

Financial Aid Planner

November/December: ♦ The *Free Application for Federal Student Aid* (FAFSA) will be available at local high school guidance counselor offices, public libraries and financial aid offices at colleges nationwide. Colleges or universities that you are applying to may require another application form of their own. ♦ Research possible scholarship opportunities by accessing the college financial aid office's web site, conducting internet searches of scholarships or checking local libraries and bookstores for scholarship books. Check out these web sites for free financial aid and scholarship search information.

www.fastweb.com

www.finaid.org

www.collegeboard.com

www.srnexpress.org

January: ♦ Complete your financial aid application by using FAFSA on the Web, paper FAFSA, or Renewal FAFSA (renewal applications are only available to returning students). **Note:** If you have not yet filed your tax return, you may indicate this on your application. This will allow your information to be treated as estimated figures to meet most filing deadlines. The web site for FAFSA on the web is: www.fafsa.ed.gov

February: ♦ If you have not completed the FAFSA, do so now. **Don't Delay!** It is important to check with each school to find out what its priority filing date is. It will vary from college to college. ♦ Contact the college's admissions office to ensure that you have applied for admission. Many colleges will require an admission application to be complete before a financial aid award can be offered to you.

March: ♦ If you have not submitted the FAFSA, do so now. After the college has received your FAFSA, you may be asked for additional information to process your application. Submit it promptly. Some colleges may review your financial aid application only when it is complete. ♦ Don't forget about scholarships, for many the deadline is in March.

April: ♦ Applications are being processed. Stay in touch with the financial aid office regarding your application. Respond promptly to letters from the college. Don't forget to notify the financial aid office of any changes of address or enrollment plans.

May: ♦ Visit, call, or email the financial aid office of the college(s) you are interested in if you have questions or special circumstances. ♦ Notify the financial aid office of any scholarships that you have been awarded. This information is important to finalize your financial aid eligibility.

June: ♦ Read as much as you can about the college you are attending to be sure you are aware of many of the details you will encounter when school begins. ♦ Award letters typically begin going out to students this month. Sign and return your award letter within thirty days of receiving it or, under the law, your aid may be cancelled. Contact the financial aid office with questions about your award or changes in your enrollment plans.

July: ♦ If you have accepted a Stafford or Unsubsidized Stafford loan, you will need to complete a loan application packet so that the college will know how much you want to borrow. Reading and signing the promissory note is important because it informs you of your rights and responsibilities before you have committed to funds that you will have to pay back. If you are a first time borrower, you must attend a pre-loan counseling session. Contact the financial aid office of the college about dates and times for this counseling. ♦ Meet with an academic advisor to plan your school schedule and register for classes.

August: ♦ Find out when payment of school charges, such as tuition and fees, will be due. Plan how you will pay for those charges. ♦ Be sure you understand how and when financial aid will be disbursed and whether you can defer payment of your school charges until the funds are available.

September: ♦ School Starts! ♦ Don't forget to turn in your signed Award Letter. ♦ Find out about purchasing books. Make sure you have made any desired changes in your registration.