

# Generic Bank

## Schedules for Junior and Senior High School Students

### Summer Before Junior Year

- Give yourself time to think about what kind of college you want to attend, and what you want to get out of a college education.
- Devise a basic game plan for the last two years of high school. Prepare yourself now for the admission process of getting into a college and doing well once you are enrolled.
- This year be sure to budget time to start researching scholarships and grants—they could help you pay for college expenses. Deadlines for applying often come a year or more before you enter college.

### Junior Year – First Semester

- Review your courses. Are they the courses you need to get into the colleges that interest you?
- Take the PSAT—check the application deadline. Study for the test.
- Inquire about taking the SAT and ACT exams. When do you have to register? Which exams are required by the colleges that interest you?
- Talk with your counselor about your courses. Are they the ones you need for college?
- Check out sources for grants and scholarships.
- If your high school has a college night, be sure to attend, with your parents, if possible.
- When you receive results from your PSAT, there is a scorecard to help you understand those results.
- Work hard to get good grades.

### Junior Year – Second Semester

- Plan to make campus visits to colleges that interest you most.
- Register for ACT and SAT exams. Prepare for them.
- Check out sources for grants and scholarships. Note deadlines.
- Be sure to attend college night and any college fairs in your area.
- Are you thinking about taking advanced placement exams? Talk with teachers and counselor.
- Work hard to get good grades.
- Line up a summer job.

### Summer Before Senior Year

- If you haven't taken SAT and ACT exams, register and prepare now.
- Would summer school help you bring up grades or take special courses?
- Can you earn/save some money this summer?
- Some fun, relaxation and rest are good for you. Get a reasonable share for yourself.

### Senior Year – First Semester

- Have you narrowed your list of colleges to the final few? If not, this is the time.
- Deadlines will be an important part of your life for the next few months. Make a schedule of the approaching tests with their dates and fees.
- Double check the deadlines for financial aid applications. Also, registration deadlines and any other application deadlines.
- Do you need to take the SAT and/or ACT exams again? Register now and prepare.
- Request letters of recommendation from teachers, counselors, employers, and other appropriate people.
- Do you need to provide an application essay? If so, begin working on it now (and make sure it is on your schedule of deadlines).

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## Schedules for Junior and Senior High School Students *cont.*

- Prepare applications for grants and scholarships. Note deadlines.
- Ask your parents to start gathering information that will be needed to fill out the FAFSA (Free Application For Federal Student Aid).
- Complete and send in your FAFSA as soon as possible after (not before!) January 1.

### Senior Year – Second Semester

- Now is the time to complete your FAFSA and send it in.
- Has your school sent your transcripts to the colleges to which you have applied? Have you asked your school registrar to do this for you?
- Are all your application materials ready—and have you sent them to the colleges you've chosen? Note that some colleges have application deadlines in March.
- Do you still need to take the ACT and/or SAT? Register now and prepare.
- A month or two after submitting your FAFSA (much less time if you submitted the FAFSA via the web), you should receive a Student Aid Report (SAR). If you didn't request the SAR to be sent to the colleges you have chosen, make sure you send a copy to the colleges.
- The SAR reports your expected family contribution and whether you are eligible for a Pell Grant.
- Watch for your financial aid Award Letters that come from each college to which you sent a SAR. Compare the Award Letters to see what the colleges are offering you.
- If you need a Federal Stafford Loan, apply now. Note that Orange Savings Bank can provide all the appropriate federal student loans, if you or your parents need them.
- Check whether the college you choose has helpful tuition payment plans so you can make installment payments throughout the year to meet college expenses.

### Summer Before College

- \* Pull together any loose ends about residence and meal plans. Also any financial or academic issues.
- \* Note that if you are borrowing a federal student loan for the first time, obtaining your loan funds may be delayed for 30 days. Set aside money to cover expenses that must be paid right away.
- \* Enjoy your summer and the anticipation of a great college experience!