Federal Student Aid

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For both students and parents, it's crucial to stay on top of college preparation during the 11th-grade year and the following summer.

Here's what you should be doing—including looking into careers, searching for scholarships, and keeping the savings account on track.

Students

To Do:

All Year

Explore careers and their earning potential in the <u>Occupational Outlook Handbook</u>. Or, for a fun interactive tool, try the U.S. Department of Labor's <u>career search</u>.

Learn about choosing a college and find a link to our free college search tool.

Go to college fairs and college-preparation presentations by college representatives.

Fall

Take the <u>Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT)</u>. You must take the test in 11th grade to qualify for scholarships and programs associated with the National Merit Scholarship Program.

Spring

Register for and take exams for college admission. The <u>standardized tests</u> that many colleges require are the SAT, the SAT Subject Tests, and the ACT. Check with the colleges you are interested in to see what tests they require.

Use the U.S. Department of Labor's <u>scholarship search</u> to find scholarships for which you

might want to apply. Some deadlines fall as early as the summer between 11th and 12th grades, so prepare now to submit applications soon.

Summer Before 12th Grade

Narrow down the list of colleges you are considering attending. If you can, visit the schools that interest you.

Contact colleges 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 deadlines and requirements.

Use the <u>FAFSA4caster</u> financial aid estimator, and compare the results to the actual costs at the colleges to which you will apply. To supplement any aid *FAFSA4caster* estimates you might receive, be sure to <u>apply for scholarships</u>. Your goal is to minimize the amount of loan funds you borrow.

To Explore:

Find out what government financial aid you can apply for, and how, in <u>Do You Need Money</u> <u>for College—Federal Student Aid at a Glance</u>.

Learn how to <u>avoid scholarship scams and identity theft</u> as you look for financial aid and then attend college.

REMEMBER: Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, see your school counselor about getting a fee waiver.

Parents

To Do:

Take a look at your financial situation, and be sure you're on the right track to pay for college.

Talk to your child about the schools he or she is considering. Ask why those schools appeal to your child, and help him or her clarify goals and priorities.

Attend college fairs with your child, but don't take over the conversation with the college representatives. Just listen, and let your child do the talking.

Take your child to visit college campuses, preferably when classes are in session.

Make sure your child is looking into or already has applied for scholarships.

Ask your employer whether scholarships are available for employees' children.

To Explore:

Get in-depth information on the <u>federal student aid programs</u>.

Learn about student and parent loans in <u>Your Federal Student Loans: Learn the Basics and</u> <u>Manage Your Debt</u>.

Find out how the federal student aid application process works.

Quick Links

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Resources



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Glossary

Early Decision

A college admission policy that allows applicants, who commit to attend that school, to apply and receive notice of their admission early. If the applicant is accepted, he or she agrees to at...

Early Action

A college admission policy that allows applicants to apply and receive notice of their admission early. Applicants accepted under early action are not under a binding agreement to attend that...

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