

## July-September

- ✓ Talk about your college plans and the costs associated with attending college with your parents and supportive family members.
- ✓ Talk with your school counselors about your college application plans and your thoughts and concerns about paying for college.
- ✓ Research both merit-based scholarship opportunities and need-based financial aid opportunities as you apply to college.
- ✓ Record dates for admission, merit and need aid deadlines on your calendar.
- ✓ Search for scholarship opportunities through resources provided by your high school and scholarship search tools like: [www.fastweb.com](http://www.fastweb.com), [www.scholarships.com](http://www.scholarships.com), [www.bigfuture.collegeboard.org](http://www.bigfuture.collegeboard.org), [www.wsfoundation.org](http://www.wsfoundation.org), and [www.CFNC.org](http://www.CFNC.org).
- ✓ Talk to your parents about collecting information about scholarship opportunities through church, civic organizations, employment or other affiliations.
- ✓ Apply to school specific scholarships. Check for all requirements including letters of recommendations from the school and teachers.
- ✓ Create an FSA ID at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) that you will use to electronically apply for federal student aid and to access your federal student aid records. (At least one parent must have an FSA ID also).
- ✓ Learn about the FAFSA (Free Application for Federal Student Aid), the process of filing the form, and the documents that your family will need at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).
- ✓ Learn about the CSS/Financial Aid PROFILE and the colleges that require this additional financial aid form at <https://cssprofile.collegeboard.org/> **NOTE: ONLY file this form if you are applying to colleges that use it. Check here to see if the college you are interested in requires the CSS Profile: <https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx> There is a fee of \$25.00 for the first school applied to, and \$16.00 per school applied to after that.** If you cannot afford this fee, research more about obtaining a fee waiver at: <https://cssprofile.collegeboard.org/pdf/css-profile-fee-waivers.pdf>
- ✓ Research scholarship and financial aid information at [www.CFNC.org](http://www.CFNC.org), using the *Pay* tab.
- ✓ Read and prepare for applying for financial aid using the U.S. Department of Education's Federal Student Aid web site ([www.studentaid.ed.gov](http://www.studentaid.ed.gov)), giving close attention to the following links:
  - What Types of Aid Can I Get?
  - Do I Qualify for Aid?
  - How Do I Apply for Aid?
  - How Do I Manage My Loans (optional)?
- ✓ Continue to research and apply for scholarship opportunities.
- ✓ Plan and register to attend CSA #14A Completing Your FAFSA, to learn about the financial aid process
- ✓ Plan and register to attend CSA #10F or #10G Scholarship Lab and begin searching for scholarships.
- ✓ Research your eligibility for financial aid by using a financial aid forecaster tool or financial aid calculator. A net price calculator is available at any college financial aid web site and will help

determine your out-of-pocket expenses and give an estimate of your financial aid eligibility. FAFSA4caster is available at [www.fafsa.gov](http://www.fafsa.gov) under "Thinking About College."

- ✓ Make sure that you and your parents have created or have a FSA ID for filing out the 2018-19 FAFSA.
- ✓ Begin to gather 2016 financial documents needed to file the 2018-19 FAFSA. Know where to locate your 2016 Tax Return and any 2016 W-2's as well as your parents 2016 Tax Returns and any 2016 W-2's.

## October-December

- ✓ Talk to college admission reps at your high school, during campus visits and at the College Fair (October 2) about scholarships and financial aid and the application procedures at each school.
- ✓ Attend Scholarship/Financial Aid Information sessions scheduled by your school district or high school during October or November.
- ✓ Review [www.fafsa.ed.gov](http://www.fafsa.ed.gov) again with your parents to make sure that you understand how to apply for financial aid.
- ✓ Submit the CSS/Financial Aid Profile soon after it is available October 1<sup>st</sup> and before any colleges or scholarship program deadlines that require the form.
- ✓ Submit the 2018-19 FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) as soon after October 1st as possible and before the first priority deadline of colleges to which you have applied and continue to consider as options.
- ✓ Attend Crosby Scholars CSA #10F and #10G Scholarship Labs
- ✓ Attend Crosby Scholars CSA #14B Completing Your FAFSA, to learn about the financial aid process
- ✓ Attend Crosby Scholars CSA #20 Scholarships Workshop to learn about how to search and apply for scholarships
- ✓ Participate in your high school's College Application Month activities (October 28-November 24) that include applying to college and financial aid awareness (CAW is sponsored by the College Foundation of North Carolina and the Carolinas Association of Collegiate Registrars and Admission Officers)
- ✓ Review the Financial Aid link at the web sites of each potential college to understand all financial aid application processes and expectations at each school and the priority deadlines. Most North Carolina colleges set March 1<sup>st</sup> as the priority deadline, but some have changed to December 1, check each college to be sure you do not miss a deadline.
- ✓ Register online at [www.CFNC.org](http://www.CFNC.org) or at your high school to attend FAFSA Day (October 28) at Winston Salem State University or your high school if your parents and you want to complete your FAFSA where help is immediately available.
- ✓ Know if any potential colleges require their own institutional financial aid forms. Most colleges do not, but you need to make sure that you do not miss any college's expectations.
- ✓ Attend Financial Aid Workshops that are scheduled by the WS/FC system in November.
- ✓ Include on your FAFSA all colleges (including community colleges) that continue to be possibilities for you to attend in the 2017-18 school year.
- ✓ Check your email or college web portal accounts often as colleges will communicate with you through email.

## January-March

- ✓ Apply to Crosby Scholars scholarships in your Crosby Scholars student portal. New Crosby Scholarships open on a weekly basis. Pay close attention to deadlines. Late or paper applications are not accepted.
- ✓ Continue to research and apply for scholarship opportunities, including reviewing scholarship opportunities during a scholarship lab.
- ✓ Complete the Winston-Salem Foundation common scholarship application at [www.wsfoundation.org](http://www.wsfoundation.org) before April 1<sup>st</sup>.
- ✓ After completing your FAFSA, pay attention to your email. Your SAR (Student Aid Report) will be emailed to you from the Department of Education. Your SAR summarizes the information you reported on your FAFSA and includes your EFC (Estimated Family Contribution). Keep track of this email, as your SAR and/or your EFC may be requested for Scholarship application purposes.
- ✓ Know that the electronic results of your FAFSA are sent to all colleges included on the FAFSA to which you have completed all application criteria about three days to a week after the completed FAFSA has been received by the processing center. At this point, changes or corrections to the FAFSA can be made online or directly with college financial aid offices.
- ✓ Note your EFC (Expected Family Contribution) on your SAR and discuss the EFC with your parents. Basically Total Cost of Education – Expected Family Contribution = Eligibility for need-based aid. Note that some scholarships, grants, and loans do not require proof of financial need although most do.
- ✓ Respond quickly to any requests for additional documents from college financial aid offices.
- ✓ Communicate special circumstances not on the FAFSA or CSS/PROFILE directly to college financial aid offices.

## April –June/July

- ✓ Continue to apply for scholarship opportunities, as many local scholarship programs have spring deadlines.
- ✓ Apply for a Last Dollar Grant (LDG) from the Crosby Scholars Program. Applications will be posted in the Crosby Scholars student portal in mid-April. The deadline will be in May.
- ✓ Apply to Crosby Scholars Program scholarships in your Crosby Scholars student portal. Be aware of deadlines, late and paper applications will not be accepted.
- ✓ Check for your SAR and EFC if you filed the FAFSA later in March, make corrections if needed and communicate directly with college financial aid offices.
- ✓ If selected for verification, submit all requested documents-tax transcripts can now be printed directly from the IRS website at [www.irs.gov/individuals/get-transcript-beta](http://www.irs.gov/individuals/get-transcript-beta), or mailed to your address of record. If your tax return transcripts need to be mailed to you, please allow 5 to 10 business days for receipt. FAFSA verification is a process required of colleges by the Department of Education. Stay in touch with your schools Financial Aid Office and keep them updated of your progress. Being selected for verification is not cause to worry!
- ✓ Review financial aid packages awarded. Financial Aid Award Letters are documents you receive from the colleges listed on your FAFSA to which you were offered admission. These documents list the amounts and types of Financial Aid offered to you. You are not required to accept all

awards listed on your Award Letter. You may decline whole awards, or only accept partial amounts. Share this information with your parents and make sure you understand the terms and conditions that accompany each kind of financial aid.

- ✓ Call the financial aid office at each college from which you did not receive an award letter to check on its status or find out if you are missing any documents that could be holding up the process.
- ✓ Compare each financial aid award letter to the cost of attendance at each college.
- ✓ Call financial aid offices directly if you have questions. There are no wrong or inappropriate questions when you need to understand financial aid. Financial Aid Offices are there to help you!
- ✓ If your financial aid award includes loans, research the amounts offered and types of loans or ask questions of financial aid reps.
- ✓ Accept financial aid in this order: 1) Grants & Scholarships (free money) 2) Federal Work-Study (earned money) 3. Federal Student Loans (borrowed money.)
- ✓ Accept/Reject/Reduce aid offered as required by each college. Remember, you do not have to accept full amounts of aid offered. You can reject whole awards, or only accept partial amounts.
- ✓ If you accept a federal student loan, you will need to complete initial loan counseling and a Master Promissory Note. You can reduce the amount of loan awarded. Only borrow what you need as you will be required to repay this loan. Each college will provide information on how to do this.
- ✓ Report outside scholarships received to your selected college's financial aid office and then review your revised student aid award from the college.
- ✓ Research how your financial aid will be disbursed and when outside scholarships will be sent to your college.
- ✓ Make your enrollment decision by May 1<sup>st</sup>. Inform admission and aid offices at the other schools that you do not intend to enroll.
- ✓ Write thank you notes to those scholarship organizations that awarded you a scholarship.
- ✓ Get a summer job to earn money for college expenses.