

College Planning Checklists for High School Students

Every year in High School

Students

To Do:

- Work with a parent or guardian to estimate the amount of financial aid you could possibly receive using studentaid.gov/aid-estimator, and continue to save for college.
- Take challenging classes in core academic subjects. Most colleges require that you take approved high school courses (A-G) to satisfy admission requirements. See the “A-G Subject Requirements” table at cde.ca.gov on their ‘high school’ page under ‘Teaching & Learning’ to make sure you’re staying on track. If you know which colleges you’re interested in attending, check their course requirements for admission on the university website.
- Stay involved in school or community activities that interest you or let you explore career interests. Consider working or volunteering. Remember that it’s quality, not quantity, that counts.
- Talk to your academic counselor and other college advisors about education after high school. They can answer questions about which classes to take in high school, which standardized tests you’ll need to take, and resources for financial aid.
- Ask your academic counselor about what kinds of college access programs are available to you at your school and how you can get involved with them.
- Attend local college and career fairs, like the annual North Coast College and Career Expo to learn about college options, financial aid, and local extracurricular opportunities.

To Explore:

- Learn about managing your money in the “High School Youth” section of mymoney.gov/for-youth.
- Visit bigfuture.collegeboard.org and learn about college basics, keys to college prep, the college application process, understanding the true cost of college, financial aid basics, and more.

Parent Support Suggestions

- Continue to leave the college conversation open; invite your child to have discussions about their thoughts and ideas for the future and explore potential postsecondary pathways together.
- Visit bigfuture.collegeboard.org/for-parents and take a look at their Parent Action Plans and their free parent webinars.
- Continue to support your child by keeping an eye on their study habits and grades. If you think your child may need additional academic support, try connecting with local college access programs.
- Encourage your child to take Advanced Placement courses or other challenging classes.
- If you are able, add to your child's college savings account regularly.
- Explore studentaid.gov/parent for information on saving for college, borrowing for college, applying for financial aid, getting tax benefits to help make college more affordable, and more.

9th Grade

Students

To Do:

- Review the “Every Year in High School” checklist.
- Work with your school counselor to develop a 4-year plan for high school, including fulfilling A-G course requirements for college admissions. See the “A-G Subject Requirements” table at cde.ca.gov on their ‘high school’ page under ‘Teaching & Learning’ for more information.
- Talk to your school counselor or teachers about Advanced Placement (AP) courses. Find out what courses are available, whether you are eligible, and how to enroll in them.
- Use the career search tool at studentaid.gov/careersearch to research your career options.
- Make a list of your awards, honors, extracurricular activities, and paid and volunteer work for use when applying for scholarships later. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, or science.

To Explore:

- Visit studentaid.gov/whycollege for a quick rundown on how deciding to attend college can benefit your future.

Parent Support Suggestions

- Review the “Every Year in High School” checklist.

10th Grade

Students

To Do:

- Review the “Every Year in High School” checklist.
- Meet with your academic counselor or mentor to discuss different college options and their admissions requirements.
- Consider taking the practice Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT) or PSAT 10 or the PreACT.
- Think about working or volunteering over the summer or taking a summer course (away from home or at a local college).
- Attend college and career information events.
- Research majors that might be a good match with your interests and goals. Consider what fits well with your results from the career search at studentaid.gov/careersearch.

To Explore:

- Learn the differences between grants, loans, work-study, and scholarships at studentaid.gov/types.
- Think about starting to research different colleges. Play around with the College Scorecard tool at collegescorecard.ed.gov to explore schools based on size, location, programs, and more.

Parent Support Suggestions

- Review the “Every Year in High School” checklist.
- If your child’s school holds college and career nights, plan to attend those events together.
- Help your child to develop independence by encouraging them to take responsibility for balancing homework with other activities or a part-time job.
- You can learn about the standardized tests your child may take during 10th, 11th, and 12th grades: the PSAT/NMSQT or PSAT 10, SAT and SAT Subject Tests (see www.collegeboard.org), and/or the PreACT and ACT (see www.act.org).
- Get a brief overview of financial aid from *Federal Student Aid at a Glance* at studentaid.gov/glance.

11th Grade

Students

To Do:

...all year

- Review the “Every Year in High School” checklist.
- Use the *Occupational Outlook Handbook* search tool at bls.gov/ooh/ to explore different careers and their earning potential.
- Learn about choosing a college at studentaid.gov/resources/prepare-for-college/students/choosing-schools.
- See the “A-G Subject Requirements” table at cde.ca.gov on their ‘high school’ page under ‘Teaching & Learning’ to check your progress on meeting admission requirements for the schools you may be interested in attending.
- Go to college fairs and college-preparation presentations hosted by college representatives.

...fall

- Take the PSAT/NMSQT* You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program.
- Attend the North Coast College and Career Expo in September to learn about college and career options, financial aid, and local extracurricular opportunities. Visit hcoe.org/college-expo/ for more information.

...spring

- Register for and take exams for college admission*^ The tests that many colleges require are the SAT, the SAT Subject Tests, and the ACT.
- Use the free scholarship search tool studentaid.gov/scholarships to find scholarships you might want to apply for. Some deadlines fall as early as the summer between 11th and 12th grade, so prepare now to submit applications soon. Go to scholarshipfinder.org to find local Humboldt County scholarships.

**REMEMBER: Register for all tests in advance, and be sure to yourself time to prepare. If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.*

^NOTE: UCs and CSUs no longer require standardized tests for admission, but if you're interested in going to a college out of state or to a private California college you should check that school's admissions requirements.

To Explore:

- Learn how to avoid scholarship scams and identity theft at studentaid.gov/scams.

Parent Support Suggestions

- Review the “Every Year in High School” checklist.
- Keep an open dialogue with your child about the schools they are considering. Ask why those schools appeal to them, and help them clarify goals and priorities.
- Attend college and career fairs with your child, but let them lead the conversation with the college representatives.
- Take your child to visit college campuses, preferably when classes are in session.
- Attend any financial aid information events at your child’s school.
- You can find in-depth information on federal student aid programs at studentaid.gov/types.
- Learn about students and parent loans in the *Federal Student Loans: Basics for Students* and *Federal Student Loans: Direct PLUS Loan Basics for Parents* booklets at studentaid.gov/resources#loans.

Summer Before 12th Grade

Students

To Do:

- Create an **FSA ID** at studentaid.gov/fsa-id. An FSA ID is a username and password that you'll use to confirm your identity when accessing your federal financial aid information and electronically signing your federal student aid documents. You and your parent will both need your own unique FSA ID. Note: you must create your own FSA ID; if your parent creates it for you, that can cause confusion later and will slow down the financial aid application process.
- Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.
- Contact colleges you're interested in 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's deadlines and requirements.
- Apply for scholarships. Your goal is to minimize the amount of loan funds you'll have to borrow so you will have less to pay back later. Go to scholarshipfinder.org to find local Humboldt County scholarships.

To Explore:

- Learn about federal student aid in *Federal Student Aid at a Glance* at studentaid.gov/glance.
- Be careful when searching for scholarships. Read *Don't Get Scammed on Your Way to College* at studentaid.gov/resources#consumer-protection to learn how to avoid getting cheated out of money.

Parent Support Suggestions

- Create your own FSA ID if you don't already have one. (See "To Do" in the "Summer Before 12th Grade: Students" section for details.)
- Check in with your child and make sure they are looking into or have already applied for scholarships. Consider aspects of your family history or demographics that may qualify your child for certain scholarships and discuss them with your child.
- Find out whether your child has added any schools to their college wish list since the last time you visited colleges. Visit additional campuses if possible.
- Review studentaid.gov/types and studentaid.gov/fafsa to ensure you understand the federal aid programs and upcoming application process.

12th Grade

Students

To Do:

...all year

- Review the “Every Year in High School” checklist.
- Work hard all the way to graduation – second-semester grades can affect financial aid eligibility, particularly scholarships.
- Stay involved in after-school activities, and seek leadership roles if possible.

...fall

- Attend the North Coast College and Career Expo in September to learn about college options, financial aid, and local extracurricular opportunities. Visit hcoe.org/college-expo/ for more information.
- As soon as possible after their Oct. 1 release, complete and submit your *Free Application for Federal Student Aid* (FAFSA), or your *California Dream Act Application* (CADAA) for AB 540 nonresidents, along with any other financial aid applications your chosen school(s) might require. You should submit your financial aid application by the earliest financial aid deadline of the schools to which you are applying, usually by early February. Check hcoe.org/cash-for-college/ to see if Cal-SOAP will be holding financial aid application workshops at your school and when they are.
- After you submit your FAFSA, you should be able to view and print your **Student Aid Report (SAR)** within three days by accessing your FAFSA portal. You may also receive a copy of your SAR via email. This document lists your answers to the questions on your FAFSA and gives you some basic information about your aid eligibility. Quickly make any necessary corrections to your application and resubmit. Ask your academic counselor or college access staff at your school site, like a Cal-SOAP Success Coach, if you have any questions or need help reviewing your SAR and making changes.
- About a week after you submit your FAFSA or CADAA, create your Webgrants for Students account at mygrantinfo.csac.ca.gov/. This is where you'll be able to view the status of your financial aid application for California State student aid, see if there are any holds on your application that you need to clear in order for it to be processed, and see if you've been awarded a **Cal Grant, Middle Class Scholarship**, or **Chafee** award (separate application for foster youth). If you are awarded a Cal Grant, Middle Class Scholarship or Chafee award, this is where you will be able to view details and manage your award.

- If you will be applying to colleges outside of the UC, CSU, and CCC system and you haven't done so already, register for and take such exams as the SAT, SAT 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 applications carefully. Follow the instructions, and PAY CLOSE ATTENTION TO DEADLINES!
- Well before your college application deadlines, ask your academic counselor and teachers to submit the required documents (e.g. transcript, letters of recommendation) to the colleges you're applying to.
- Complete any last scholarship applications.

...spring

- Visit colleges that have invited you to enroll.
- Review your college acceptances and compare the colleges' financial aid offers. Use the "Compare Financial Aid Offers" tool at www.consumerfinance.gov/paying-for-college or uAspire's free College Cost Calculator at www.uaspire.org/For-Students/College-Cost-Calculator to analyze aid offers side by side.
- Contact a school's financial aid office if you have questions about the aid the school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what – they can tell you about deadlines, paperwork you might need to submit, and other aid for which you might want to apply.
- When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require notification of intent to enroll and the first tuition deposit by May 1st.

**REMEMBER: Register for all tests in advance, and be sure to yourself time to prepare. If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.*

To Explore:

- Learn about the FAFSA process at studentaid.gov/fafsa or the CADAA at www.csac.ca.gov/post/resources-california-dream-act-application.
- Follow or like the offices of Federal Student Aid, the California Student Aid Commission, and North Coast Cal-SOAP on social media to get regular financial aid tips.
 - o Federal Student Aid: www.twitter.com/FAFSA; www.facebook.com/FederalStudentAid
 - o California Student Aid Commission: www.instagram.com/castudentaid/; www.facebook.com/calstudentaid/; @castudentaid on twitter
 - o North Coast Cal-SOAP: www.facebook.com/northcoastcalsoap/; www.instagram.com/northcoastcalsoap/

- Make informed decisions about student loans; check out the “Federal Versus Private Loans” page at studentaid.gov/federal-vs-private.

Parent Support Suggestions

- Review the “Every Year in High School” checklist.
- Work with your child to complete the FAFSA or CADAA.
- Make sure your child’s personal information is safe when they apply for financial aid. For tips, read *Federal Student Aid and Identity Theft* at studentaid.gov/resources#consumer-protection.
- Go to www.irs.gov and read *IRS Publication 970, Tax Benefits for Education* to see how you might benefit from federal income tax credits for education expenses. Search for “Publication 970” from the IRS home page to find the most recent version of the document.
- Help your child learn about the responsibilities involved in accepting a student loan by reviewing studentaid.gov/types/loans#considerations with them.
- Review communications from schools your child sent FAFSA information to. If a school has offered you or your child Direct Loans, the *Federal Student Loans: Basics for Students* and *Federal Student Loans: Direct PLUS Loan Basics for Parents* booklets might be useful to you. Find them at studentaid.gov/resources#loans.