter plan ahead for college can help simplify what might otherwise be an intimidating process. Developing a timetable and list of tasks to be completed can assist you both in your planning efforts. It also provides a foundation for you and your children to communicate on a wide range of topics that include their academic and career goals, and how they plan to balance academics with extra-curricular activities and possibly work. If you have questions along the way, be sure to consult with the professionals like your children's high school guidance counselor, the financial aid office at any prospective schools, and your student loan lender.

Freshman & Sophomore years

It is never too early to begin discussions with your children about their post-secondary aspirations — their academic and career interests, preferred schools, cost and finances, and their future.

- Develop, discuss and review with your children their individual list of college attributes that are important to them — e.g., size, location, academics, facilities, activities.
- Work with your children to develop and update their resumes, including their school, community and service activities, sports, awards and recognitions, work experience, hobbies, and interests.
- Encourage your children to join and get involved in extracurricular activities and volunteer work.
- Set up a filing system to maintain information about each school that interests them.
- Start a calendar that lists important dates, events, and deadlines.
- Have your children join you in a meeting with their high school guidance counselor to learn about the resources available through the high school that will help you research; become familiar with college entrance requirements and preparation exams — e.g., ACT – EXPLORE, ACT – PLAN, College Board SAT – Subject Tests, and College Board PSAT.
- Investigate opportunities for Advanced Placement courses (high school courses that may count toward college credit).
- In the spring discuss with your children and guidance counselor courses for the next year. Be sure they select courses that are required for college admission.
- Work with your children to plan ahead for a summer job – have them commit a percentage of their earnings to go into a college savings fund.
- Start learning the financial aid process by using *FAFSA4caster*, which will provide you with an early estimate of how much money you will be expected to contribute toward your children's education and eligibility for federal student aid. This will give you more time to develop your financial strategy.

Freshman and Sophomore Years

Junior year

During junior year the college search and preparations really kicks into high gear. Be prepared to devote a significant amount of time and energy toward this process. The following timeline will help you and your children stay on track and keep from getting overwhelmed with all the details.

Fall

- Continue to discuss with your children goals for after high school — their academic and career interests, schools, cost and finances, and their future.
- Review with them their list of important college attributes — e.g., size, location, academics, facilities, activities.
- Continue to join your children in meetings with their high school guidance counselor(s) to discuss their academic and career interests, the process and timetable for their college search, and to seek the counselor’s assistance to guide you in this process.
- Have your children register early for the ACT and/or PSAT/NMSQT exam(s); place the dates on their calendar; have them study and prepare; take the exam(s); and then discuss the results with their high school counselor.
- Maintain a calendar of all important events and deadlines.
- Work with your children to develop a list of at least 10 colleges they are interested in. Help them research these colleges through websites, college fairs, college guides, and talking with admission representatives.
- Have your children prepare a list of questions to ask admission representatives at college fairs or during their visits to their high school.
- Maintain your filing system of information for all schools your children are interested in; keep copies of all correspondence, applications, records sent in. Be sure to identify the individual application instructions, deadlines, policies and procedures for each school.
- If they have not already done so, have your children prepare financially for college by opening a checking and savings account.

Winter

- Narrow the list of colleges so that you and your children continue focusing on no more than seven or eight schools.
- Attend a “Financial Aid Night” presentation with your children.
- Review tax laws to see how you can save money through education tax deductions and credits.
- Begin planning campus visits with your children.
- Discuss and review with your children preparations for taking AP (Advanced Placement) exams.
- Continue using *FAFSA4caster* to provide an early estimate of how much money you will be expected to contribute toward your children’s education and eligibility for federal student aid.
- Continue to discuss investment and tax strategies for financing a college education.

Junior Year

Junior Year (continued)

SPRING

- Continue discussing career plans with your children and together, examine which type of postsecondary school is best for them.
- Begin visiting college campuses with your children. Schedule an official tour of the campus through the Admissions Office and ask that their office facilitate your meeting with current students, faculty, and make appointments with the Financial Aid Office and Housing Office.
- Join your children in a meeting with their guidance counselor for an evaluation of their academic performance and courses to be taken in their senior year to ensure they will meet college entrance requirements.
- Investigate opportunities for Advanced Placement courses (high school courses that will count toward college credit) and courses that can be taken at a local college or university.
- Estimate how much various colleges will cost — in addition to tuition and fees, examine meal plans, whether text books are included in the fees, rented or purchased; also, estimate anticipated personal and living expenses.
- Contact the Bursar's (Business) Office at each school to understand their options, policies and procedures for making tuition/fee and possibly room and board payments to the school.
- Work with your children to plan ahead for a summer job — have them commit a percentage of earnings to go into a college savings fund.

SUMMER

- Complete college visits with your children and then narrow their list down to no more than five schools to actively pursue.
- Have your children update their resumes that list their school, community and service activities, sports, awards and recognitions, work experience, hobbies and interests.
- Help your children start the process of researching scholarship opportunities.
- Have your children ask their teachers, counselors, and employers for letters of recommendation they will need for admissions and scholarship applications.
- Your children should finalize developing their portfolio, resume, writing samples – items they may need to pursue admissions and scholarships. They should also begin writing their college essays if applicable.
- Work with your children to begin reviewing the admission application procedures and deadlines for each school; keep in mind that they will want to apply to several schools in the event they are not accepted at their first and second choice schools, they do not find suitable housing, or they do not receive adequate financial aid. Help them understand that it is critical they keep their options open — we suggest delaying a final decision on which school to attend until you know they have been admitted, they have confirmed housing, and they have obtained sufficient financial aid — you need all three to make it work.
- Take the time to review your children's calendar of events for their senior year, deadline dates, etc.

Senior year

This is the year of applications and final decision-making. Keep in mind that not all school deadlines, policies and procedures are the same, so pay special attention to the requirements of each school your children want to consider in their final deliberation. Do not assume that because one school told you one thing that it applies to all schools.

- **Admissions** – some colleges have a rolling admissions process, others may have an absolute cutoff deadline. Apply early. Procrastinating and applying late may limit your children’s choices.
- **Housing** – often people overlook the importance of finding housing in the college equation. On-campus living adds immensely to the college experience, particularly in the freshman year. You may find that on-campus housing is at a premium, so again, your children need to inquire and apply early for housing at each campus.
- **Financial Aid** – you absolutely must follow every instruction and every timeline identified by your targeted schools. They will differ and you will want to take extra care to track each requirement and each deadline at each school. The later your children apply, the greater the chance that they might lose out on some forms of financial aid.
- **Apply as early as possible after January 1.**

SEPTEMBER-OCTOBER

- Meet with your children’s guidance counselor to continue the testing process and to begin the admissions application processes, and discuss the pros and cons of “early decision” or “early admission” opportunities.
- If your children want to re-take the ACT or SAT, or if they did not take either as a junior, register for them now.
- Review your children’s transcripts to insure the information is correct; have the high school send transcripts now or at the end of the first term to the colleges and universities your children are applying to, depending on the requirements of the school(s).
- Mark your calendar for local college fairs and visits from college representatives.
- Have your children finalize their college essays and begin completing applications for admission.
- Ensure your children have completed their research on scholarship opportunities and begin applying.
- Check to see if any of the colleges being considered offer an early financial aid assessment.

NOVEMBER-DECEMBER

- Have your children check with their teachers, employers, and guidance counselor to ensure they prepared their letters of recommendation for admissions and scholarships.
- Check with the schools under consideration to determine if they have any special application forms or instructions when applying for financial aid.
- You and your children should register for a PIN with the Department of Education.
- Begin preparing information you and your children will need to complete your respective taxes.
- Remember you should submit the FAFSA as soon as possible after January 1.

Senior Year

Senior Year (continued)

JANUARY-FEBRUARY

- Complete all application materials (e.g., FAFSA) for financial aid as soon as possible after January 1 — make copies of all materials and keep for your records.
- If you have any special family circumstances that may affect your children's financial aid eligibility, contact the financial aid office(s) at the school(s) being considered.
- Pay attention to all deadlines in the financial aid process.
- Have your children register for AP (Advanced Placement) tests if appropriate.
- Have your children participate in the process of preparing a realistic budget of what you believe it is going to cost to attend school.
- When your children receive their SAR (Student Aid Report) after completing the FAFSA, review it for accuracy.
- Young men who are or will be 18 by the time their college program starts must register for Selective Service in order to receive student financial aid.

MARCH-APRIL

- Start looking for admission acceptance letters in the mail.
- If the college has a deadline for accepting their admissions offer before your children receive that school's financial aid award notification, contact the school and ask for an extension of time for the admissions decision.
- Your children will also start receiving financial aid award notifications — if there is a deadline for accepting the award and more time is needed to make a decision regarding which school to attend, contact the financial aid office and request an extension of time to accept their award.
- Have your children start looking for a summer job.

MAY-JUNE

- May 1st is observed as a "common reply date" by many colleges and universities. After receiving admissions and financial aid award notifications, work with your children to finalize their decisions and notify/accept the offers at the school they want to attend by their deadline date; be sure to have your children contact all of the other schools they were considering and notify them of their decision and cancel their application for financial aid at those other schools.
- Follow up on the request for student on-campus housing.
- Have your children mark their calendars for summer orientation programs — inquire about registering for classes — if class registration occurs at summer orientation; go early for a better selection of class offerings and times.
- If the school requests a tuition deposit, make sure it is submitted by their deadline date to preserve your children's admission.
- Have your children notify their guidance counselor of the college they have chosen to attend and any scholarship awards received; your children will also need to notify the Financial Aid Office at the school they plan to attend of any scholarship awards they receive.
- Follow up with the high school to ensure they send final transcripts to the colleges your children will be attending.
- Have your children send thank you notes to all their teachers, employers, and counselors who helped them throughout this process.
- Your children should finalize their summer job plans — commit a percentage of earnings to go into a college savings fund.
- If your children anticipate working part-time while in college, start inquiring now for a job in the fall.
- Contact the Financial Aid Office for information about on-campus and off-campus employment — remember that the earlier your children start this process, the more options they'll have.

Financial Aid Checklist

- Research and apply for scholarships.
- Develop student budget; compare to schools' published costs and allowances.
- Access **fafsa4caster.ed.gov** for an early determination of Expected Family Contribution (EFC).
- Parent(s) and student applicants should secure a FAFSA PIN.
- After January 1, complete FAFSA.
- Complete all other financial aid applications required by schools.
- Review Student Aid Report (SAR) and make corrections if appropriate.
- Talk to school if you have any special circumstances — e.g., disability, separated parents.
- Complete “verification” process if required.
- Review “Financial Aid Award Notification (Letter)” and compare to offers from other schools.
- Sign, accept/reject awards, and return notification/letters to all schools.
- Look for a part-time job on/off campus if appropriate.
- Pick up your financial aid awards at beginning of the school year at the school you will attend.
- If your financial circumstances change during the school year, be sure to contact your Financial Aid Office and seek their guidance.

Financial Aid Checklist