

PROUD SPONSOR of the AMERICAN MIND®

11th Grade Checklist

Students

To Do All Year	€	Explore careers and their earning potential in the <i>Occupational Outlook Handbook</i> . Or, for a fun interactive tool, try the U.S. Department of Labor's career search
	€	Learn about choosing a college and find a link to our free college search tool.
	€	Go to college fairs and college-preparation presentations by college representatives.
To Do in the Fall	€	Take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT). You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program.
To Do in the Spring	€	Register for and take exams for college admission. The standardized tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.
	€	Use the U.S. Department of Labor's scholarship search to find scholarships for which you might want to apply. Some deadlines fall as early as the summer between 11th and 12th grades, so prepare now to submit applications soon.
To Do in the Summer Before 12 th Grade	€	Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.
	€	Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements, and deadlines.
	€	Decide whether you are going to apply under a particular college's <i>early decision</i> or <i>early action</i> program. Be sure to learn about the program deadlines and requirements.
	€	Use the FAFSA4caster financial aid estimator, and compare the results to the actual costs at the colleges to which you will apply. To supplement any aid FAFSA4caster estimates you might receive, be sure to apply for scholarships. Your goal is to minimize the amount of loan funds you borrow.
To Explore	€	Find out what government financial aid you can apply for, and how, in <i>Do You Need Money for College—Federal Student Aid at a Glance</i> .
	€	Learn how to avoid scholarship scams and identity theft as you look for financial aid and then attend college.

Parents

To Do	← Take a look at your financial situation, and be sure you're on the right track to pay for college.
	← Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities.
	Attend college fairs with your child, but don't take over the conversation with the college representatives. Just listen, and let your child do the talking.
	€ Take your child to visit college campuses, preferably when classes are in session.
	€ Make sure your child is looking into or already has applied for scholarships.
	← Ask your employer whether scholarships are available for employees' children.
To Explore	\in Get in-depth information on the federal student aid programs.
	€ Learn about student and parent loans in Your Federal Student Loans: Learn the Basics and Manage Your Debt.
	€ Find out how the federal student aid application process works.



PROUD SPONSOR of the AMERICAN MIND®

12th Grade Checklist

Students

To Do All Year	Work hard all year—second-semester grades can affect scholarship eligibility.
	€ Stay involved in after-school activities, and seek leadership roles if possible.
To Do in the Fall	€ Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
	If you haven't done so already, register for and take the standardized tests required for college admission. Check with the colleges you are interested in to see what tests they require.
	← Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and PAY CLOSE ATTENTION TO DEADLINES!
	€ Well before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.
To Do in the Winter	€ Encourage your parent(s) to complete income tax forms early. If your parent(s) has (have) not completed tax forms, you can provide estimated information on your <i>federal student</i> <i>aid</i> application, but remember to make any necessary changes later.
	As soon as possible after Jan. 1, complete and submit your <i>Free Application for Federal Student Aid</i> (FAFSA), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February.
	After you submit the FAFSA, you should receive your <i>Student Aid Report</i> (SAR) within three days to three weeks. Quickly make any necessary corrections and submit them to the FAFSA processor.
	€ Complete any last scholarship applications.

To Do in the Spring	€ Visit colleges that have invited you to enroll.
	€ Review your college acceptances and compare the colleges' financial aid offers.
	€ Contact a school's <i>financial aid office</i> if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you might wish to apply, and important paperwork you might need to submit.
	€ When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.
To Explore	Refer to Funding Your Education: The Guide to Federal Student Aid for information about financial aid as you work through the FAFSA process.
	€ Make informed decisions about student loans; the following resources are important at this point:
	€ Federal vs. Private Loans
	∀our Federal Student Loans: Learn the Basics and Manage Your Debt, especially the sections headed "PREPARE" (including "How are federal student loans different from private loans?") and "RECEIVE"

Parents

To Do	€ Work with your child on filling out the FAFSA.
To Explore	€ Make sure your child's personal information is safe when he or she applies for financial aid. For tips, read "Student Aid and Identity Theft."
	Read IRS Publication 970, Tax Benefits for Education to see how you might benefit from federal income tax credits for education expenses.
	\in Understand the benefits of federal student loans.
	← Help your child learn about the responsibilities involved in accepting a student loan by reviewing Your Federal Student Loans: Learn the Basics and Manage Your Debt with him or her.
	€ Look at communications from schools to which your child sent FAFSA information. If a school has offered Direct PLUS Loans, the <i>Direct Loan Basics for Parents</i> brochure might be useful to you.