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11th Grade Students Planning for College

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ACT College Planning Guide

Tasks to Do ALL Year

- Explore careers and their earning potential with the *Occupational Outlook Handbook* search tool. Or, for a fun interactive tool, try this career search.
- Learn about choosing a college and find a link to the free college search tool.
- Go to college fairs and college-preparation presentations hosted 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 standardized tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.
- Use a free scholarship search 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.

Summer Before 12th Grade

- Create a username and password called an FSA ID that you'll use to confirm your identity when accessing your government financial aid information and electronically signing your federal student aid documents. Learn about the FSA ID.

and create yours. **Note: You must create your own FSA ID; if your parent creates it for you, that'll cause confusion later and will slow down the financial aid application process.**

- ❖ 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 for admission under a particular college's early decision, early action, or regular decision program. Be sure to learn about the program deadlines and requirements.
- ❖ Use the *FAFSA4caster* financial aid estimator, and compare the results to the actual costs at the 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 so you have less to pay back later.

To Explore:

Find out what government financial aid you can apply for, and how, in *Federal Student Aid at a Glance*.

Learn how to avoid scholarship scams and identity theft as you look for financial aid and then attend college.

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 the fee waived.

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Parents

To Do:

- Create your own FSA ID if you don't have one yet. (The FSA ID is a username and password that you'll use for such purposes as signing your child's *Free Application for Federal Student Aid*.) **Note: You must create your own FSA ID. If your child creates it for you, or if you create your child's, that'll cause confusion later and will slow down the financial aid application process.**
- Take a 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 representatives. Just listen, and let your child do the talking.
- Take your child to visit college campuses, preferably when classes are in session.
- Make sure your child is looking into or already has applied for scholarships.
- Ask your employer whether scholarships are available for employees' children.

To Explore:

- Get in-depth information on the federal student aid programs
- Find out how the federal student aid application process works
- Learn about student and parent loans in *Federal Student Loans: Basics for Students* and *Federal Student Loans: Direct PLUS Loan Basics for Parents*