

High School Planning Guide

For Students & Parents

Parents -- 10 Steps to Planning for Your Child's Education

1. Save money as early as possible to help pay for your child's education.
2. Encourage your child to prepare academically for higher education by taking the right classes.
3. Discuss with your child his/her skills and interests, career options, and schools that he/she is interested in attending.
4. Meet with the high school guidance counselor to determine what schools match your child's academic abilities.
5. Gather information about the schools that your child is interested in attending - including information on financial aid. Review the junior year tips & follow the senior year calendar to help your student prepare for admissions & financial aid.
6. Help your child apply for admission. To apply for financial aid, assist your child by completing the Free Application for Federal Student Aid (FAFSA).
7. Consider scholarships, grants, loans, and work-study programs. Complete any necessary applications and forms.
8. Consider Parent Loans for Undergraduate Students (PLUS loans); only after you've researched free financial aid.
9. Consider the loan programs available to you and your child. Federal loan programs include: Federal Family Education Loans, Federal Direct Loans, and Federal Perkins Loans.
10. Help your child manage his/her student loan debt by deciding how much you & your student can afford to borrow & pay.

Students -- High School Freshman Year

- **Get involved in extracurricular activities** – Colleges look for well-rounded students. Explore your interests and develop your leadership skills.
- **Volunteer** – Attend a volunteer fair at your school or if one isn't offered, start your own volunteer club with your friends. It's a great way to get involved in the community and demonstrate leadership.
- **Get an after-school or part-time summer job** – You'll have an income, and it helps develop responsibility too – another characteristic colleges look for.
- **Sign up for a practice PSAT** – The real test is your junior year, but don't wait until then to prepare. A high test score will place you among the most sought-after students and will dramatically increase your chances of getting an academic scholarship.
- **Start exploring career options** – Talk to your parents, take a career-planning course, or see your school guidance counselor.
- **Take your subjects seriously** – Take classes that challenge you academically while providing you with an opportunity to do well. It's your weighted GPA that matters when it comes to college admissions and financial aid.

Students -- High School Sophomore Year

- **Start researching colleges and universities** – Your high school counseling office can help with resources such as college catalogs, videos, and brochures. Use the Internet.
- **Attend college fair days and meet college counselors.**
- **Explore scholarship opportunities** – Early scholarship research can lead to more potential funding. However, be aware of scholarship scams – avoid services that charge high rates or “guarantee college money.”
- **Take your first PSAT** – By spring, you should take a real SAT exam for practice. Do your best, but don't sweat it. You'll get other chances in your junior and senior years.
- **Visit college campuses** – Use your summer vacation to visit different colleges. Call ahead for scheduled tours. Start a file for each college you are considering.
- **Keep following last year's advice.**

Furnished by Royal Credit Union—Lender Code 823459

Revised 04/2007 Information provided by ©CUNA Mutual Group

Students -- High School Junior Year

September-December

- Review your courses for the year, and plan for your senior year. Be sure you select the high school courses required for college admission.
- Investigate Advanced Placement courses (high school courses that will count for college credit).
- Prepare a list of colleges you're considering. Check with your school counselor and/or local library for books and computer materials on the colleges you're interested in attending.
- Sign up and prepare for the SAT, ACT, or both, depending on which test is accepted at the colleges you want to attend. NOTE: It's important to take this test now. If you don't score as high as you'd like, you can retake the test during your senior year. Your guidance counselor submits your best score.

January – February

- Begin to narrow your college list, and contact the remaining colleges for literature.
- Research grants and scholarships at your potential colleges, and see if you can increase activities or volunteering to qualify or enhance your chances.
- Start a binder to hold all of your documentation. Include the following sections: calendar of deadlines, applications and contact details, high school transcript, recommendation letters, test scores, budget, and miscellaneous.
- Check out financial aid and scholarship information at www.finaid.org.

March – May

- Take the ACT, SAT, or both.
- Meet with college representatives visiting your school. Prepare questions for the ones in which you are interested.
- Plan for college visits so you can speak with students and observe classes.
- Grades aren't the only thing schools evaluate; how's your public service involvement?
- Inquire about college prep programs available during the summer.
- Narrow your list of potential colleges. To help, check their admission standards against your grades and test scores.
- Keep your grades up.

June – July

- Visit colleges and take tours. Continue to refine your list of colleges.
- Continue to evaluate colleges. Consider talking to a recent graduate or current student.
- Add money from your summer job to your college savings account.

Helpful Web Sites

These sites can provide you with more in-depth information on college preparation timelines, student loans, and financial aid. Check them out, and be sure to consult with our credit union if you have any questions.

General Information/Testing	Financial Aid/Scholarships	Jobs & Internships	English as a Second Language
www.collegeboard.com	www.fafsa.ed.gov	www.internships.com	www.ets.org/toefl
www.act.org	www.pin.ed.gov	www.internweb.com	
www.petersons.com	www.studentaid.org	www.globalexperience.com	
www.collegeview.com	www.finaid.org		
www.gocollege.com	www.fastwebmonster.com		
www.kaptest.com			

Students -- High School Senior Year**August**

- Decide which school is right for you – large or small, public or private, close to home or away from home? Call or write schools to request catalogs and applications.
- Narrow your choices and visit schools.
- Register for the SAT or ACT if you did not do so as a junior or if you want to retake the tests.

September

- Narrow your choices to the top three or four colleges in which you are interested and schedule campus visits.
- Decide who you'll ask to write your letters of recommendation (if necessary).
- Research private scholarship sources, and write letters requesting application information for those you've identified.

October

- Visit additional colleges, and make necessary second visits.
- Discuss your application essay with your English teacher.
- Apply for admission to the colleges in which you are most interested.
- Track deadlines and requirements for grant and scholarship applications.

November

- Remind your parents that the FAFSA forms are due as soon as possible after January 1.
- Check priority deadlines and entrance requirements for all colleges being considered.
- See if any of the colleges you are considering offer an early financial aid estimate.

December

- Last chance to take the SAT or ACT.
- Happy Holidays! Warm up by filling out the FAFSA on the Web Worksheet in anticipation of a January or February submission.

January

- Submit the FAFSA as soon as possible after January. Be sure to list the schools you are considering (up to 6).
- Urge parents to file taxes ASAP as tax return information is necessary for FAFSA completion.
- Fill out and submit the forms required by the schools you have applied to.

February

- Approximately 2 weeks after submitting your FAFSA, you should receive notice that the application was received.
- If you submitted your FAFSA in early January, you may receive your Student Aid Report (SAR) - it usually takes 4 to 8 weeks.

March

- Review your SAR carefully.
- As college forms arrive, promptly complete and return them to colleges—don't let them sit! (Keep copies in your files.)
- Submit copies of tax forms if required by the financial aid office.

April

- College Acceptance letters usually arrive before May 1st.
- Look for an Award Letter from each of the schools to which you've been accepted. This letter lists the types and amounts of financial aid you'll receive for the upcoming academic year.
- Send thank you notes to everyone who helped you with your application, recommendation letters, and the decision-making process.

May

- Make your final decision on which school you want to attend, and send in your deposit.
- Notify colleges from which you were accepted but will not be attending.
- If you qualify for a student loan, contact your credit union for a Master Promissory Note, and find out their lender code.

June

- Have fun at graduation.
- Request final high school transcripts be sent to your college of choice.
- If you don't have a credit card, you might want to apply for one now to build your credit history. Remember, a credit card is not "free money." You must pay for everything you charge.

July

- Add more money from this summer's job to your college savings account.
- Pay required school fees and bills.
- Consider your credit union for additional financial services.