

Planning for Higher Education Timeline



Prior to Senior Year

- ☐ What are your college and career plans? Talk with your school counselor, parents, and other trusted adults to develop a college admissions plan.
- ☐ Earn college credits while in high school. Talk to your school counselor about taking Advanced Placement (AP®) courses or dual enrollment for college credit.
- ☐ Use the 'Find a School' function on [EducationPlanner.org](https://www.educationplanner.org) to research and explore colleges. Research at least five schools. Consider cost just as carefully as programs offered.
- ☐ Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- ☐ Check college websites for their Net Price Calculator to see what students like you paid after taking grants and scholarship aid into account. Look for financial aid opportunities and graduation and job placement rates.
- ☐ Consider schools with different costs (including housing, food, transportation, etc.). Target schools that are affordable for you.
- ☐ Register for SAT® and ACT tests and take advantage of any available test prep courses. Check out [EducationPlanner.org](https://www.educationplanner.org) for free test prep and practice exams.
- ☐ Investigate scholarship opportunities. Visit with your school counselor for local sources of scholarships. Go to [EducationPlanner.org](https://www.educationplanner.org) and other websites. Check with your place of worship, your parents' employers, and local social or civic organizations to which you or your parents belong.

Senior Year—Fall

- ☐ Continue to explore higher education options. Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- ☐ Narrow your college choices further, understand admissions requirements and deadlines, and submit application materials. Stay organized to ensure colleges receive your transcripts and letters of recommendation.
- ☐ Educate yourself on the many forms of financial aid available. Inquire about all types of funding sources from the colleges you are considering. Be aware of their application requirements and deadlines.
- ☐ The 2026-27 FAFSA is available October 1, 2025. You can complete the FAFSA at [StudentAid.gov](https://studentaid.gov).
- ☐ Continue to plan with your school counselor to apply for scholarships from local organizations, as application deadlines will vary.

Will you be SMART about borrowing for college?

Visit **MySmartBorrowing.org** to compare college costs and learn how to keep your student loan debt manageable.

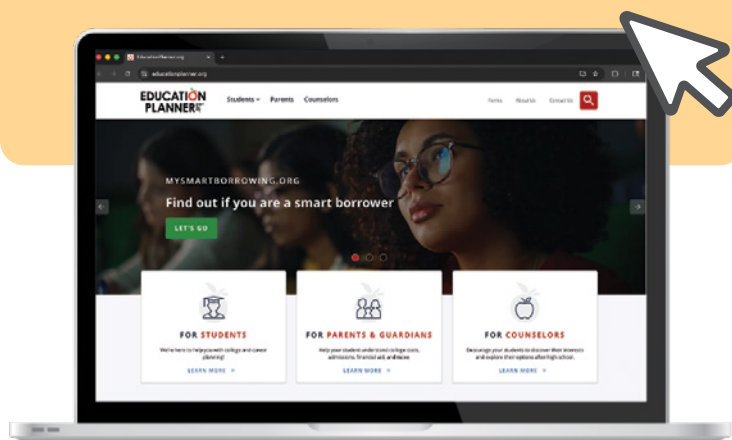


Senior Year—Winter

- ☐ Have you completed your FAFSA? If you need financial aid and haven't done so, complete your FAFSA now at [StudentAid.gov](https://studentaid.gov).
- ☐ Your state may try to contact you about additional financial aid opportunities. Monitor the email address you use to apply for the FAFSA for any next steps.
- ☐ Before selecting your major or course of study, research whether you are likely to find a job in this career after graduation.
- ☐ Submit all other required applications and paperwork for each school to which you are applying. Make copies and meet each school's individual deadlines.
- ☐ Continue to search and apply for scholarships through the colleges you are considering and other organizations.
- ☐ **Deadlines:** Some states and schools use information from the FAFSA to determine if you qualify for grants, scholarships, and loans. Check your state's deadlines on [StudentAid.gov/fafsa](https://studentaid.gov/fafsa). For additional information about state grant applications and eligibility, please visit your state agency's website.
- ☐ After filing the FAFSA, watch your email for your FAFSA Submission Summary. The FAFSA Submission Summary summarizes your FAFSA information and provides you an opportunity to make corrections, if necessary.

EducationPlanner.org

Visit **EducationPlanner.org** for tailored resources that cover college prep, career exploration, financial planning, and life skills. You'll find tools and calculators for students and families!



Senior Year—Spring

- ☐ Continue to receive financial aid offers (or aid packages) from additional schools. Financial aid offers detail the type and amount of aid you are eligible to receive from each school.
- ☐ Determine which aid amounts are free money (grants and scholarships), which involve working (work-study), and which must be repaid with interest (loans).
- ☐ Compare the total free money (grants and scholarships) to the total cost of the school (including books and transportation). The difference is the amount you will need to cover through savings, earnings, or student or parent borrowing.
- ☐ Determine if the schools you are considering offer some type of payment plan.
- ☐ Consider lower cost alternative schools, if necessary, as you make your final college choice.
- ☐ Decide which school you will attend and note the deadline for submitting an enrollment deposit. Inform every school to which you were accepted of your decision.
- ☐ Complete your housing arrangements, orientation and course registration requirements at your chosen school.
- ☐ If you are eligible, inquire about the availability of work-study jobs on campus, and be sure you know how and when to apply for these jobs.

Summer After Senior Year

- ☐ Inform your school's Financial Aid Office of any additional grants or scholarships you will receive from outside sources.
- ☐ Federal loan borrowers (students and parents) must complete a Master Promissory Note (MPN). Visit the 'Grants and Loans' tab on [StudentAid.gov](https://studentaid.gov) to complete an online MPN. Only borrow what you absolutely need.
- ☐ Students borrowing federal student loans for the first time must complete "entrance counseling." Contact the Financial Aid Office at your school for information on how to complete this process.
- ☐ Satisfy your first tuition bill by the college's payment or registration deadline.

