

# **Enlightening the College Experience During the Junior Year of High School**

The college experience is the most important and exciting time of a person's life. Careful planning is essential to ensure success before and during the college experience.

Students should search for private scholarships to <u>apply</u> for, save the applications, and mark the application deadlines on their calendars. Students should ask friends and relatives for donations as tax-deductible gifts. <a href="https://prezi.com/cuhbjtge2yx9/scholarship-search">https://prezi.com/cuhbjtge2yx9/scholarship-search</a>

Students should ask their high school guidance counselors for information and assistance with locating and applying for private scholarships.

Students should review the admission application process at colleges and universities of interest. They should save the applications, and mark the application deadlines on their calendars.

Students should register for and complete the ACT and/or SAT. Not all colleges and universities require ACT and/or SAT scores. It is still recommended that students complete the tests at least 2 times before applying for admission to a college or university. For registration, test locations, dates, and fees, students should visit <a href="actstudent.org">actstudent.org</a> and/or <a href="sat.collegeboard.org">sat.collegeboard.org</a>.

Students should review career resources to better plan for their college experience. Planning career options and having career goals is a tremendous advantage when applying for private scholarships. Scholarship donors typically invest into students who can effectively communicate educational and career goals.

US DOL BLS Occupational Outlook Handbook http://www.bls.gov/ooh

O\*Net Online http://www.onetonline.org

ACT World of Work Map http://www.act.org/world/world.html

Students should create or enhance their résumé for scholarship applications and admission applications for colleges and universities. Students should create a portfolio of their information and experiences in order to share with application material. Students need 3 professional people (teachers, supervisors, coaches, etc.) to serve as references on applications.

# **Enlightening the College Experience During the Senior Year of High School**

During the first week of October, students and their parent(s) should complete and submit the Free Application for Federal Student Aid (FAFSA) using information from the previous calendar year.

Students and their parent(s) should complete and submit the <u>FAFSA</u> by the institution's FAFSA filing priority date. When completing the FAFSA, students and parent(s) should utilize the <u>IRS Data Retrieval Tool</u> or request a <u>Tax Return Transcript</u>.

https://fafsa.ed.gov

https://fafsa.ed.gov/help/irshlp9.htm

http://www.irs.gov/Individuals/Get-Transcript



Students should apply for institutional (college or university) scholarships and their state scholarships by the priority dates as well.

Students should apply to live on the institution's campus by the application submission priority date. This date is usually in November, and there is usually a non-refundable fee to apply. There is usually a cost to submit the housing contract down payment, which is may be refundable.

Students should receive their financial aid award notifications by letter and/or email message in late November or early December.

Once accepted to the institution, students should get in the habit of checking their institutional email account and the institution's Student Information System at least twice a week.

Students should grant designated access to parent(s) to view their financial information through the institution's Student Information System.

Students should be able to view their information in the institution's Student Information System. The institution should provide detailed instructions for how to view offered scholarships and financial aid. The institution should also provide cost of attendance information and details about each scholarship and type of financial aid offered. Students should accept or decline the offered scholarships and financial aid.

Students and parent(s) should check with the institution to determine the appropriate process for each type of federal loan.

- If students accept a Federal Direct subsidized and/or unsubsidized loan and are first-time borrowers, they must complete loan entrance counseling and a master promissory note.
- If students accept a Federal Perkins loan, they must complete the Federal Perkins loan master promissory note process and provide four personal references with different addresses.
- If parent(s) decide to borrow a Federal Direct Parent PLUS loan, they must apply for the loan, be approved to borrow the loan by a credit evaluation, and complete a master promissory note.

Students should register for orientation and enrollment. The time to register is usually in April and there is usually a fee to register.

# **Enlightening the College Experience During the Summer before College**

Students usually attend the orientation and enrollment program at their selected college or university during the summer before arrival. Students learn more about their selected institution and enroll in their courses for the upcoming fall academic term.

Students can usually view their institution bill in July. Anticipated scholarships and financial aid usually appears on the bill.



Students and/or parent(s) should sign up for direct deposit, if given the option, in order to have remaining scholarships and financial aid directly deposited into personal checking or savings accounts.

Scholarships and/or financial aid are usually applied to students' bills before the fall academic term payment is due.

- If scholarships and/or financial aid remain after the bill is satisfied *and* the students and/or parents have signed up for direct deposit, the remaining scholarships and/or financial aid will usually be directly deposited into the students' and/or parents' personal checking or savings accounts.
- Students use remaining scholarships and/or financial aid to purchase books and supplies as well as expenses incurred during the fall academic term. This same process should occur again right before the spring academic term.
- Tuition and fees for waitlisted courses are typically not assessed until students are officially
  enrolled in the courses. Students could possibly receive a credit balance refund before all
  charges are assessed on the bill.
- Students should contact the institution if expecting other scholarships or financial aid to arrive after the bill payment due date.
- Students should be notified each time the institution authorizes the disbursement for part of their loan money. This information should explain how to cancel all or part of a loan disbursement if students decide that they no longer need the loan. Students should also receive a notice from their loan servicer confirming the disbursement. Students should read and keep all correspondence received concerning their loans.

## **Enlightening the College Experience During the First Year of College**

During the first week of October, students and their parent(s) should complete and submit the FAFSA using information from the previous calendar year.

Students and their parent(s) should complete and submit the <u>FAFSA</u> by the institution's FAFSA filing priority date. When completing the FAFSA, students and parent(s) should utilize the <u>IRS Data Retrieval Tool</u> or request a <u>Tax Return Transcript</u>.

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http://www.irs.gov/Individuals/Get-Transcript

Students should receive their financial aid award notifications by letter and/or email message in late November or early December.

Students should apply for institutional (college or university) scholarships and their state scholarships by the priority dates.

Students should continue to <u>apply</u> for private scholarships and continue to ask friends and relatives for donations as tax-deductible gifts. This process should continue throughout the entire higher educational experience. <a href="https://prezi.com/cuhbitge2yx9/scholarship-search">https://prezi.com/cuhbitge2yx9/scholarship-search</a>



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When students are attending a college or university, they should repeat this same process every academic year until graduation.

For further guidance or assistance, please contact Benjamin Kohl.

#### **Benjamin Kohl**

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