

Senior Year Planning Checklist

For Students & Parents

For many families, planning for life after high school can seem overwhelming.

For more than 50 years, we've been helping students go to college. We're here to help you too.

This step-by-step checklist will help you know what to do and when to do it.

TOLL FREE
800-642-3177

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August

- Research colleges & identify schools** or training programs you may want to consider. At vsac.org/compareprograms, download VSAC's comparison chart to start building a wish list of schools.
- Explore college costs** at collegenavigator.gov once you've started your college list. Find info on tuition and fees, housing, admission, graduation rates, campus safety, and more.
- Get a head start on your college admissions essay.** At commonapp.org, find essay prompts for the Common Application; and for essay-writing tips, visit vsac.org/essay.

September

- Meet with your school counselor** to talk about your college options.
 - Review college admissions and financial aid applications.
 - Develop a résumé and talk about doing a job shadow.
- Register for standardized tests** (SAT, ACT), if required, at collegeboard.org and act.org.
- Attend college fairs & career fairs.** The NEACAC (New England Association of College Admission Counseling) college fairs are this month. At neacac.org you'll find a schedule so you can plan to attend the site closest to you.
- Work on the Common Application** at commonapp.org. Add schools to your "My Colleges" list and review the supplements to identify additional info you may need to send.
- Ask for recommendation letters.** For suggestions, visit vsac.org/recommendations.
- Create a file folder** for each college you're applying to. Look at websites for virtual tours and chats.
- Prepare for financial aid and FAFSA.** Financial aid is money that a student receives to help pay for college or career training, including grants and scholarships (that don't have to be paid back), work-study, and loans. The Free Application for Federal Student Aid (FAFSA) is used by colleges, universities, and VSAC to provide financial aid. Learn about it at vsac.org/fafsa-first.
 - Gather documents to apply; for a list, visit fafsa.ed.gov/help/before003.htm.
 - Create FSA IDs at fsaid.ed.gov. The student and one parent will each need their own ID to sign the FAFSA electronically.
 - Print out our checklist at vsac.org/finaidchecklist to keep you on track through the entire financial aid application process.
- Know your deadlines for admissions and financial aid.** At college websites:
 - check whether you need to submit the CSS Profile or other financial aid applications.
 - identify financial aid application deadlines.

**TIP**

Both the SAT and the ACT are usually taken in the spring of junior year and again the fall of senior year if you want to improve your scores.

Some colleges accept the ACT instead of the SAT, so check to see what each school requires. Taking one test instead of two could save you time and money if you don't need to take both.

There are schools that don't require either test. Visit <https://blog.prep-scholar.com> for a list of schools that are:

- test-optional
- test-flexible
- test-blind

October

- Visit college campuses** when schools are off. Take online tours to see colleges that you can't get to in person.
- Finalize the list of schools** you'll be applying to. Download applications from their websites and mark your calendar for application and financial aid deadlines.
- Work on your admissions essays.** For tips, visit vsac.org/essay.
- FAFSA first, FAFSA now.** At fafsa.gov, submit the Free Application for Federal Student Aid (FAFSA) so you can be considered for financial aid. For free help from VSAC:
 - Attend a VSAC Financial Aid Forms workshop in your area. Find statewide dates and locations at vsac.org/events.
 - Call our FAFSA helpline at 1-833-802-VSAC (8722) between 10:00–3:00 on Fridays throughout the fall.
- Apply for a Vermont grant.** You can link directly to the Vermont grant from the FAFSA confirmation page, or you can apply at vsac.org/grants. Grants are awarded on a first-come first-served basis, so apply early.
- Submit other financial aid applications**—like the CSS Profile®—that schools may require.
- Start putting money aside** for college deposits (usually due May 1)—saving a bit each month between now and May will make it easier to pay the \$200–800 that will be due.

November

- Research scholarships.**
 - Pick up a VSAC scholarships booklet at your school guidance office and begin to identify scholarships that you're eligible for.
 - For additional leads, check with your library, town office, and local businesses or organizations.
 - On the websites of colleges on your list, find out whether they offer scholarships you're eligible for. Some deadlines may be in early fall, so apply as soon as possible.
- Stay aware of deadlines.** Check that recommendations, test scores, and all application materials will arrive on time, especially if you're applying early action or early decision.

December

- Application crunch time!** Complete applications and submit all required documents to colleges on your list. Don't wait until the last minute.
- Send test scores.** Arrange for your best standardized test scores to be sent to colleges.
- Start applying for VSAC-assisted scholarships.** VSAC's Unified Scholarship Application (USA) is a single application that you can use to apply for multiple VSAC-assisted scholarships. For the exact deadline in mid-February, check vsac.org/vsacscholarships. The USA and all required documents must be submitted or postmarked on or before this date. To apply and submit documents online, go to vsac.org to create a MyVSAC account.
- Deferred from your first-choice?** Contact the Admissions Office to let them know you're still interested.

**TIP**

Most colleges charge from \$25–\$100 to process applications, though some colleges will waive the fee, especially if you attend a scheduled open house through the admissions office. Check with your high school counselor or college if you need help with fees.

January

- Continue to work on scholarship applications.** Line up recommendations, write essays, and gather other required documents.
- First-semester transcripts due?** Check with your school counselor to make sure it was sent to the colleges you've applied to.
- FAFSA'd yet?** If you weren't able to get to it in the fall, apply now for the FAFSA and Vermont grant. Go to fafsa.gov and vsac.org/grants for online applications. For help, call VSAC's toll-free FAFSA helpline on Fridays through the end of the month: 1-833-802-VSAC. For answers to FAFSA questions, go to <http://studentaid.ed.gov/sa/fafsa/filling-out/help>.
- Look for your Student Aid Report (SAR)** from Federal Student Aid. Review it for accuracy and follow instructions if you need to make corrections at fafsa.ed.gov.
- Check the status of your Vermont grant application.** Log in to MyVSAC to respond to requests from VSAC for additional information. Make and keep copies of all correspondence.
- Continue working on your VSAC-assisted scholarship applications.** They're due mid-February.

February

- Submit your VSAC Unified Scholarship Application (USA)** with all required documents for VSAC-assisted scholarships by midnight of the deadline date. Apply for other scholarships in VSAC's booklet; deadlines for those scholarships vary and may remain open through end of July.
- Watch for confirmations** from colleges and VSAC with requests for further info. You may need to create an account with each college to see what's needed for financial aid.
- Check in with your school counselor.**
 - Make sure that first-semester grades were sent.
 - Find out whether your school administers local scholarships that you can apply for.
 - Let your counselor know whether you plan to take AP exams.

March

- Taking an AP class?** Register for May AP exams. Ask about fee waivers if cost is a concern.
- Review financial aid award notifications** from colleges. These can vary widely with different combinations of aid, so compare them carefully. Visit vsac.org/awardsamples to learn how to decode your award, and use VSAC's online Financial Award Comparison Tool (Excel) to evaluate your financial aid offers.
 - Add up all costs for a year of school (including transportation, books, and personal items).
 - Subtract your total in grants and scholarships, which don't have to be repaid.
 - The remaining amount is what you'll need to come up with for one year of college.
- Learn about education loans!** Most Vermont students will have to borrow to cover some of their college or training costs, and there's a lot to understand. *My Education Loans*, VSAC's guide to borrowing money for college or training, explains the different types of loans and what to look for before you borrow. Visit vsac.org/borrowsmart or e-mail publications@vsac.org to receive a copy in the mail.



April

- Look for your Vermont grant notification** from VSAC.
- Make your final choice.** Most colleges require students to submit a deposit and commit to attend by May 1. Be sure to respond to your school's financial aid award too.
- Look for decisions regarding VSAC-assisted scholarships.** Contact your financial aid office to find out how outside scholarships might affect the school's financial aid offer.
- Register for accepted-student events** at the college you've chosen. If you can't travel for them, look for info on receptions or events for students in your area.

TIP

What's left?

You've got mail. Due to federal privacy rules, college info will come to you, not to your parents. Sign in to your college e-mail account and get in the habit of reading all e-mails.

Attend orientation.

Most colleges offer day- or even week-long programs. Sign up early to get the date or program you want.

Sign up for work-study if it was included in your financial aid offer (the best jobs go first).

May

- May 1: College Decision Day!** College decisions and a deposit are usually due. Make your choice and contact your school.
- Take AP exams**, if applicable. Request that scores be sent to your college.
- Learn more about loans.** Education loans are not created equal: there are federal loans from the US Department of Education, and non-federal loans (also known as alternative loans or private loans) that are issued by VSAC and other nonprofit agencies, your college, banks, and credit unions. There are loans that students can take out on their own, and loans that parents can take for their students. Each has different application requirements, different interest rates, and terms. Visit vsac.org/borrowsmart to learn more.
- Crunch the numbers.** You may need to borrow to cover the difference between your total college costs and the financial aid you received. Your financial aid award letter is likely to include a variety of education loans. You get to choose which ones to accept or decline.
 - Accept the maximum in federal *student* loans first (Direct subsidized and/or Direct unsubsidized student loans). These offer flexible repayment options and benefits.
 - Then compare other loans available for students and parents. Some may be listed on your financial aid award letter (for instance, federal PLUS parent loans or loans from your school), but these are *not your only options* and it's up to you whether you accept any of the amounts offered. Other loan options may offer lower interest rates or better repayment options. For instance, VSAC offers student and parent loans with lower fixed-interest rates than the federal PLUS parent loan that may be on your award. Explore your options before you check the box. Learn more at vsac.org/compare.
 - Before you sign, understand how much you're borrowing, how your interest will accrue, and what your payment terms will be. Read the fine print on your master promissory notes (MPNs). These are legally binding obligations. Know what you're agreeing to before you sign and contact the financial aid office if you have *any* questions about the details of your loans.
 - Ask about tuition payment plans. Making monthly payments instead of one large payment each semester may allow you to use income as it becomes available.
 - Avoid using credit cards! It'll take 61 years to pay off a \$5,000 balance with minimum payments (assuming a 14% interest rate and minimum monthly payment of 1.5% of your balance), and that's if you never use the card again!
- Contact the school's financial aid office** to discuss payment options.