

Get Organized

- ▶ Create a financial aid folder (digital or physical).
- ▶ Gather needed documents: Social Security numbers, tax returns, W-2s, asset information.
- ▶ Check priority deadlines for each college on the “**My Activity**” page.

Create Student Aid.Gov Accounts

- ▶ Student and one parent each create an account at studentaid.gov.
- ▶ Use unique email addresses and mobile numbers.
- ▶ Store login information securely.

Complete the FAFSA

- ▶ File as soon as the FAFSA opens.
- ▶ Use IRS Direct Data Exchange for accurate data.
- ▶ Add all potential colleges.
- ▶ Submit even if unsure about eligibility.

Check for Additional Requirements

- ▶ CSS Profile (required by some colleges).
- ▶ Institution-specific financial aid forms.
- ▶ State aid applications, if applicable.

Monitor Communication Channels

- ▶ Check email regularly for verification or documentation requests.
- ▶ Log in to each college’s student portal for updates.

Review and Compare Financial Aid Offers

- ▶ Understand the types of aid: grants, scholarships, work-study, loans.
- ▶ Compare net costs, not just award totals.
- ▶ Ask financial aid offices questions as needed.

Apply for Scholarships

- ▶ Search locally, regionally, and nationally.
- ▶ Use school counselor resources and trusted scholarship databases.
- ▶ Apply consistently—smaller awards add up.

Compare Financial Aid Offers

- ▶ Compare aid offers by calculating free money and your potential gap
- ▶ Look at Direct Costs first.
- ▶ Compare final net costs to your intended career salary and responsible budget/borrowing limit.

Make a Final Decision

- ▶ Compare academic fit, financial fit, and support resources.
- ▶ Note decision deadlines (often May 1).

Finalize Your Aid

- ▶ Accept or decline aid in the college portal.
- ▶ Complete loan entrance counseling and Master Promissory Note (if borrowing).
- ▶ Set up payment plans if needed.

Prepare for the First Semester

- ▶ Plan for textbooks, supplies, and living expenses.
- ▶ Review billing schedules and due dates.
- ▶ Contact the financial aid office if your financial circumstances change.