

College Planning Checklist for Seniors



SUMMER

☐ Get your FSA ID ready

Even before the FAFSA® opens in December, you can [create your FSA ID](#) (that is, your username) and password set up ahead of time. You and one of your parents will need your own FSA IDs, and each of you will need to "sign" your FAFSA® form digitally using your FSA IDs. Sometimes the government takes up to 2 weeks to approve your FSA ID because they need to check your details against the Social Security Administration files, so it's best to do this in advance!

☐ Prep your FAFSA® documents

Gather documents you'll need to fill out your FAFSA® form, including your parent(s)' tax documents (usually 1040 and W-2s, and if applicable, Schedule, 1, 2, 3, and K-1), your and your parent(s)' SSNs, and your college list. (On the FAFSA®, you'll be able to add up to 10 colleges to automatically send the FAFSA® information to. These colleges can then provide you with your financial aid award, based on the FAFSA®.)

☐ Create your (cost-conscious) "college list"

Make sure to include a mix of reach, match, and safety schools—and think about college affordability from the beginning (e.g. checking out [the Department of Education's College Scorecard](#), to see what the Cost of Attendance is).

FALL

☐ Create college application deadline spreadsheet

Get organized! Write down each college in a row, and then make the columns: application deadlines, [essay prompts](#), standardized test requirements, and letters of recommendation requirements. This way, you can make sure you prepare everything you need for each college.

☐ Ask for letters of recommendation

Most schools require 1-2 teacher [letters of recommendations](#); some allow more. We recommend that you provide any recommenders with more information about yourself (with a "[brag sheet](#)"), to help the teachers/coaches write better letters.

☐ Take standardized tests

Take (or retake) the SAT/ACT and AP tests. Or consider [test-optional colleges](#).

☐ Submit early decision / early action applications

Most early application deadlines are in November. "Early decision" means you agree to attend that school if you are admitted. "Early action" is just an early application (so you're free to decline your admission later on). [Here's more information](#) on applying early.

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FALL (continued)

☐ Apply to UC / Cal State schools

These applications are due on November 30, earlier than most college apps.

☐ Research & apply for state financial aid or specialty grants

Many states offer financial aid, particularly for students staying in-state for college. Application processes and deadlines vary by state, so look yours up! (On average, students get about \$1500 in state aid.)

☐ Check for college-specific supplemental financial aid or scholarship applications

Some colleges require additional financial aid applications, beyond the FAFSA®. For many private universities, this includes [the CSS Profile](#). Other colleges have their own financial aid forms, or have separate applications for certain merit scholarships (these might require separate essays, etc).

☐ Search for community foundations with scholarships programs

Most parts of the U.S. are served by 1 or several regional "community foundations" that run scholarship programs for students residing in their coverage area. These scholarships tend to change every year because they are dependent on donations raised, so they often don't show up in scholarship search engine websites. So it's best to simply Google for "{your city name} + community foundation with scholarships". You can also usually find them by going to Going Merry's search and toggling the local scholarships filter ([direct link here](#)).

WINTER

☐ File your FAFSA®

Submit your FAFSA® (on fafsa.gov). For lower-income families, this might unlock federal grants (like the Pell Grant), as well as open you up to receive federal (lower-interest) loans, work-study (paid student work), and college-endowed scholarships (many of which are given based on the FAFSA®, even if you don't qualify for federal grants). The 2024-25 FAFSA® form is expected to launch in December 2023. Some aid is first-come, first-served, so fill out the form ASAP.

☐ Hear back from any Early Action / Early Decision applications

If you applied early action/decision to any colleges, you will likely get your admissions decision and financial aid offer sometime in December.

☐ Submit Regular Decision applications

Popular deadlines are December 31, Jan 1, and Jan 15. There are also a smaller batch of schools with March 1 deadlines, and some schools have rolling deadlines through to summer.

☐ Search for external, third-party scholarships

External, third-party scholarships are nonprofits or companies offering scholarships to students, which can usually be spent at any college. Awards usually range from \$500 to full tuition, and there are deadlines throughout the year. However, "scholarship season" (when most deadlines are) is usually during the 3 months of December, January, and February. Fill out [your Going Merry profile](#), and then [check out your Matched Scholarships](#) to see scholarships you are eligible for.

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SPRING

☐ Hear back from Regular Decision colleges, and compare your options

Remember to carefully evaluate them based on what kind of college/academic experience you want, as well as what the various financial aid offer(s) are. Use [Going Merry's College Cost Insights](#) tool to compare options. For more background information, [here's how to read/understand your financial aid award](#).

☐ Appeal for more financial aid

You can sometimes negotiate with colleges to get more financial aid, by initiating what's called an "appeal" process. Remember to do this ASAP, ideally kicking off the process way before the decision/deposit deadline (usually May 1). [Here's more information \(including an appeal letter template\)](#).

☐ Decide on a college and make a deposit

Most colleges require you to formally accept your admissions by May 1 and make a financial deposit (partial payment of the tuition bill), to confirm your spot.

☐ Provide additional documentation

Some schools require you to submit your final high school transcript and final/official test scores.

☐ Accept some or all financial aid

From what's offered in your financial aid award letter, you can choose to accept some or all of it. In general, you'll probably want to accept 100% of the scholarships/grants and work-study, and probably 100% of the Federal Direct loans (these are lower-interest). You may choose to accept OR reject Federal Parent PLUS loans (which are usually market-rate, so may be higher or lower price than what you can get on the private loan market). Not sure what any of this means? [Brush up on the types of financial aid here](#).

☐ Assess your financial gaps

Use the [Going Merry budget tool](#) to calculate your "financial gap," or how much additional money you'll need to be able to afford college. Remember to budget for "indirect" costs like textbooks, lab fees, transport (gas, or trips home during breaks), dorm room costs (like bedding, lamps, etc), and stationery/equipment (notebooks, laptop, etc).

☐ Start researching and comparing private loan options

Many students need to rely on private student loans to fill their financial gap. Make sure you shop around for the best price (lowest interest rate) and most flexible terms (e.g. payments during college, "grace period" after college). Most reputable lenders will also allow you to do a risk-free "rate check" (like [this one](#)) to get an interest rate estimate, without filling out a formal loan application and without impacting your credit. If you're not sure where to start, or want to understand how loans work, [check out our informational resources here](#).

☐ Email your college about work-study

If you qualified for [work-study](#), email your financial aid office to understand how students might find or apply for work-study jobs. Sometimes there's a web portal or job listing site.

☐ Review the Smart Start Financial Toolkit

Earnest's free [Smart Start Financial Toolkit](#) provides all of the essential services and considerations you will need for college. This kit breaks down essential tools students can use to get ready for college with three simple categories: Financial Basics, Safety, and Emergency.