

## High School Student & Parent To-Do List for Students in 12<sup>th</sup> Grade

### Summary

Need information about going to school? Here is a checklist and areas to explore for both students and parents to help prepare academically and financially for an education after high school. Find out what you should be doing each year in high school and which publications or websites will be useful for you.

### Students

#### To Do:

#### ...all year

- Estimate your financial aid.** Work with your parent(s) to estimate your potential financial aid using *FAFSA4caster* at [fafsa.gov](http://fafsa.gov), and continue to save for college.
- Take classes in core subjects.** Take challenging classes in core academic subjects. Most colleges require:
  - 4 years of English
  - 3 years of social studies (history, civics, geography, economics, etc.)
  - 3 years of math
  - 3 years of science
  - Many colleges require 2 years of a foreign language
  - Round out your course load with classes in computer science and the arts.
- Work hard all year.** Work hard all the way to graduation—second-semester grades can affect scholarship eligibility. Don't give into senioritis.
- School/Community-based activities.** Stay involved in school- or community-based activities that interest you or let you explore career interests. Consider working or volunteering. Remember that it's quality—not quantity—that counts.
- After-school activities.** Stay involved in after-school activities and seek leadership roles if possible.
- Keep a list of your activities.** Make a list of your awards, honors, extracurricular activities, and paid and volunteer work. Consider participating in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, or science.

#### ...fall

- Submit your FAFSA.** As soon as possible after Oct. 1, complete and submit your *Free Application for Federal Student Aid* (FAFSA) at [fafsa.gov](http://fafsa.gov), along with any other financial aid application your

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chosen school requires. You should submit your FAFSA by the earliest financial aid deadline of the school to which you are applying (usually by February).

- Review your FAFSA.** After you submit the FAFSA, you should receive an electronic acknowledgement within three weeks. Make any necessary corrections and submit them to the FAFSA processor.
- Take SAT/ACT.** If you haven't done so already, register for and take such exams as the SAT, SAT Subject Tests, or ACT for college admission.
  - **Note:** Check with the colleges you are interested in to see what tests they require.
- Apply to college.** Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and **pay close attention to deadlines!**
- Submit required documentation.** Well before your college application deadlines, ask your counselor and teachers to submit the required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.
- Complete scholarship applications.** Complete any last scholarship applications.

## ...spring

- Visit colleges.** Visit colleges that have invited you to enroll.
- Compare college acceptances.** 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](http://www.consumerfinance.gov/paying-for-college) to analyze aid offers side-by-side.
- Contact the financial aid office.** Contact a school's financial aid office if you have questions about the aid that school has offered you. They can tell you about deadlines, paperwork you might need to submit, and other aid for which you might wish to apply.
- Decide which college to attend.** When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

## To Explore:

- Refer to [StudentAid.gov/fafsa](http://StudentAid.gov/fafsa) to learn about the FAFSA process.
- Understand the FAFSA better by watching the videos in the "FAFSA: Apply for Aid" playlist at [www.YouTube.com/FederalStudentAid](http://www.YouTube.com/FederalStudentAid).
- Make informed decisions about student loans; find important information at the "Federal Versus Private Loans" page at [StudentAid.gov/federal-vs-private](http://StudentAid.gov/federal-vs-private). Get answers to common questions about college by watching videos on the "Prepare for College" playlist at [www.YouTube.com/FederalStudentAid](http://www.YouTube.com/FederalStudentAid).

## Parents

### To Do:

- Fill out FAFSA.** Work with your child on filling out the FAFSA.  
**Note:** Identify the appropriate tax return year that corresponds to the academic year to which you are applying.

### To Explore:

- Make sure your child's personal information is safe when he or she applies for financial aid. For tips, read *Federal Student Aid and Identity Theft* at [StudentAid.gov/resources#consumer-protection](https://studentaid.gov/resources#consumer-protection).
- Go to [www.irs.gov](https://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](https://studentaid.gov/types/loans#considerations) with him or her.
- Look at communications from schools to which your child sent FAFSA information. 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](https://studentaid.gov/resources#loans).