

First National Bank of Huntsville

Checklist for High School Juniors and Seniors

First National Bank of Huntsville is pleased to provide you with these helpful tips to save you time and money.

- Most financial aid information is available as a free resource. It is not necessary to pay for this service. Beware of anyone who solicits money for this information.
- Admission is a one-time event, financial aid application is every year.
- Don't base school options on tuition costs alone, as some schools may have better financial packages available.
- List all school choices to compare award letters and costs.

Even before starting college, there is a lot of work to do. Here is a checklist of suggested things to do while still in high school.

Checklist for High School Juniors

Fall

- Take the PSAT, based on your guidance counselor's recommendation.
- Take the SAT and/or ACT.
- Start reviewing college catalogs and online Web sites. Make a list of colleges you wish to attend.
- Begin researching sources for scholarships, grants, endowments and other financial aid including student loans.
- Attend college night programs at your high school.

Winter

- Keep your grades up, this is no time to slack off.
(grades will often offset less than terrific SAT or ACT scores.)
- Register for the spring SAT I, II or ACT.

Spring/Summer

- Begin visiting potential schools during your spring break or over the summer.
- Start narrowing your list of colleges down to those you like the most.

Checklist for High School Seniors

Fall

- Send for college catalogs and admission information.
- Register for the fall SAT or ACT.
- Take Advanced Placement (AP) tests.
- Make a list of deadlines for college admissions.
- Start a file of all college paperwork.
- Request recommendations from teachers, employers, guidance counselors or others.
- Attend college fairs and orientations and financial aid nights at your school.
- Visit the campus of prospective schools.
- Recognize important deadlines for housing, financial aid, scholarships and admissions.
- Invest time in the important process of preparing application essays.
- File early action/early decision school admission applications, if you desire.
- Register for the January SAT or February ACT if necessary.
- Remind references of deadlines and don't forget to send thank you notes to those providing you with a recommendation.
- Ask your school for financial aid forms including the Free application for Federal Student Aid (FAFSA).

Winter

- Parents should retain year-end payroll information because it may be needed to determine early financial aid eligibility.
- Complete and submit the FAFSA and keep a copy of your application.
- Parents, prepare your IRS tax returns early—they will be needed on the FAFSA to determine financial aid eligibility. You don't have to file or pay your taxes early, just use the tax information to complete the application.

Spring

- Now it's time to watch the mail for college decisions.
- Prepare college acceptances and compare financial aid offers.
- It's time to select your school, send in a deposit, and notify other colleges of your decision.

Summer

- Request course descriptions and schedules from your college.
- Confirm housing arrangements.
- Graduate from high school and get ready for college!