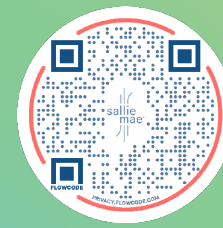


# Stay on track

## Your stress-free guide for applying to college



### Junior year

#### September

##### Have the “college talk” with your parents

Where do you want to go? What major? How much can you spend?

#### October

##### Take the PSAT

It can give you an idea of where you fall in the college applicant pool. Plus, your scores may make you eligible for national scholarships.

#### November

##### Consider how you'll pay for college

Scholarships? Financial aid? Student loans? A combo? Start looking into your options.

#### December

##### Consider taking the ACT/SAT

Some schools require a test score to be considered for admission, and these tests may help qualify you for additional scholarships.

#### March

##### Make a list

Keep a focused list of schools you're interested in. Start planning campus visits for the spring and summer.

### Senior year

#### August

##### Start your essays

With your top schools in mind, start drafting your essays and be sure to leave yourself time for edits.

#### September

##### Secure letters of recommendation

Reach out to teachers, coaches, and employers who would be happy to write you a glowing review. Don't forget to send them a thank you note afterwards!

#### October

##### Apply for financial aid

Some student aid programs award funds on a first-come, first-served basis so don't wait too long to submit your FAFSA®.

##### Consider re-taking standardized tests

Increasing your score may improve your chances of admission at schools that require a test score, and increase your profile with scholarships that require them.

#### November

##### Stay on top of deadlines

Don't let the date for early application sneak up on you. Many schools have different application deadlines; make sure you know when everything is due.

#### January

##### Apps are due

January 1st is the universal deadline for most schools' applications, so make sure yours are in. If you applied for early action, you could get your decision letter any day.

#### February

##### Mail's here

Keep an eye out for your college acceptance letters.

#### March

##### Watch for financial aid offers

Start reviewing the financial aid offers you've received from the schools that have accepted you. Compare them to see which school offers the best financial aid package.

#### April

##### Decision time

After deciding where you'd like to go, make sure to stay on top of communications from your school. Deposits, forms, and housing apps are all due before the fall.

#### May

##### Make a budget

Talk with your parents to figure out how much you'll expect to earn and pay while at school. Having a budget will start you on the journey toward financial responsibility.

#### Summer

##### Final to-do items

You can choose to attend orientation, register for your classes, and make sure your tuition bill is paid. Don't forget, it's also the time to have fun!

# Applying to college is a busy time



With all the essays, forms, and deposits, it's easy to overlook some of the simple tasks. Don't forget to check these off your list:

- See if your bank has branches or ATMs in your college's city. If not, consider opening a bank account at a local bank.
- Coordinate with your future roommate. Two TVs, two microwaves, and two mini-fridges are too much in a dorm.
- Get checked up! Visit the eye doctor, dentist, and physician before heading out.
- Make a plan to keep in touch. A weekly video chat with your best friend or family can be a nice reminder of home.



**Start smart. Learn big.<sup>SM</sup>**

To learn more, visit us at [salliemae.com/applying](https://salliemae.com/applying)