

## Senior year checklist

*Note: Timing for acceptance and school-specific financial aid information can vary by school.*

### Summer

- Research schools online and request information from schools; consider visiting campuses.
- Search and apply for scholarships.
- Start researching and working on college application essays.
- Start online Common Application.
- Review our FAFSA® information to get a feel for questions and necessary documents.

### September/October

- Consider taking the SAT® or ACT®, depending on admission and scholarship requirements.
- Complete admission applications.
- Confirm your school counselor has sent transcripts to your selected schools.
- Check to see if a College Scholarship Service (CSS®) Profile is required for any of your schools.
- Ask for letters of recommendation (if needed).

### November/December

- Submit the FAFSA® once the application opens in the fall.
- Consider taking/retaking the SAT® or ACT®. Increasing your test score may improve your chances of admission at schools that require a test score while enhancing your profile for scholarships that require them.
- Stay on top of deadlines. Many schools have different application deadlines.
- Admissions apps are being processed. If you applied for early action or early decision, you could get your decision letter any day.

## Other payment options for parents

- The Federal Direct PLUS Loan is an unsubsidized federal loan for parents of dependent students enrolled at least half-time in an eligible school.<sup>1</sup>
- Private parent loans are offered by some lenders. A parent or other creditworthy individual is the borrower for these loans, which can offer competitive interest rates and no origination fees.
- Tuition payment plans let students or parents pay tuition in installments; there may be a fee for the service. Check with your school to see if they offer this type of plan.



Sallie does not provide, and these materials are not meant to convey, financial, tax, or legal advice. Consult your own financial advisor, tax advisor, or attorney about your specific circumstances.

<sup>1</sup> Federal loan rate and fee information is provided by Federal Student Aid, an Office of the U.S. Department of Education

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# Your 1-2-3 approach to paying for college



Check out Scholly® Scholarships  
[sallie.com/scholarships/scholly](https://sallie.com/scholarships/scholly)

## Senior year checklist continued

### January

- Fill out and submit additional college or state financial aid forms, if required.
- Apply for scholarships and stay on top of financial aid deadlines.
- If you submitted a FAFSA®, review your FAFSA® Submission Summary to make sure the info is accurate.

### February/March

- Check mail and email for college acceptance and financial aid offer letters.
- If needed, discuss special circumstances with the financial aid office if you've experienced an unexpected financial situation. This could afford you additional aid considerations.

### April/May

- Track and compare financial aid offers carefully with our Award Offer Comparison Worksheet.
- May 1 tends to be the admission decision deadline for the majority of schools. Pay your admission deposit for the school you will be attending; let the other schools you've been accepted to know you will not be attending.
- Review financing options; if a private student loan is needed, borrow responsibly and consider a cosigner.
- Confirm on-campus housing assignments (if living on-campus).

### June–August

- Pay first tuition bill.
- Start packing!
- Attend orientation and register for classes.
- Don't forget: it's also the time to have fun!

## If you're not sure how you'll pay for college or what you can afford, taking it one step at a time can help.

1

### Start with money you won't have to pay back—apply for scholarships

Get the most free money possible. Scholarships aren't just for straight A students and athletes. Find ones that fit you (for free) with Scholly Scholarships.

2

### Apply for federal and state aid—complete the FAFSA®

Make sure to fill out and submit the FAFSA® to apply for federal and state financial aid.

- You may qualify for several types of federal and state aid, including workstudy and grants—which you won't have to pay back.
- There are several types of federal student loans, including Direct Subsidized Loans, which are based on financial need, and Direct Unsubsidized Loans, which are available regardless of income.

3

### If you still need money for school, consider a responsible private student loan

If you still have a gap, a private student loan can help. Private student loans are different from federal student loans.

- They generally come from banks, credit unions, and fintech organizations.
- They're credit-based: the lender may review your credit score, history, and other information to determine if you qualify.
- Your rate may be based on several factors, including your creditworthiness.
- Like federal student loans, private student loans need to be paid back with interest.

### Need help finding scholarships?

Check out Scholly Scholarships. Easily find and sort through thousands of scholarships. It's free and requires **no registration!**

Simply use the filters to narrow down your results based on your background, area of study, state you live in, and more. Get started at [sallie.com/scholarships/scholly](https://sallie.com/scholarships/scholly).

