sallie℠

Find free money and borrow smart

Here's what to consider as you plan for college costs.



Check out Scholly® Scholarships
sallie.com/scholly

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 them; consider visiting campuses.
- ☐ Search and apply for scholarships.
- ☐ Start researching and working on college application essays.
- ☐ Start the online Common Application (Common App).
- ☐ Create a resume that highlights academics, activities, volunteer work, and employment.
- ☐ Review our FAFSA® Guide to get a feel for questions and necessary documents.

September/October

- ☐ Consider taking the SAT®, ACT® , or CLT®, 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).
- ☐ Submit the FAFSA® once the application opens.

November/December

- ☐ Consider taking/retaking the SAT®, ACT®, or CLT®. 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.

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 the mail and your email for college acceptance and financial aid offers.
- ☐ If needed, discuss special circumstances with the financial aid office if you've experienced an unexpected financial situation. This could help you be considered for more aid.

April/May

- ☐ Track and compare financial aid offers carefully with our comparing financial aid offers 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 your options to pay for college. If you need to borrow, compare available loan options, borrow only what you need, and consider applying with a creditworthy 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!

Go after free money first, and if you need a loan, compare all available options

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.

Complete the FAFSA®

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

- Undergraduate students may qualify for several types of federal and state aid, including work-study and grants—which you won't have to pay back.

Evaluate your responsible borrowing options

Before borrowing, review all available resources, understand the terms and costs of each option, and consider both your immediate needs and long-term repayment plans.

- 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.
- Private student loans are different from federal student loans, and generally come from banks, credit unions, and fintech organizations.
    - Like federal student loans, private student loans need to be paid back with interest.
    - 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.

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/scholly**.



Plan for the full college journey

Paying for college is not a one-year decision—it's a four-plus-year commitment. Students and families who plan ahead are better positioned to stay enrolled, graduate on time, and manage their debt responsibly. Develop a financial plan that considers all four years of enrollment, anticipated costs, and available funding sources to help ensure a successful path to graduation.

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.

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