# Stay on track

## Your stress-free guide for applying to college

### Junior year

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<th>Month</th>
<th>Activity</th>
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| September | Have the “college talk” with your parents  
Where do you want to go? What major? How much can you spend? |
| October | Consider taking the PSAT  
It can give you an idea of where you fall in the college applicant pool. Plus, your scores may make you eligible for national scholarships. |
| November | Consider how you’ll pay for college  
| December | Consider taking the ACT/SAT  
Some schools require a test score to be considered for admission, and these tests may help qualify you for additional scholarships. |
| March | Make a list  
Keep a focused list of schools you’re interested in. Start planning campus visits for the spring and summer. |

### Senior year

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| August | Start your essays  
With your top schools in mind, start drafting your essays and be sure to leave yourself time for edits. |
| September | Secure letters of recommendation  
Reach out to teachers, coaches, and employers who would be happy to write you a glowing review. Don’t forget to send them a thank you note afterwards! |
| October | Consider re-taking standardized tests  
Increasing your score may improve your chances of admission at schools that require a test score, and increase your profile with scholarships that require them. |
| November | Consider how you’ll pay for college  
| December | Decide time  
After deciding where you’d like to go, make sure to stay on top of communications from your school. Deposits, forms, and housing apps are all due before the fall. |
| March | Make a budget  
Talk with your parents to figure out how much you’ll expect to earn and pay while at school. Having a budget will start you on the journey toward financial responsibility. |
| April | Final to-do items  
You can choose to attend orientation, register for your classes, and make sure your tuition bill is paid. Don’t forget, it’s also the time to have fun! |
Applying to college is a busy time

With all the essays, forms, and deposits, it’s easy to overlook some of the simple tasks. Don’t forget to check these off your list:

• See if your bank has branches or ATMs in your college’s city. If not, consider opening a bank account at a local bank.

• Coordinate with your future roommate. Two TVs, two microwaves, and two mini-fridges are too much in a dorm.

• Get checked up! Visit the eye doctor, dentist, and physician before heading out.

• Make a plan to keep in touch. A weekly video chat with your best friend or family can be a nice reminder of home.

Start smart. Learn big.™
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