

THE FINANCIAL AID TIMELINE

We've put together a time line of every single thing you could possibly do during the college admission process, from the beginning of your junior of high school to the day you enroll in college. You don't have to do all of it, but you should do most of it. Rip it out of the book, or print it out from our website, and tape it to your refrigerator or desk. Check things off, cross them out in red pen, or even use Wite-Out so that your tasks slowly disappear from the page—whatever you need to do!

Timeline	For Parents	For Students	What Chapter?
September–October, Junior Year	<p>Complete FAFSA4caster, at fafsa4caster.ed.gov.</p> <p>Have a candid discussion with your spouse or former spouse about paying for college.</p> <p>Start making a plan to modify your budget.</p>	<p>Take PSAT or ACT Plan.</p> <p>Meet with high school counselor.</p> <p>Attend a college fair.</p>	1, 2, 5
November–January, Junior Year	<p>Have a family discussion about your Actual EFC.</p>	<p>Have a family discussion about paying for college.</p> <p>Start saving, get a part-time job, stash money away for college expenses. Get rid of your car?</p>	3, 4, 5

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<i>January– March, Junior Year</i>	<i>Help your child search for schools, and help him or her fill out our MAP and Cost-Conscious Search charts.</i>	<i>Search for colleges. Complete our MAP and Cost-Conscious Search charts.</i>	<i>6, 7</i>
<i>April–May, Junior Year</i>	<i>Revisit your conversation about paying for college. Are you on track? Have you had any major changes in your financial position? Look at the net prices you calculated using our Cost-Conscious chart in Chapter 7. Can you still afford that?</i>	<i>Take SAT and/or ACT.</i>	<i>4, 5, 7</i>
<i>June– August, Summer before Senior Year</i>	<i>Do some local college visits, if possible. (We recommend that you save your money, and don't go on expensive visits until your child is admitted.)</i>	<i>Sign up for FASTWEB.</i>	<i>9</i>
<i>September, Senior Year</i>	<i>Put important dates on your calendar.</i>	<i>Take SAT and/or ACT again, or take an SAT/ACT prep course. Build a calendar of admission and scholarship deadlines.</i>	<i>6, 7, 9</i>

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<p>October, Senior Year</p>	<p>Make sure your child is organizing his or her admission materials correctly.</p>	<p>Attend college fairs. Use the MAP and Cost-Conscious Search charts again to narrow down your choices. Request applications, and fill them out. Update your deadline calendar.</p>	<p>6, 7, 9</p>
<p>November, Senior Year</p>	<p>File PROFILE for Early Decision Profile schools. Read your child's essays and review applications for accuracy. Send all materials via U.S. mail, receipt requested, to prove your child has met deadlines, if you're not using electronic applications.</p>	<p>File CSS PROFILE for Early Decision PROFILE schools. Retake the SAT and/or ACT. Fill out applications for admission. Check your deadline calendar. Keep copies of everything you send.</p>	<p>2, 8</p>
<p>December, Senior Year</p>	<p>Watch for admission and scholarship offers. (Many scholarship offers are sent immediately following admission.)</p>	<p>Watch for admission and scholarship offers. (Many schools send them electronically as e-mail or through a portal in their website.)</p>	<p>10</p>

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<p><i>January, Senior Year</i></p>	<p><i>File federal taxes.</i></p> <p><i>File FAFSA (available January 1st).</i></p>	<p><i>File federal taxes.</i></p> <p><i>File FAFSA. Make sure you list the codes of all schools on your list. (You may list up to 10.)</i></p> <p><i>Complete scholarship competitions (applications and essays and referrals if necessary).</i></p> <p><i>Go to scholarship events/interviews at your colleges.</i></p>	<p>2, 8</p>
<p><i>February, Senior Year</i></p>	<p><i>Get that FAFSA submitted. (Many colleges send financial aid packages to students online.)</i></p> <p><i>Use the charts in Chapter 10 to track your child's offers.</i></p>	<p><i>Get that FAFSA submitted.</i></p> <p><i>Watch your e-mail for your admission letter and financial aid package.</i></p> <p><i>Use the charts in Chapter 10 to track your offers.</i></p>	<p>2, 8, 10</p>
<p><i>March, Senior Year</i></p>	<p><i>File your FAFSA immediately. (Many state deadlines are March 1st.)</i></p> <p><i>Immediately meet any requests for subsequent information for financial documentation.</i></p>	<p><i>File your FAFSA immediately. (Many state deadlines are March 1st.)</i></p> <p><i>Meet any requests for subsequent information for financial aid.</i></p> <p><i>Use the charts in Chapter 10 to track your offers.</i></p>	<p>2, 8, 10</p>

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<p><i>April, Senior Year</i></p>	<p><i>Go to admitted student events and/or a private campus visit.</i></p> <p><i>Meet with financial aid officers to discuss the financial aid award.</i></p> <p><i>Pay your enrollment deposit (by May 1st.)</i></p>	<p><i>Go to admitted student events and/or a private campus visit.</i></p> <p><i>Meet with financial aid officers to discuss the financial aid award.</i></p> <p><i>Pay your enrollment deposit by May 1.</i></p>	<p>10</p>
<p><i>May, Senior Year</i></p>	<p><i>Pay your enrollment deposit by May 1st.</i></p> <p><i>Find out the payment options for your child's school. Many first payments are due in June.</i></p> <p><i>Deposits are refundable until May 1st, so pay early to get priority for housing and registration, if that is offered by your child's first choice school.</i></p>	<p><i>Pay your enrollment deposit by May 1.</i></p> <p><i>Go outside. Stop thinking about college.</i></p>	
<p><i>June, Senior Year</i></p>	<p><i>Pick dates for summer orientation, if possible.</i></p>	<p><i>Sign up for summer orientation, if possible.</i></p>	

Everything You Need to Know...

<i>July, Summer before College</i>	<p><i>Apply for Parent PLUS loan.</i></p> <p><i>Get your child's immunization records from your doctor.</i></p> <p><i>Read Letting Go by Karen Levin Coburn and Madge Lawrence Treeger.</i></p>	<p><i>Apply for Direct Stafford loan.</i></p> <p><i>Contact your roommate as soon as you get the name.</i></p> <p><i>Submit your immunization form.</i></p>	2, 3
<i>August, Summer before College</i>	<p><i>Complete promissory notes.</i></p> <p><i>Have your child pay the bill.</i></p> <p><i>Take your child to college!</i></p>	<p><i>Complete promissory notes and electronic entrance counseling (required).</i></p> <p><i>Pay your bill.</i></p> <p><i>Enjoy move-in day, and get started!</i></p>	