# 12TH GRADE CHECKLIST

## For Students :

#### ALL YEAR:

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- Work hard in your classes all the way to graduation; second-semester grades can affect scholarship and admissions eligibility. Learn more at: <u>https://</u> <u>studentaid.gov/understand-aid/types/scholarships</u>
- Stay involved in after-school activities and **seek** leadership roles, if possible.

### FALL:

- Research fee waivers for college applications and standardized test registrations. ACT and SAT fee waivers may be limited to a few uses, but college application fee waivers may be unlimited. Save yourself possibly hundreds of dollars (fees range from \$10 up to \$100+ per application) by requesting fee waivers from your counselor or academic advisor.
  - As soon as possible after October 1st, **complete and submit your FAFSA** (<u>https://studentaid.gov/h/apply-for-aid/fafsa</u>), along with any other financial aid applications your chosen college(s) may require. You should submit the FAFSA by the earliest financial aid deadline of the colleges to which you are applying.
- After you submit the FAFSA, you should receive your **Student Aid Report (SAR)** within three days to three weeks. This document lists your answers to the questions on the FAFSA and provides some basic information about your aid eligibility, like potential Pell Grant and loan amounts. Quickly make needed corrections and submit. Learn more at <u>https://</u> <u>studentaid.gov/apply-for-aid/fafsa/review-andcorrect/review</u>.
- ☐ If you haven't done so already, **register for and take the standardized tests** required for college admission. Check with the colleges of interest to see what tests are required.
  - SAT Website: <u>https://collegereadiness.collegeboard.org/sat</u>
  - ACT Website: <u>https://www.act.org/</u>
- Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and PAY CLOSE ATTENTION TO DEADLINES! Stick to a calendar or schedule of application deadlines.
  - Before the college application deadlines, **ask your counselor and teachers to submit the required**

### This is your year!

## Stay on top of tasks to reach your goals and manage potential stress.

### You're so close to the finish line!

- **documents** (e.g., transcript, recommendation letters immunization records, etc.) to the colleges to which you're applying.
- Continue submitting **scholarship applications** for colleges and local/private scholarships.
- Understand the FAFSA process better by watching the videos in the "FAFSA: Apply for Aid" playlist: <u>https://www.youtube.com/user/</u> <u>FederalStudentAid</u>.
- Follow or like the office of Federal Student Aid on Twitter (<u>Twitter.com/FAFSA</u>) and Facebook (<u>https://www.facebook.com/FederalStudentAid</u>) to get regular financial aid tips and updates.

### SPRING:

- Review your college acceptances and compare the colleges' financial aid offers. Learn how here: <u>https://studentaid.gov/complete-aid-process/</u> <u>comparing-aid-offers</u>.
- Contact the financial aid office if you have questions about the aid a college has offered. Getting to know the financial aid staff early is a good idea—they can tell you about deadlines, other aid for which you might apply, and important paperwork you might need to submit.
- When you **decide which college you want to attend**, notify them of your commitment and submit any required financial deposit. Most colleges require this notification and deposit by May 1st. Contact others about your decision to free up aid and admission for other students.

### Make informed decisions about student loans:

- Federal Versus Private Loans: <u>https://studentaid.gov/understand-aid/types/</u> <u>loans/federal-vs-private</u>
- Federal Student Loans: Basics for Students: <u>https://studentaid.gov/sites/default/files/direct-loan-basics-students.pdf</u>
- Ask your high school counselor to send **your final transcript** to your college.
- Review the Summer-Before-College Checklist: <u>https://blog.collegeboard.org/summer-before-</u> <u>college-checklist</u>

# 12TH GRADE CHECKLIST

#### continued...

### For Parents:

### SUMMER:

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If you haven't already, visit college campuses of interest to student. Use a Campus Visit Checklist to ensure you get the most out of these experiences: <a href="https://secure-media.collegeboard.org/">https://secure-media.collegeboard.org/</a>
CollegePlanning/media/pdf/campus-visit checklist.pdf

- Assist in **finalizing your student's college list**. You can help them choose which colleges to apply to by weighing how well each college meets their needs and provides the most financial aid. Find out more about how to finalize a college list using this link: <a href="https://bigfuture.collegeboard.org/get-in/applying-101/how-to-finalize-your-college-list-admissions-college-application">https://bigfuture.collegeboard.org/get-in/applying-101/how-to-finalize-your-college-list-admissions-college-application</a>
- □ Find out the actual cost of colleges using the College Scorecard (<u>https://collegescorecard.ed.gov/</u>). Search the individual college then scroll to "Calculate Your Personal Net Price" to get a custom net price. You can also use the College Board's Net Price Calculator together to find out the potential for financial aid and the true out-of-pocket cost, or net price, of each college at this link:

https://professionals.collegeboard.org/higher-ed/ financial-aid/netprice/participating-schools

Encourage your student to start college applications early. Some colleges open their applications to rising seniors as early as July before senior year. Your student can at least begin their applications with the required fields and save other fields for later. Find out more about getting started on applications here:

https://bigfuture.collegeboard.org/get-in/applying-101/college-applications-how-to-begin-admissions

### FALL:

Work with your student to complete the FAFSA, which opens October 1st. You'll need your tax returns from 2 years prior and an FSA ID to complete the FAFSA.

Make sure your teen's personal information is safe when they apply for financial aid; learn more about reducing your risk here:

https://<u>studentaid.gov/resources/scams#reduce-your-risk</u>.

# Congratulations! Your student is close to a major life accomplishment...graduating high school!

# Help you teen cross the finish line and start a new journey—COLLEGE!

For tips, read *Federal Student Aid and Identity Theft*: <u>https://studentaid.gov/sites/</u> <u>default/files/student-aid-and-identity-theft.pdf</u>

- Read IRS Publication 970, Tax Benefits for Education to see how you might benefit from federal income tax credits for education expenses: <u>https://www.irs.gov/pub/irs-pdf/</u> <u>p970.pdf</u>
- Review communications from colleges to which your student sent FAFSA information. If a college has offered you or your child Direct Loans, review the <u>Federal Student Loans: Basics</u> for Students and <u>Federal Student Loans: Direct</u> <u>PLUS Loan Basics for Parents</u>.

### SPRING:

- □ Learn about college loan options together. Borrowing money for college can be a smart choice, especially if your high school student gets a low-interest federal loan. Learn more about the parent's role in borrowing money: https://bigfuture.collegeboard.org/pay-forcollege/loans/borrowing-the-parents-rolecollege-financial-aid
- Review financial aid offers together. Your student will need help reading financial aid award letters and deciding which package works best. Be sure your student pays attention to and meets any deadlines for acceptance. Get more information on financial aid awards: <a href="https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/your-financial-aid-award-explained">https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/your-financial-aid-award-explained</a>
- Help your student complete the college acceptance paperwork. Once a decision has been made, they review and accept a college's offer, mail a tuition deposit (not all colleges require this), and submit other required paperwork. Learn more about your high school senior's next steps.
- Enjoy this time with your student, but know that it can come with a lot of changes and stress. Read Kids Going to College for more advice and assistance with the college transition: https://grownandflown.com/kids-going-to-college/