

Fiscal Facts

Up-to-date Financial Information and Consumer Alerts

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College Preparation Checklist

PRE-HIGH SCHOOL:

- Start saving for college if you haven't already. Look into college savings plans that your state may offer.
- Take classes that challenge you.
- Do your best in school. If you are having difficulty, don't give up—get help from a teacher, tutor or mentor.
- Investigate which high schools or special programs will most benefit your future interests.
- Become involved in school- or community-based extracurricular activities that enable you to explore your interests, meet new people and learn new things.

HIGH SCHOOL:

Every Year

- Continue to save for college.
- Take challenging classes in core academic subjects: most colleges require four years of English, at least three years of social studies (history, civics, geography, economics, etc.), three years of mathematics, and three years of science, and many require two years of a foreign language. Round out your course load with classes in computer science and the arts. To increase your chances of receiving an Academic Competitiveness Grant in college, follow a "rigorous high school program." For more information, visit www.FederalStudentAid.ed.gov/funding.
- Stay involved in school- or community-based extracurricular activities that interest you or enable you to explore career interests. Consider working or volunteering. Remember—it's quality (not quantity) that counts.
- Save copies of your report cards, awards, honors and best work for your academic portfolio.
- Athletes, artists, scholars and others should start collecting items (such as game tapes, newspaper clippings, stats, awards, artwork, school papers, etc.) for their portfolios.

9th Grade

- Take challenging core classes. (Core subjects are listed under "Every Year.")
- Start planning for college and thinking about your career interests. At www.FederalStudentAid.ed.gov you can register with MyFSA and research your career and college options.

10th Grade

- Continue to take challenging core classes. (Core subjects are listed under "Every Year.")
- Meet with your school counselor or mentor to discuss colleges and their requirements.
- Talk to adults about what they like and dislike in their jobs and about what kind of education is needed for each kind of job.
- Consider taking a practice Preliminary SAT (PSAT), or the PLAN

exam, also known as the "pre-ACT."* Plan to use your summer wisely: work, volunteer or take a summer course (away or at a local college).

11th Grade

All Year

- Continue to save money for college.
- Continue to challenge yourself academically. Most colleges require four years of English, at least three years of social studies (history, civics, geography, economics, etc.), three years of mathematics, and three years of science, and many require two years of a foreign language. Round out your course load with classes in computer science and the arts. To increase your chances of receiving an Academic Competitiveness Grant in college, follow a "rigorous high school program." For more information, visit www.FederalStudentAid.ed.gov/funding.
- Stay involved in school- or community-based extracurricular activities that interest you or enable you to explore career interests. Consider working or volunteering. Remember: it's quality (not quantity) that counts.
- Update your portfolio. (A portfolio might include awards, game tapes, newspaper clippings, artwork, etc.)
- Talk to people you know who went to college to learn about what to expect.
- Research colleges that interest you. Visit them and talk to students. Make lists to help you compare different colleges. Think about things like location, size, special programs and college costs.
- Go to college fairs and presentations by college representatives.
- Investigate financial aid, including scholarships. Understand the different types of aid and sources for aid. Check your school's scholarship postings, colleges' financial aid Web pages and your library for directories of special scholarships.
- For more information about scholarships and federal student aid opportunities, visit www.FederalStudentAid.ed.gov.

Fall

- Take the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT).* Even if you took it for practice last year, you must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Program.
- Write to your U.S. senator or representative if you would like to attend a U.S. military academy.
- See your school counselor if you are interested in participating in an ROTC program.

Spring

- Register for and take exams for college admission.* Many colleges accept the SAT I or SAT II: Subject Test, while others accept the ACT. Check with colleges you are interested in to see what tests they require.

- Make sure you file with the NCAA (National Collegiate Athletic Association) Clearinghouse if you want to play for a Division I or II team. When registering for and taking the SAT or ACT, enter “9999” as one of the college choices to have test scores sent to the Clearinghouse.

Summer Before 12th Grade

- Narrow down the list of colleges you are interested in attending. If you can, visit schools that interest you.
- Contact colleges to request information and applications for admission. Ask about financial aid, admission requirements and deadlines.
- Decide whether you are going to apply under a particular college’s early decision or early action program. Be sure to learn about the program deadlines and requirements. Begin preparing for the application process: draft application essays; collect writing samples; assemble portfolios or audition tapes.
- If you are an athlete and plan to play in college, contact the coaches at the schools to which you are applying and ask about intercollegiate and intramural sports programs and athletic scholarships.

12th Grade

All Year

- Keep taking classes that challenge you. Most colleges require four years of English, at least three years of social studies (history, civics, geography, economics, etc.), three years of mathematics, and three years of science, and many require two years of a foreign language. Round out your course load with classes in computer science and the arts. To increase your chances of receiving an Academic Competitiveness Grant in college, follow a “rigorous high school program.” For more information, visit www.FederalStudentAid.ed.gov/funding.
- Update your portfolio. (A portfolio might include awards, game tapes, newspaper clippings, artwork, etc.)
- Work hard all year; second-semester grades can affect scholarship eligibility.
- Stay involved and seek leadership roles in your activities.

Fall

- Meet with your school counselor: are you on track to graduate and fulfill college admission requirements?
- If you haven’t done so already, register for and take exams such as the SAT I, SAT II: Subject Test, or ACT for college admission.* Check with the colleges you are interested in to see what tests they require.
- Apply to the colleges you have chosen. Prepare your application carefully. Follow the instructions, and pay close attention to deadlines.
- Well before your application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you’re applying.
- To prepare to apply for federal student aid, be sure to get a PIN at www.pin.ed.gov so that you can complete your application and access your information online. One of your parents must also get a PIN.

Winter

- Encourage your parent(s) to complete income tax forms early. If your parent(s) have not completed the tax forms, you can provide estimated information on your federal student aid application, but remember to make any necessary changes later.
- As soon after January 1 as possible, complete and submit your Free Application for Federal Student Aid (FAFSA), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online at www.fafsa.ed.gov or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February.

- If you have questions about the federal student aid programs or need assistance with the application process, call 1-800-4-FED-AID (1-800-433-3243) or TTY for the hearing impaired, 1-800-730-8913.
- After you submit the FAFSA, you should receive your Student Aid Report (SAR) within one to three weeks. Quickly make any necessary corrections and submit them to the FAFSA processor.
- If the schools you are applying to require it, complete the CSS (College Scholarship Service) Profile. Many private colleges and universities use this information to help them award nonfederal student aid funds.
- Complete scholarship applications. Apply for as many as you can—you may be eligible for more than you think.
- Parents should check their eligibility for the Hope Credit, Lifetime Learning Credit or other tax benefits.

Spring

- Visit colleges that have invited you to enroll.
- Review your college acceptances and compare financial aid packages.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

*Remember: Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, see your school counselor about getting a fee waiver.

*This checklist provided by the
U.S. Department of Education, 2009*

College is tough. Getting a student loan shouldn’t be.

At NuUnion, we’re here to help our members achieve their goals—including a college degree. With the cost of college continuing to rise, it’s making it harder to afford. We’ve partnered with other leading credit unions from around the nation to form the Credit Union Student Choice Loan Program that can help families fill in the gaps that federal aid may leave behind.

With lower interest rates, flexible repayment terms, and no origination fees, you’ll get significant cost-savings by choosing your credit union’s student loan over other alternative lenders. In addition, a co-signer release option is available. And these loans aren’t sold—Student Choice services from disbursement through repayment. For more information or to apply, visit **NuUnion.StudentChoice.org** or phone **800.758.9830**.



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