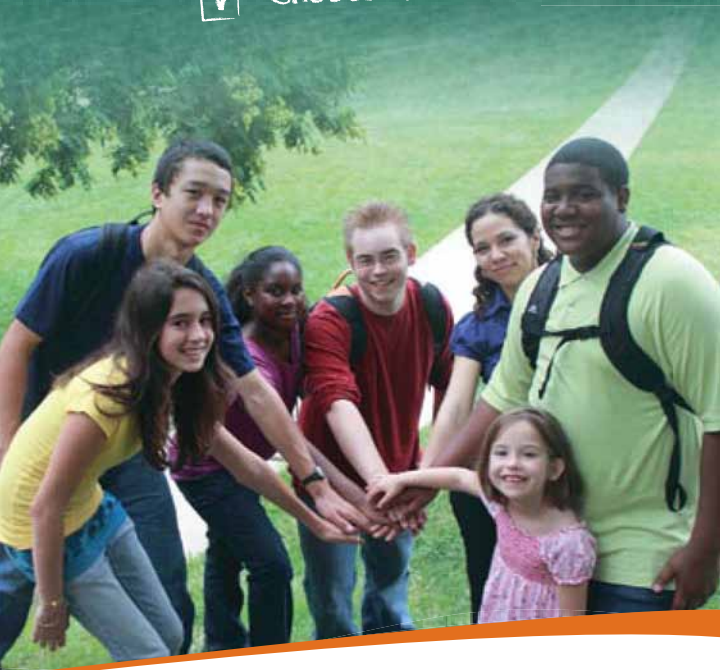




# COLLEGE PREPARATION CHECKLIST

- FIND MONEY FOR SCHOOL
- TAKE THE RIGHT CLASSES
- CHOOSE A CAREER



START HERE   
GO FURTHER   
FEDERAL STUDENT AID<sup>®</sup>

In a speech to Congress on Feb. 24, 2009, President Obama encouraged every American to complete at least one year of education beyond high school, whether at a community college, or a four-year school, or through vocational training, or an apprenticeship. This checklist will tell you how to get ready for that education—and how the government will help you pay for it.

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## HOW TO USE THE CHECKLIST

**Q:** Who should use the checklist?

**A:** Students (of all ages) who haven't attended college or trade school, 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 Web sites 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.

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[www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov)  
1-800-4-FED-AID (TTY: 1-800-730-8913)

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# GETTING A LATE START?

**Just decided that you want to go to college, but school starts soon? Too late to do all the checklist items in this document? Here is your “must do” list.**

## If School Starts Next Month

- Apply for financial aid using the *Free Application for Federal Student Aid (FAFSA<sup>SM</sup>)*. Turn to “FAFSA Filing Time” on page 22 of this checklist, and follow the steps there to apply for available federal, state, and school funding.
- Ask the school you plan to attend what other financial help they can offer you: Do they have last-minute scholarships or payment plans available? Can you get a job on campus?
- Be sure to keep in touch with the school regarding any paperwork you need to turn in.

## If School Starts Next Week

- Fill out your FAFSA immediately at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Use the “Live Help” option on the site, or call the Federal Student Aid Information Center (see back cover of this checklist) for assistance.
- Talk to the financial aid administrator at the school you plan to attend. Ask whether there are other forms you need to complete, and find out how and when you will receive your financial aid.



# 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 postsecondary school (e.g., college, vocational school, 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.

The four categories of federal student aid are:

- **Grant**—Grant money usually doesn't have to be repaid. Most U.S. Department of Education grants are based on the student's financial need.
- **Scholarship**—U.S. Department of Education scholarship money is awarded based on a student's academic achievement and does not have to be repaid.
- **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 [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide).

## Why Get a Federal Student Loan?

Federal student loans offer low fixed interest rates; income-based repayment plans; loan forgiveness; and deferment 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 trade school, start with federal student loans.

## WHO Gets Federal Student Aid?

Our most basic eligibility requirements are that you must

- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number, and
- show you're qualified to obtain a postsecondary education by
  - having a high school diploma or General Educational Development (GED) certificate;
  - passing an approved ability-to-benefit test (if you don't have a diploma or GED certificate, a school can administer a test to determine whether you can benefit from the education offered at that school);
  - meeting other federally approved standards your state establishes; or
  - completing a high school education in a homeschool setting approved under state law.

## 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 *Free Application for Federal Student Aid*.



# FAFSA4CASTER<sup>SM</sup>: EARLY AID ESTIMATOR

## What Is *FAFSA4caster*<sup>SM</sup>?

*FAFSA4caster* is a federal aid estimator that you can use before officially applying for aid using the *Free Application for Federal Student Aid* (FAFSA).

*FAFSA4caster* will provide you with an estimate of your Expected Family Contribution (EFC), which is an index that colleges use to determine what types of student aid you may receive. Using your EFC, *FAFSA4caster* will determine what types of federal grants, loans, and work-study you might qualify for and will provide you an estimated award amount for each.

## Who Can Use *FAFSA4caster*?

Any student, regardless of age or year in school, may use *FAFSA4caster*.

## How Do You Access *FAFSA4caster*?

Go to [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov).

## What Should You Do After Using *FAFSA4caster*?

*FAFSA4caster* will provide information on next steps in the financial aid process. Also, in winter of your senior year of high school, you will receive a reminder to complete the FAFSA.

**Important:** After using *FAFSA4caster*, you should continue to research additional options for financial aid. *FAFSA4caster* provides you with other sources to check out.

# 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 [www.students.gov](http://www.students.gov) to find out about education funding available from other federal agencies.
- Visit [www.ed.gov/Programs/bastmp/SHEA.htm](http://www.ed.gov/Programs/bastmp/SHEA.htm) to find out about money available from state governments.
- Visit a college's Web site 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 (they don't all require that you have outstanding grades!), and they are provided by many different organizations. 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 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. Free sources of information include:

- the U.S. Department of Education's FREE online scholarship search at [www.FederalStudentAid.ed.gov/scholarship](http://www.FederalStudentAid.ed.gov/scholarship)
- 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 your parents' (parent's) employers (employer)



# ELEMENTARY SCHOOL

## Students

### To Do:

- Do your best in school.
- Read a lot.
- Have fun learning!

### To Explore:

- Visit [www.kids.gov](http://www.kids.gov) to learn about jobs and to find fun games to play online.
- Check out the Kids' Zone at [www.nces.ed.gov](http://www.nces.ed.gov) 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 college savings plans and prepaid tuition plans at [www.collegesavings.org](http://www.collegesavings.org).

### To Explore:

- Read "Saving Early = Saving Smart!" at [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs). 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](http://www.ed.gov/parents) (click on "Helping Your Child") to learn how to create a foundation for learning for children up to age 6. The publication includes activities that make learning experiences out of daily routines and provides a list of resources for parents.

# JUNIOR HIGH OR MIDDLE SCHOOL

## Students

### To Do:

- Think about college as an important part of your future. Discuss your thoughts and ideas with your family and with people at school.
- Start saving for college if you haven't already.
- Take challenging and interesting classes to prepare for high school.
- Ask your parent or guardian to help you research which high schools or special programs will most benefit your interests.
- Develop strong study habits.
- Do your best in school and on standardized tests.
- If you are having difficulty, don't give up—get help from a teacher, tutor, or mentor.
- Become involved in school- or community-based activities that let you explore your interests and learn new things.
- Speak with adults, such as your teacher, school counselor or librarian, relatives, or family friends, who you think have interesting jobs. Ask them, "What do you like about your job?" and "What education did you need for your job?"

### To Explore:

- Visit [www.FederalStudentAid.ed.gov/early](http://www.FederalStudentAid.ed.gov/early) to find out why you should consider college now and how to pay for it. The Web site also is available in the form of a workbook called *My Future, My Way: How to Go, How to Pay*. A PDF is at [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs).
- Learn about a wide variety of careers at [www.nasa.gov/audience/forstudents/5-8/career/index.html](http://www.nasa.gov/audience/forstudents/5-8/career/index.html).

## Parents

### To Do:

- Use *FAFSA4caster* at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov) to find out how much federal student aid your child might receive. This information will help you plan ahead.
- Continue saving for your child's college education. If you have not opened a savings account, you can find information about tax advantages and links to state plans at [www.collegesavings.org](http://www.collegesavings.org).
- Talk to your child about his or her interests and help match those interests with a college major and career.
- Help your child develop good study habits such as studying at the same time and place everyday and having the necessary materials to complete assignments.
- Stay in contact with your child's teachers and counselor so that they can let you know about any changes in your child's behavior or schoolwork.
- Keep an eye on your child's grades on his or her tests and report cards, and help him or her find tutoring assistance, if necessary.

### To Explore:

- Get tips from the following documents at [www.ed.gov/parents](http://www.ed.gov/parents) (click on "Helping Your Child"):
  - *Helping Your Child With Homework* offers suggestions on assisting your child with successfully completing assignments.
  - *Helping Your Child Through Early Adolescence* addresses issues that parents of 10- to 14-year-olds generally find most challenging.



# HIGH SCHOOL

## Every Year in High School

### Students

#### To Do:

- Work with one of your parents to update your information in *FAFSA4caster* at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov), and continue to save for college.
- Take challenging classes in core academic subjects. Most colleges require 4 years of English, at least 3 years of social studies (history, civics, geography, economics, etc.), 3 years of mathematics, and 3 years of science, and many require 2 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—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*, which suggests some actions you can take as you start thinking about education beyond high school. The online version of the brochure is at [www.knowhow2go.org](http://www.knowhow2go.org).
- Get answers to common questions about college: Read the "college q&a question of the week" at [www.college.gov](http://www.college.gov).
- Learn about managing your money in the "Financial Literacy" section of [www.FederalStudentAid.ed.gov/preparing](http://www.FederalStudentAid.ed.gov/preparing).

## 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 or other challenging classes.
- Watch videos for parents on the "News Parents Can Use" page at [www.ed.gov/parents](http://www.ed.gov/parents).
- Add to your child's college savings account regularly.

### To Explore:

- Address your concerns about whether your child can or should go to college in the "parents/family" section of [www.college.gov](http://www.college.gov).
- Explore [www.FederalStudentAid.ed.gov/parent](http://www.FederalStudentAid.ed.gov/parent) for information on academic preparation, homeschooling, financial literacy, saving, and borrowing for college.
- Learn from *Help Your Child Improve in Test-Taking* at [www.ed.gov/parents](http://www.ed.gov/parents) (click on "Helping Your Child" and then "Archived publications").



## 9th Grade

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### Students

#### To Do:

- Review "Every Year in High School" on page 10 of this checklist.
- Talk to your guidance counselor or teachers about Advanced Placement courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- Start planning for college and thinking about your career interests. At [www.FederalStudentAid.ed.gov/myfsa](http://www.FederalStudentAid.ed.gov/myfsa) you can register with MyFSA and research your career and college options.
- Make a list of your awards, honors, paid or volunteer work, and extracurricular activities. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science.

#### To Explore:

- Visit [www.college.gov](http://www.college.gov) for some reasons to consider college and ways you can get help.

### Parents

#### To Do:

- Review "Every Year in High School" on pages 10 and 11 of this checklist.
- Use the College Savings Calculator at [www.FederalStudentAid.ed.gov/myfsa](http://www.FederalStudentAid.ed.gov/myfsa) to determine how much you should be saving to meet college expenses and to find tips on maximizing your savings efforts.
- Make sure you are fully aware of the provisions of any college savings accounts you have opened for your child.

#### To Explore:

- Visit [www.college.gov](http://www.college.gov) and click on "parents/family" to learn how to help your child go to college.
- Go to [www.ed.gov/parents](http://www.ed.gov/parents) and click on "Parents School Box" to access "Challenging High School for All."

# 10th Grade

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## Students

### To Do:

- Review “Every Year in High School” on page 10 of this checklist.
- Meet with your school counselor or mentor to discuss colleges and their requirements.
- Consider taking a practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) or the PLAN exam.
- Plan to use your summer wisely: Work, volunteer, or take a summer course (away or at a local college).
- Go to career information events to get a more detailed look at career options.
- Log on to your MyFSA account at [www.FederalStudentAid.ed.gov/myfsa](http://www.FederalStudentAid.ed.gov/myfsa) and try the Career Finder, or look at your career search results again if you used the Career Finder last year (see page 12). Then include the recommended majors from the search as you use the College Matching Wizard on the site to find schools that might be a good fit with your interests and goals.

### To Explore:

- Learn the differences between grants, loans, work-study, and scholarships at [www.college.gov](http://www.college.gov) (click on “how to pay”).

## Parents

### To Do:

- Review “Every Year in High School” on pages 10 and 11 of this checklist.
- Find out whether your child’s school has college nights or financial aid nights. Plan to attend those events with your child.
- Help your child develop independence by encouraging him or her to take responsibility for balancing homework with any other activities or a part-time job.
- Learn about the standardized tests your child will be taking during 10th through 12th grades: the PSAT/NMSQT, SAT Reasoning Test and SAT Subject Tests (see [www.collegeboard.com](http://www.collegeboard.com)), and/or the PLAN exam and the ACT (see [www.act.org](http://www.act.org)).
- Get a brief overview of financial aid from “Financial Aid and Scholarships for College” in the “Parents School Box” section at [www.ed.gov/parents](http://www.ed.gov/parents).

# 11th Grade

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## Students

### To Do:

## All Year

- Review “Every Year in High School” on page 10 of this checklist.
- Explore careers and their earning potential in the *Occupational Outlook Handbook* at [www.bls.gov/oco](http://www.bls.gov/oco).
- Log on to your MyFSA account (see page 12) at [www.FederalStudentAid.ed.gov/myfsa](http://www.FederalStudentAid.ed.gov/myfsa) and look at the information for any colleges you saved if you completed the College Matching Wizard (see page 13) in the past. Try the college search again if you’ve changed your mind about what you want from a school.
- Go to college fairs and college-preparation presentations 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 Reasoning Test, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.
- Use [www.FederalStudentAid.ed.gov/scholarship](http://www.FederalStudentAid.ed.gov/scholarship) 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.

\***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, see your school counselor about getting a fee waiver.



## To Explore:

- Visit [www.college.gov](http://www.college.gov) and click on “how to pay” to see how other young people paid for college.
- Learn how to avoid scholarship scams and identity theft from *Save Your Money, Save Your Identity* at [www.FederalStudentAid.ed.gov/lsa](http://www.FederalStudentAid.ed.gov/lsa).
- Familiarize yourself with ways to pay for college at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide). The following sections of *Funding Education Beyond High School: The Guide to Federal Student Aid* will be especially useful to you right now:
  - Federal Student Aid at a Glance
  - Other Financial Aid Sources
  - It’s a Jungle Out There

## Parents

### To Do:

- Review “Every Year in High School” on pages 10 and 11 of this checklist.
- 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 representative. Just listen, and let your child do the talking.
- Take your child to visit college campuses, preferably when classes are in session.

### To Explore:

- Get in-depth information on federal student aid programs from *Funding Education Beyond High School: The Guide to Federal Student Aid* at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide).
- Learn about student and parent loans in *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at [www.FederalStudentAid.ed.gov/repayingpub](http://www.FederalStudentAid.ed.gov/repayingpub).

# Summer

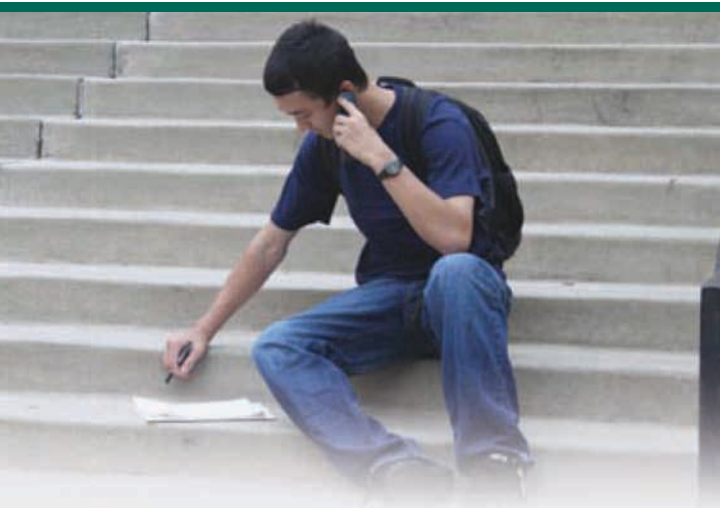
## Before 12th Grade

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### Students

#### To Do:

- Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.
- Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements, and deadlines.
- Decide whether you are going to apply under a particular college's early decision or early action program. Be sure to learn about the program deadlines and requirements.
- Update your information in *FAFSA4caster* one last time at [www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov), and compare the results to the actual costs at colleges to which you will apply. To supplement any aid *FAFSA4caster* estimates you might receive, be sure to apply for scholarships. Your goal is to minimize the amount of loan funds you borrow.



## To Explore:

- Find out what government financial aid you can apply for, and how, in the following parts of *Funding Education Beyond High School: The Guide to Federal Student Aid* at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide):
  - Part A, "What You Should Know Before You Apply"
  - Part B, "How Do I Apply?," especially the first two sections, "Getting Your Federal Student Aid PIN" and "Completing the FAFSA"
- Be careful when searching for scholarships: Read "Don't Get Scammed on Your Way to College!" at [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs).

## Parents

### To Do:

- Review your financial situation and make sure your child is looking into or already has applied for scholarships.
- Ask your employer whether scholarships are available for employees' children.
- Find out whether your child has added any schools to his or her college wish list since the last time you visited colleges, and visit additional campuses if possible.

## To Explore:

- Take a closer look at *Funding Education Beyond High School: The Guide to Federal Student Aid* at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide) to ensure you understand the federal aid programs and upcoming application process.

# 12th Grade

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## Students

### To Do:

## All Year

- Review "Every Year in High School" on page 10 of this checklist.
- Work hard all year; second-semester grades can affect scholarship eligibility.
- Stay involved in after-school activities, and seek leadership roles if possible.

## Fall

- Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- If you haven't done so already, register for and take such exams as the SAT Reasoning Test, SAT Subject Tests, or ACT for college admission.\* Check with the colleges you are interested in to see what tests they require.
- Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and **PAY CLOSE ATTENTION TO DEADLINES!**
- Well before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.
- To prepare to apply for federal student aid, be sure to get a PIN at [www.pin.ed.gov](http://www.pin.ed.gov) so that you can complete your application and access your information online. One of your parents also should get a PIN.

**\*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, see your school counselor about getting a fee waiver.

## Winter

- Encourage your parent(s) to complete income tax forms early. If your parent(s) has (have) not completed their tax forms, you can provide estimated information on your federal student aid application, but remember to make any necessary changes later.
- As soon after Jan. 1 as possible, complete and submit your *Free Application for Federal Student Aid* (FAFSA), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February. Refer to “FAFSA Filing Time” on page 22 of this checklist as you go through the application process.
- If you have questions about the federal student aid programs or need assistance with the application process, call **1-800-4-FED-AID (1-800-433-3243)** or the TTY for the hearing impaired, **1-800-730-8913**.
- After you submit the FAFSA, you should receive your *Student Aid Report* (SAR) within three days to three weeks. Quickly make any necessary corrections and submit them to the FAFSA processor.
- Complete any last scholarship applications.

## Spring

- Visit colleges that have invited you to enroll.
- Review your college acceptances and compare the colleges' financial aid packages.
- Contact a school's financial aid office if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you might wish to apply, and important paperwork you might need to submit.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

## To Explore:

- Refer to Part B of *Funding Education Beyond High School: The Guide to Federal Student Aid* at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide) as you work through the FAFSA process.
- Make informed decisions about student loans; the following resources are important at this point:
  - The “Why Get a Federal Student Loan?” section on page 3 of this checklist
  - *Your Federal Student Loans: Learn the Basics and Manage Your Debt*, especially the sections headed “PREPARE,” including “How are federal student loans different from private loans?,” and “RECEIVE” ([www.FederalStudentAid.ed.gov/repayingpub](http://www.FederalStudentAid.ed.gov/repayingpub))
  - *Funding Education Beyond High School: The Guide to Federal Student Aid*, especially the sections headed “Borrower’s Responsibilities” and “Borrower’s Rights” ([www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide))

## Parents

### To Do:

- Review “Every Year in High School” on pages 10 and 11 of this checklist.
- Work with your child on filling out the FAFSA (see “FAFSA Filing Time” on page 22 of this checklist for specific instructions).

### To Explore:

- Make sure your child’s personal information is safe when he or she applies for financial aid. For tips read “Student Aid and Identity Theft” at [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs).
- Go to [www.irs.gov](http://www.irs.gov) and read *IRS Publication 970, Tax Benefits for Higher Education* to see how you might benefit from federal income tax credits for education expenses.
- Understand the benefits of federal student loans by reading “Why Get a Federal Student Loan?” on page 3 of this checklist.
- Help your child learn about the responsibilities involved in accepting a student loan by reviewing *Your Federal Student Loans: Learn the Basics and Manage Your Debt* ([www.FederalStudentAid.ed.gov/repayingpub](http://www.FederalStudentAid.ed.gov/repayingpub)) with him or her.
- Look at communications from schools to which your child sent FAFSA information. If a school has offered Federal Direct Loans (also called William D. Ford Federal Direct Loans, Direct Stafford Loans, or Direct PLUS Loans), the *Direct Loan Basics for Parents* brochure might be useful to you. Find it at [www.direct.ed.gov/pubs/profpubs.html](http://www.direct.ed.gov/pubs/profpubs.html).

# ADULT STUDENTS

**If you've never been to college, or started but never finished, this page is for you. Need to improve your skills or knowledge? Find a new career path?**

## To Do:

- Look into getting a General Educational Development (GED) certificate if you don't have a high school diploma; visit [www.pueblo.gsa.gov/cic\\_text/education/ged/ged.htm](http://www.pueblo.gsa.gov/cic_text/education/ged/ged.htm).
- Research careers and the need for various jobs in the *Occupational Outlook Handbook* at [www.bls.gov/oco](http://www.bls.gov/oco).
- Use the free College Matching Wizard at [www.FederalStudentAid.ed.gov/myfsa](http://www.FederalStudentAid.ed.gov/myfsa) to find the right school for your career intentions.
- Check the yellow pages and ask employers to recommend trade schools that will train you in the skills you will need for the career you choose.
- Ask your employer whether there will be help to pay for school.
- Search [www.FederalStudentAid.ed.gov/scholarship](http://www.FederalStudentAid.ed.gov/scholarship) to find scholarships.
- Apply for federal student aid by following the guidance in "FAFSA Filing Time" on page 22 of this checklist.
- Get to know the financial aid staff at the school you plan to attend; they can help you with aid applications and explain the types of aid available.

## To Explore:

- Ensure that you get your money's worth out of your education by following the tips in these fact sheets at [www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs):
  - "Need Training for a Job?"
  - "Choose a School Carefully"
  - "Be an Informed Consumer ... when it comes to federal student aid"
- Learn about federal funding for your education in *Funding Education Beyond High School: The Guide to Federal Student Aid* at [www.FederalStudentAid.ed.gov/guide](http://www.FederalStudentAid.ed.gov/guide).
- Discover why federal student loans are a better option than private loans in "Why Get a Federal Student Loan?" on page 3 of this checklist.
- Use *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at [www.FederalStudentAid.ed.gov/repayingpub](http://www.FederalStudentAid.ed.gov/repayingpub) to help you determine which loans to accept and how much to borrow.
- Go to [www.irs.gov](http://www.irs.gov) and read *IRS Publication 970, Tax Benefits for Higher Education* to see how you might benefit from federal income tax credits for education expenses.

# 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 trade 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 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

If you want to be considered for aid from your state or college, you must meet its FAFSA deadline. If you plan to go to college in the fall, your state financial aid deadline is probably going to be between March and May; and your college financial aid deadline could be as early as February. The FAFSA site at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) lists many state deadlines and tells you how to find yours if it's not listed. For a college's FAFSA deadline, check the school's Web site or contact its financial aid office.

### To Do:

- Get free information and help from your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or **1-800-4-FED-AID (1-800-433-3243)**. Free help is available anytime during the application process. You should never have to pay for help.
- Get a personal identification number called a Federal Student Aid PIN at [www.pin.ed.gov](http://www.pin.ed.gov). Your PIN lets you "sign" your online FAFSA, access and make corrections to your application information, and more—so keep it safe!



- Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). Tax return not completed at the time you apply? Estimate the tax information, apply, and finalize information later. The important thing is to meet the earliest deadline. Here are some items you might need:
  - Your Social Security number and your parents' Social Security numbers if you are providing parent information.
  - Your Alien Registration Number if you are not a U.S. citizen.
  - Federal tax information or tax returns, including W-2 information, for yourself, for your spouse if you are married, and for your parents if you are providing parent information, using income records for the year prior to the academic year for which you are applying.
  - Information on savings, investments, and business assets for yourself (and for your parents 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 **[www.fafsa.ed.gov](http://www.fafsa.ed.gov)**.
  - Download a PDF version of the FAFSA at the "Forms" section of **[www.FederalStudentAid.ed.gov/pubs](http://www.FederalStudentAid.ed.gov/pubs)**. Fill out the PDF and mail it to the address on the form.
  - 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.
  - Call **1-800-4-FED-AID** and request a paper FAFSA.



- Review your *Student Aid Report (SAR)*—the result of your FAFSA. You will receive your SAR by e-mail or by mail. If necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility. If you do not receive your SAR within three weeks of submitting your FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and select "Check Status of a Submitted FAFSA;" or you may 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've chosen 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 e-mails 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:

- Get your own Federal Student Aid PIN at [www.pin.ed.gov](http://www.pin.ed.gov). Your PIN will act as your electronic signature on your child's online FAFSA.
- File taxes as early as possible, but don't delay the FAFSA due to your taxes not being done. It's okay to estimate your financial information on the FAFSA; you just need to finalize it later.
- Complete the "Students: To Do" list above 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).
- 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.).





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: 1-319-337-5665.

Many of the publications mentioned  
in this checklist are available to order  
or download for free at [www.edpubs.ed.gov](http://www.edpubs.ed.gov).

Find detailed federal student aid information  
at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).

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