



Senior Year Planning Checklist

For Students & Parents

For many families, planning for life after high school can seem overwhelming.

For more than 50 years, we've been helping students go to college. We're here to help you too.

This step-by-step checklist will help you know what to do and when to do it.

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August

- Research colleges & identify schools** or training programs you may want to consider. Go to vsac.org/compareprograms to download VSAC's comparison chart to start building a wish list of schools and **create a file folder** for each college you want to apply to.
- Explore colleges & costs** at collegescorecard.ed.gov once you've started your college list. Find info on average annual costs, test scores and acceptance, financial aid and debt, and salary by field of study.
- Get a head start on your college admissions essay.** At commonapp.org, find essay prompts for the Common Application; and for essay-writing tips, visit vsac.org/essay.

September

- Meet with your school counselor** to talk about your college options.
 - Review college admissions applications and recommendation letters you may need.
 - Develop a resumé and talk about doing a job shadow.
- Register for standardized tests** (SAT, ACT) at collegeboard.org and act.org. Check with the colleges on your list to find out whether they are test-optional. Test-optional schools are becoming more widespread. If you register, be sure to search any closings the night before and morning of your scheduled test.
- Research and attend college fairs.** Visit the NACAC (National Association of College Admission Counseling) website at nacacfairs.org to find out how you can attend college fairs, online or in person. For college fairs in New England, visit the NEACAC (New England Association of College Admission Counseling) site at neacac.org.
- Work on the Common Application** at commonapp.org. Add schools to your "My Colleges" list and review the supplements to identify additional info you may need to send.
- Ask for recommendation letters.** For suggestions, visit vsac.org/recommendations.
- Prepare for financial aid and FAFSA.** Financial aid is money that a student receives to help pay for college or career training, including grants and scholarships (that don't have to be paid back), work-study, and loans. The Free Application for Federal Student Aid (FAFSA) is used by colleges, universities, and VSAC to provide financial aid. Learn about it at vsac.org/fafsa.
 - Create FSA IDs at studentaid.gov/fsa-id/create-account/launch. The student and one parent will each need their own ID to sign the FAFSA electronically.
 - Gather documents to apply; for a list, visit studentaid.gov/help/info-needed.
 - Our checklist at vsac.org/finaidchecklist can keep you on track with applications.
- Know your deadlines for admissions and financial aid.** At college websites:
 - check whether you need to submit the CSS Profile® or other financial aid applications.
 - identify financial aid application deadlines.

**TIP**

Both the SAT and the ACT are often taken in the spring of junior year and again the fall of senior year to improve scores.

Check with colleges on your list to ask whether they're waiving their test requirements.

In addition, there are schools that don't require either test. At [fairtest.org/university/optional](https://www.fairtest.org/university/optional), you can find a list of schools that are:

- test-optional
- test-flexible

October

- Visit college campuses** when you have days off from school. Take online tours to see colleges that you can't get to in person.
- Taking an AP class?** Register for AP exams. Ask about fee waivers if cost is a concern.
- Finalize the list of schools** you'll be applying to. Download applications from their websites and mark your calendar for application and financial aid deadlines.
- Work on your admissions essays.** For tips, visit [vsac.org/essay](https://www.vvac.org/essay).
- Apply for a Vermont grant** at [vsac.org/grants](https://www.vvac.org/grants). Grants are awarded on a first-come, first-served basis, so apply early.
- Submit other financial aid applications**—like the CSS Profile®—that schools may require.
- Start putting money aside** for college deposits (usually due May 1)—saving a bit each month between now and May will make it easier to pay the \$200–\$800 that will be due.

November

- Research scholarships.**
 - If your school counseling office has ordered VSAC's scholarship booklet, pick one up and begin to identify scholarships that you're eligible for; or visit publications.vvac.org to order a copy in the mail. At your school counseling office, ask about other scholarships too.
 - For more leads, check with your library, town office, and local businesses or organizations; also use the online scholarship search tools at [vsac.org/scholarships](https://www.vvac.org/scholarships).
 - On the websites of colleges on your list, find out whether they offer scholarships you're eligible for. Some deadlines may be in early fall, so apply as soon as possible.
- Where required, send test scores.** If you took the test in the fall, arrange for your best standardized test scores to be sent to colleges through the testing websites (collegeboard.org or act.org).
- Let your counselor know** whether you plan to take AP exams.
- Stay aware of deadlines.** Check that recommendations, test scores, and all application materials will arrive on time, especially if you're applying early action or early decision.

December

- Application crunch time!** Complete applications and submit all required documents to colleges on your list. Don't wait until the last minute.
- Start applying for VSAC-assisted scholarships.** VSAC's Unified Scholarship Application (USA) is a single application that you can use to apply for multiple VSAC-assisted scholarships. Start to line up recommendations, write essays, and gather other required documents. Plan to apply and begin uploading documents in January, well before the mid-February deadline. To apply and submit documents online, go to [vsac.org](https://www.vvac.org) to create a MyVSAC account. If you have already submitted a VT Grant application, use the MyVSAC account you created to log in and apply for VSAC scholarships.
- If you have not signed up already, apply for your FSA ID.** The student applying to college, and at least one parent, will need to create an FSA ID at studentaid.gov/fsa-id/create-account/launch in order to complete the Free Application for Federal Student Aid (FAFSA). In some cases, both parents will need an FSA ID (generally if parents did not file taxes together). This takes time to verify so get it done at least three days before you plan to complete the FAFSA.
- Deferred from your first-choice school?** Contact the Admissions Office to let them know you're still interested.

**TIP**

Most colleges charge from \$25–\$100 to process applications, though some colleges will waive the fee, especially if you attend a scheduled open house through the admissions office. Check with your high school counselor or college if you need help with fees.

January

- Focus on FAFSA.** At studentaid.gov/h/apply-for-aid/fafsa, submit the Free Application for Federal Student Aid (FAFSA) so you can be considered for financial aid. For help:
 - Find out whether your high school will be offering a financial forms workshop to help with applications. Find dates and registration details at vsac.org/events. Or visit vsac.org/fafsa to watch our webinar and download our completion guide.
 - Schedule a virtual appointment with a VSAC counselor—visit vsac.org/events to find an available appointment starting January 2024.
 - Call our toll-free FAFSA helpline at 1-833-802-VSAC (8722), Mon–Fri, 8:00 am–4:30 pm.
- Submit your VSAC Unified Scholarship Application (USA).** While the USA and supporting documents aren't due until midnight of the February due date, it's important to file the application *earlier* than the deadline to allow your school to upload important documents—like your transcript—on time.
- First-semester transcript due?** Check your online high school portal or ask your school counselor to make sure it was sent to the colleges you've applied to.
- Check the status of your Vermont grant application.** Log in to MyVSAC to respond to requests from VSAC for additional information. Make and keep copies of all correspondence.

February

- Be sure that you've uploaded or mailed all required documents for your Unified Scholarship Application** *before* the mid-February deadline date. Apply for other scholarships in VSAC's booklet; deadlines for those scholarships vary and may remain open through end of July.
- Watch for requests** from colleges and VSAC for further info. You may need to create an account with each college to see what's needed for financial aid.
- FAFSA'd yet?** If you weren't able to get to it when they first become available, complete the FAFSA and Vermont grant application. Go to studentaid.gov/h/apply-for-aid/fafsa and vsac.org/grants for online applications. For help, call VSAC's toll-free FAFSA helpline at 1-833-802-VSAC or go to studentaid.gov/apply-for-aid/fafsa/filling-out/help.
- Look for your Student Aid Report (SAR)** from Federal Student Aid, and review it for accuracy. If you need to make corrections, log in at studentaid.gov/h/apply-for-aid/fafsa and follow instructions.
- Check in with your school counselor.**
 - Make sure that first-semester grades were sent.
 - Find out whether your school administers local scholarships that you can apply for.

March

- Review financial aid offers** from colleges. These can vary widely with different combinations of aid, so visit vsac.org/college-decision-process/understand-your-offers to learn how to decode your offers. Then use VSAC's online spreadsheet tool at vsac.org/compareoffers to evaluate the different aid packages.
 - Add up all costs for 1 year of school (including transportation, books, and personal items).
 - Subtract your total in grants and scholarships, which don't have to be repaid.
 - The remaining amount is what you'll need to come up with for one year of college.
 - Work with your school to come up with an estimate for all 4 years.



TIP

What's left?

You've got mail. Due to federal privacy rules, college info will come to you, not to your parents. Sign in to your college email account and get in the habit of reading all emails.

Attend orientation.

Most colleges offer day- or even week-long programs. Sign up early to get the date or program you want.

Sign up for work-study if it was included in your financial aid offer (the best jobs go first).

Get to know your college portal. Many colleges communicate about financial aid, registration activities, and billing through their online portal. Sign up so you don't miss important college communications.

- Learn about education loans!** Most Vermont students will have to borrow to cover some of their college or training costs, and there's a lot to understand. *My Education Loans*, VSAC's guide to borrowing money for college or training, explains the different types of loans and what to look for before you borrow. Visit vsac.org/loans or go to publications.vtac.org to order a printed copy in the mail.

April

- Look for your Vermont grant notification** from VSAC.
- Make your final choice.** Most colleges require students to submit a deposit and commit to attend by May 1. Be sure to respond to your school's financial aid offer too.
- Look for decisions regarding VSAC-assisted scholarships.** Contact your financial aid office to find out how outside scholarships might affect the school's financial aid offer.
- Register for accepted-student events** at the college you've chosen. If you can't travel for them, look for online events or info on receptions or events for students in your area.

May

- May 1: College Decision Day!** College decisions and a deposit are usually due. Make your choice and contact your school.
- Take AP exams,** if applicable. Request that scores be sent to your college.
- Learn more about loans.** Education loans are not created equal: There are federal loans from the U.S. Department of Education, and non-federal loans (also known as alternative loans or private loans) that are issued by VSAC and other nonprofit agencies, your college, banks, and credit unions. There are loans that students can take out on their own, and loans that parents can take for their students. Each has different application requirements, different interest rates, and terms. Visit vsac.org/loans to learn more.
- Crunch the numbers.** Your financial aid offer is likely to include a variety of education loans. You get to choose which ones to accept or decline.
 - First, accept federal *student* loans (Direct subsidized and/or Direct unsubsidized student loans). These offer flexible repayment options and benefits.
 - Then, if you've borrowed the maximum in federal student loans and need more financing, compare other loans for students and parents. Some—like a federal PLUS loan for parents or a loan from your school—may be listed on your financial aid offer, but these are *not your only options* and it's up to you whether to accept any of the amounts offered. Other loan options may offer lower interest rates or better repayment options. For example, VSAC offers student and parent loans that have lower fixed-interest rates than the federal PLUS parent loan. **Explore your options before you accept a federal PLUS loan or college loan** on your financial aid offer. Learn more at vsac.org/compare.
 - Before you sign, understand how much you're borrowing, how your interest will accrue, and what your payment terms will be. Read the fine print on your master promissory notes (MPNs). These are legally binding obligations. Know what you're agreeing to before you sign and contact the financial aid office if you have *any* questions about the details of your loans.
 - Ask about tuition payment plans. Making monthly payments instead of one large payment each semester may allow you to use income as it becomes available.
 - Avoid using credit cards! It'll take 61 years to pay off a \$5,000 balance with minimum payments (assuming a 14% interest rate and minimum monthly payment of 1.5% of your balance), and that's if you never use the card again!
- Contact the school's financial aid office** to discuss payment options.