

## Senior-year calendar for students applying for financial aid

### September

- When you write or e-mail colleges that interest you, ask for financial aid info, including what forms to file and their due dates. Put this data on your calendar and to-do list. Note:
  - All colleges ask you to fill out the FAFSA (Free Application for Federal Student Aid) not just for grants/scholarships, but also for college loans. See November.
  - Some colleges require the CSS/Financial Aid PROFILE®. Get a PROFILE Registration Guide from a counselor or click on the Pay for College link at collegeboard.com and fill out the application online. You can register as early as October 1.
  - Ask if your colleges require their own aid forms, too.
- If you plan to apply for Early Decision, ask whether your college offers an early estimate of financial aid eligibility and which forms to file.

### October

- Research aid opportunities using your library, financial aid guidebooks, and Web sites, including Scholarship Search on collegeboard.com. Your counselors may have other resources, too. Look for the following:
  - federal financial aid sources;
  - private scholarships;
  - state and local programs; or
  - scholarships, including merit and departmental scholarships, offered by colleges to which you'll apply. Reference materials include books (*College Board Scholarship Handbook*) and search engines (e.g., collegeboard.com); both report on national sources of aid. For local and state aid sources (often overlooked!), see your counselor and the public library.
- Begin work on aid applications. Private scholarship programs may have very early deadlines.
- Ask a counselor if there will be a family financial aid night at your school or elsewhere in your area this fall. Be sure to attend: The event may be your single best source of information.
- Use financial aid calculators like those at collegeboard.com to estimate your family's college costs.

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### November

- The Free Application for Federal Student Aid (FAFSA) will be available in school and at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It can't be submitted before January 1. You can download a worksheet to organize your information.
- Visit [www.pin.ed.gov](http://www.pin.ed.gov) and get a personal identification number (PIN). You will need a PIN to use as an electronic signature if you complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (not at [www.fafsa.com](http://www.fafsa.com), which is a Web site that charges at least \$79.95 for its services).

### December

- You and your family may want to save final pay stubs for the year. On aid forms that you'll file early in the new year, use the stubs to estimate income.

### January

- Submit your FAFSA as soon as you can after (but not before) January 1. Men 18 or older must register for the Selective Service to receive federal financial aid. To register, complete a check-off box on your FAFSA, or register at any post office.

### February

- Parents and students are encouraged to complete and file income tax returns as soon as possible. Colleges may request copies of your tax returns to finalize aid offers.

### March

- As you receive letters of acceptance, check with aid offices to see if additional documentation must be submitted. Some colleges may request copies of your family's income tax forms, W-2 forms, and other materials.

### April

- Use the online Compare Your Aid Awards tool at [collegeboard.com](http://collegeboard.com) to help you understand and compare financial aid award offers from two or more colleges. Talk with financial aid officers if you have questions. If you get no aid (or not enough), ask whether other financing plans are available.

### May

- If you've been offered aid from your chosen college, be sure to accept the offer as instructed in your award letter. (Note: You'll need to reapply for financial aid every year.)
- If you've received aid from other schools, let them know that you won't be attending.

**Source:** *The College Board*