



## Countdown to College Checklist

Going to college can be a personal goal for many individuals, but preparing and paying for it can seem daunting. It's never too early to plan for college, so to help you on your journey, we've put together a helpful checklist for you and your family to get started!



### Elementary School (Kindergarten – Grade 6)

- ☐ Parents: Start now for a leg up later. Different ways to save include:
  - Open a savings account
  - Open a state college savings plan (*if offered*)
  - Buy U.S. Savings Bonds
  - Invest in mutual funds

- ☐ Kids: Develop strong study and reading skills – you'll need them!



### Middle School (Grade 7 and 8)

- ☐ Continue saving for college. Check out the **Federal Student Aid Estimator** to see how much federal student aid you might receive. This will help you plan ahead
- ☐ Get involved in extracurricular activities like clubs, sports, and volunteering. These experiences will add value to a college application
- ☐ Continue to develop strong study skills, and do your best in class and on tests. If you find yourself struggling, ask for help from a teacher or tutor

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## High School (Grade 9 – 12)

### Grade 9

- ☐ Continue saving for college
- ☐ Research careers, college majors, and financing options using the internet. Some helpful sites are:
  - [studentaid.gov](http://studentaid.gov)
  - [bigfuture.collegeboard.org](http://bigfuture.collegeboard.org)
  - [visionsfcu.org/studentloans](http://visionsfcu.org/studentloans) (*check out our helpful articles!*)
- ☐ Meet with guidance counselors to review your interests and then write out your plans for the rest of high school – including class schedules and next steps
- ☐ Take challenging and interesting classes – including Advanced Placement, honors, etc
- ☐ Attend local college fairs and research which colleges you might be interested in attending

### Grade 10

- ☐ Continue saving for college
- ☐ Register to take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). Discuss your scores with your guidance counselor or teachers to determine areas you may need to improve
- ☐ Look into getting a part time job to help you gain experience and skills
- ☐ Continue taking challenging classes – including Advanced Placement, honors, etc
- ☐ Continue your research of different colleges – including available majors, tuition, scholarships, and activities. Consider visiting some campuses to see if you like them, and get more detailed information about admissions. Meet with a guidance counselor to discuss their requirements and adjust your educational roadmap if needed
- ☐ Learn how to manage your money and open a checking account so you can start to differentiate your spendable money from your college savings
- ☐ Start a calendar to keep track of important dates and deadlines that pertain to your college planning

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## High School (Grade 9 – 12)

### Grade 11

- ☐ Continue saving for college
- ☐ Meet with a guidance counselor to ensure you are on track for your graduation requirements and your coursework meets college admissions requirements
- ☐ Register and take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) even if you took them last year, because high scores can qualify you for National Merit Scholarships
- ☐ Attend any financial aid or college planning events that are offered at your high school or in your community
- ☐ Narrow down areas of interest regarding your major
- ☐ Decide what criteria you are looking for in a college and then begin to develop a list of possible schools you may be interested in attending
- ☐ Visit colleges and talk to their students
- ☐ Research scholarships and other financial aid opportunities (*See Grade 9*). Avoid scholarship scams and identity theft when filling out any applications
- ☐ Develop a resume. Include all work, volunteer, and extracurricular activity experience
- ☐ Start making a list of people you would like to ask for recommendations – teachers, counselors, employers, etc
- ☐ Continue taking challenging classes – including Advanced Placement, honors, etc
- ☐ Register for and take exams for college admission. Many colleges require either the SAT or the ACT. Check with the colleges you are interested in to see which tests they require
- ☐ Get in touch with the college you are interested in and request information and applications for admission. Be sure to ask about financial aid, admission requirements, and deadlines. This includes early decision, early action, and regular decision programs
- ☐ Create an FSA ID on the **Federal Student Aid** website

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## High School (Grade 9 – 12)

### Grade 12

#### FALL

- ☐ Meet with a guidance counselor to ensure you are on track for your graduation requirements and your coursework meets college admissions requirements
- ☐ Register and take the SAT Reasoning Test, SAT Subject Tests, and/or the ACT Test
- ☐ Ask your teachers, counselors, employers, etc. for letters of recommendation, as well as transcripts. Make sure to give them plenty of notice, and do this well before the college application deadline
- ☐ Complete and submit all applications and financial aid forms for each college. Make sure you keep a record of all the materials you submit to each college. ***Pay attention to deadlines and fill them out carefully!***
- ☐ Complete any final scholarship applications
- ☐ Once the FAFSA is released, fill it out as soon as possible with your parent or guardian. It should be completed by the earliest financial aid deadline of the colleges you are applying to (*typically early February*). When you receive your Student Aid Report (SAR), look it over for accuracy and correct any information that is incorrect. When items are corrected, return to the FAFSA processor

#### WINTER

- ☐ Complete any additional financial aid forms that are required
- ☐ Attend financial aid nights sponsored by your high school or other organizations
- ☐ Follow up on any additional requests that may be made by the colleges you applied to

#### SPRING

- ☐ Review decision letters and financial aid award letters with your parent or guardian and compare the financial aid packages from each school you were accepted by
- ☐ Make a final decision about which college you will attend and notify the college by sending back all appropriate paperwork and your deposit, if required. As a courtesy, notify all the other schools you were accepted by and decline their offer so space can be made for other students

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## High School (Grade 9 – 12)

### Grade 12

#### SPRING CONTINUED...

- ☐ Keep track of deadlines for tuition, fees, room and board, etc. You want to make sure to get your payment in on time so you don't lose your spot
- ☐ Arrange with the school for your housing and meal plan, if needed
- ☐ Make sure to complete any student loan application forms that are required. We offer a **student loan** option right here at Visions! Be sure to make copies for your own record
  - Make sure you and your parent or guardian understand all of your rights and responsibilities before you sign a promissory note!
- ☐ Arrange to attend any summer orientation sessions at your chosen school
- ☐ Apply for a summer job
- ☐ If you have any questions about the financial aid that you received from the school, contact their financial aid office

#### SUMMER

- ☐ Continue saving for college
- ☐ Find out whether your financial institution has a branch near your school. If you are with a credit union, you can go to any credit union's branch that participates in the **Co-Op Shared Network!**
- ☐ Prepare a college budget and determine if you have enough financing for the academic year ahead. If not, look into **other financing options and tax credits**
- ☐ Get ready for school. Make contact with your roommates so you can organize and plan on what to bring. You may also want to look into getting a part time job on or near the campus

**Next stop, college!**