

# THE 4 STEPS TO COLLEGE CHECKLIST

## Choosing & Applying to College

### WHERE TO FIND INFORMATION

#### ISAC Student Portal

Find your local ISACorps member, and discover free tools and resources for college, career, money management and financial aid planning –

[isac.org/studentportal](http://isac.org/studentportal)

#### ISAC College Q&A

Get answers to questions about the college-going and financial aid process sent directly to your phone with ISAC's free text messaging service –

[isac.org/collegeqa](http://isac.org/collegeqa)

#### ISAC Website and Call Center

[isac.org](http://isac.org)

800.899.ISAC (4722)

[isac.studentservices@illinois.gov](mailto:isac.studentservices@illinois.gov)

## 1 BE A PAIN / Let everyone know that you are going to college and need their help.

- Ask for help early in your high school years to identify your interests and skills and think about jobs and careers that fit.
- Talk to your parents, siblings, friends, teachers, coaches, professionals in your chosen field of study and other adults with experience for advice on college.
- Research colleges and careers online, with free resources like those available on the ISAC Student Portal, and at your local library.
- Begin asking teachers, counselors, and/or employers if they would be willing to write a letter of recommendation to include with your admission and scholarship applications, if needed.

## 2 PUSH YOURSELF / Working a little harder today will make getting into college even easier.

- Have your high school counselor help you pick the curriculum that will help you get into the college of your choice.
- Don't be afraid to take the tough classes, including Honors and Advanced Placement courses, which most colleges prefer over the easier courses, and will better prepare you for college.
- Create a profile on the ISAC Student Portal and use the tools to search for colleges and scholarships, manage your money, navigate the financial aid process, learn about careers, search for jobs, and more.
- Take the SAT and/or ACT in your junior year. Check with your high school counselor for test schedules.
- Find out admission requirements and make sure you fulfill them. Most colleges require 3 – 4 years of math, English, science and social studies. A lot of colleges also want at least 2 years of a foreign language.

## 3 FIND THE RIGHT FIT / Find out what kind of college is the best match for you and your career goals.

- Attend college fairs in your area – make a list of colleges you want to learn more about and questions to ask at the fair.
- Participate in extracurricular activities to help you determine your interests, which can help lead you to the right college.
- Know your Grade Point Average (GPA), class rank, and SAT and/or ACT scores.
- Check out the websites of colleges you're interested in to get information about the college and its programs. You can also use the ISAC Student Portal's Cappex and Illinois Postsecondary Profiles resources to help narrow your search. Make sure to discuss your choices with your parents and get their input.
- When thinking about where you'd like to attend, consider things like 2-year vs. 4-year colleges, type and length of academic programs, cost and financial aid availability, housing options, location and community, services and programs, campus life, and enrollment size.
- Apply to at least 3 – 5 colleges at the beginning of your senior year.
- Find out if the admission application process at your top choice colleges requires any fees, transcripts, reference/recommendation letters, tests, essays, and/or interviews.
- Visit the campus, take a tour, sit in on classes, talk with students and professors, find out if the college has job placement services, research the college's reputation and graduation rate, and talk with the financial aid office about your aid package. A lot of colleges offer online "virtual" tours that help keep travel costs down – check their websites.
- Once admitted, find out if the college requires you to pay a deposit to reserve your admission place.
- When you decide which college to attend, let colleges you applied to know your final decision and make sure to sign up for placement testing and student housing, if needed.

Track and complete these separate processes

### MEET DEADLINES

- Apply for admission to colleges
- Free Application for Federal Student Aid (FAFSA) and other financial aid applications
- Send acceptance form/enrollment deposit
- Housing application and fees
- Sign up for placement testing
- Sign up for class registration/advising

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# 4 PUT YOUR HANDS ON SOME CASH! / If you think you can't afford college, think again. There's lots of aid out there.

## FRESHMAN, SOPHOMORE AND JUNIOR YEARS

- Research federal, state, institutional and private sources of financial aid by visiting [isac.org](http://isac.org). Search for scholarships using Cappex on the ISAC Student Portal. Don't be fooled by services that ask you to pay for information and guarantee results.
- In your junior year, use the FAFSA4caster on [fafsa.gov](http://fafsa.gov) to get your estimated federal financial aid and the MAP Estimator on the ISAC Student Portal to determine your eligibility for the Monetary Award Program (MAP).
- Get summer jobs or internships that relate to your career interests to save money for college. Check out the Internship/Summer Job Board on the ISAC Student Portal.

## SENIOR YEAR

- Call an ISAC Call Center Representative, contact an ISACorps member or visit [isac.org](http://isac.org) for financial aid information.
- Get ready to fill out a FAFSA\* or an Alternative Application for Illinois Financial Aid\*\* as soon as possible after October 1<sup>st</sup> of the *calendar year before* you plan to attend college, and check with the college financial aid office for other required forms and deadlines. Most students submit the FAFSA at [fafsa.gov](http://fafsa.gov), so you'll need to apply for an FSA ID at [studentaid.gov/fsaid](http://studentaid.gov/fsaid). A parent will need to get a separate FSA ID.
- Use a scholarship search service like Cappex on the ISAC Student Portal to search for other financial aid sources.
- ISAC provides free assistance in completing financial aid applications and free tools for scholarship search, so beware of companies that ask you to pay for help with the applications and scholarship searches – they may be scams or frauds.
- Investigate the total cost of attendance for the colleges you think you might want to attend, and continue to research funding available from federal, state and institutional sources. Look for more information on private sources of financial aid: search community-based organizations, local libraries and companies and ask high school counselors and financial aid administrators for suggestions.

## SENIOR YEAR (AFTER OCTOBER 1<sup>ST</sup>)

- You and your parents should gather income tax forms for the previous year since tax information is reported on financial aid applications.
- If you're the beneficiary of a 529 college savings and/or prepaid tuition program, start the process to retrieve the proceeds.
- Attend a Financial Aid Application Completion workshop\*\*\* event or meet with an ISACorps member for help filling out applications.
- Complete, electronically submit (via [fafsa.gov](http://fafsa.gov)) or sign and mail the FAFSA after October 1<sup>st</sup> but as soon as possible to be considered for MAP, and before the priority date for the college you are interested in attending.
- If you are not using an FSA ID when submitting the FAFSA online, sign and mail the signature page.
- If you are eligible, complete and sign an Alternative Application for Illinois Financial Aid at [isac.org](http://isac.org).
- Complete and submit applications for financial aid programs not covered by the FAFSA or Alternative Application.

## 7-10 DAYS AFTER THE FAFSA IS FILED

- You will receive a Student Aid Report (SAR) (via e-mail, if you supplied an e-mail address) that will include all of the information you submitted on the FAFSA, as well as your official expected family contribution (EFC).
- Review the accuracy of your data and follow instructions on the SAR. If the SAR needs to be corrected or if financial circumstances have changed, contact your college's financial aid office for assistance.

## DECEMBER – SUMMER

- You will receive a financial aid award letter from each college to which you've been admitted about the different programs and awards you are eligible to receive from that college.
- Compare financial aid packages and other factors to help you choose the college you will attend. You can use the Financial Aid Comparison Worksheet in the Toolbox area of the ISAC Student Portal to compare financial aid award letters you have received.
- Accept all or part of the financial aid offered. If required, sign and return the award letter to the college by the deadline.

## REMEMBER

- ▶ Meet deadline dates and keep photocopies and/or e-mail confirmation of all completed forms and worksheets.
- ▶ Reapply for financial aid each year and use the Renewal FAFSA process.
- ▶ Along with [isac.org](http://isac.org), your college's financial aid office is the best source for information about all federal, state, institutional and private financial aid programs.
- ▶ Your college may be required to verify your financial situation and may ask you to supply additional information.
- ▶ Although cost is always a consideration, check out the financial aid packages from different schools. More expensive colleges may offer more financial aid through institutional funding, making their cost comparable to a less expensive school. Another option is to start at the local community college and then transfer to a four-year college later.

### When You Receive a Scholarship

- ▶ Make sure you understand the conditions of the scholarship. Know what you are accepting and agreeing to do!
- ▶ Report to the financial aid office any scholarships from outside groups you are/will be receiving.

### If You Need a Loan

- ▶ Follow procedures outlined by the financial aid office when applying for a student or parent loan.
- ▶ Make sure you understand all the loan terms and how it will be repaid before you take out the loan.
- ▶ Only borrow what you need!

\* FAFSA - Free Application for Federal Student Aid - All students must file this application to be considered for the federal Pell grant, the Illinois Monetary Award Program (MAP) grant, other federal and state grants and federal student loans.

\*\* Alternative Application for Financial Aid – the application for MAP for students who are not eligible for federal financial aid and are not completing the FAFSA, including undocumented students.

\*\*\* Check with your high school counselor or see the Outreach Activities calendar at [isac.org](http://isac.org) for information and a listing of workshops and events in your community. All events are free and open to the public.