

JUNIOR YEAR: SUMMER/FALL

- Take an inventory of your interests and passions.** Scholarships are not only based on academic achievement. Many scholarships award money for college based on a student's activities, talents, background, and intended major.
- Research the various types of financial aid.** Find out the difference between a grant and a loan, the way work-study can help with college costs, and more. Read **Financial Aid Can Help You Afford College**.
- Continue talking with your family about paying for college.** Start planning your financial strategy. Most families use a combination of savings, current income, and loans to pay their share of tuition and other costs.
- Take the PSAT/NMSQT®.** Juniors who take the PSAT/NMSQT, which is given in October, are automatically entered into the National Merit Scholarship Program. Organizations such as the American Indian Graduate Center, Asian & Pacific Islander American Scholarship Fund, Hispanic Scholarship Fund, Jack Kent Cooke Foundation, and United Negro College Fund use the PSAT/NMSQT and PSAT™ 10 to identify students for scholarships.
- Learn the difference between sticker price and net price.** A college's sticker price is its full published cost, while the net price is the cost of attending a college minus grants and scholarships you receive. Knowing the difference will help you understand why most students pay less than full price for college. Read **Focus on Net Price, Not Sticker Price** to learn more.
- Get perspective and tips from people who know.** Visit the **Video Gallery** to watch short videos of college students and education professionals talking about paying for college.
- Think about getting college credit while you're still in high school.** Consider taking Advanced Placement Program® (AP®) classes and exams, which can count for college credit, placement, or both, and may help you save money. Read **Getting College Credit Before College** to learn more about AP and other college-level courses.

Notes:

JUNIOR YEAR: WINTER/SPRING

- Keep looking up colleges' estimated net prices** — net price calculators get updated every year. Pick a college you're interested in and go to **College Search** to find its profile. Click Calculate Your Net Price to see that college's estimated net price for you — the cost of attending a college minus the grants and scholarships you might receive.
- Start researching scholarship opportunities.** Scholarships are free money; that is, unlike student loans, they don't have to be paid back. Use the College Board's **Scholarship Search** tool to find scholarships for which you might qualify.
- Get to know the FAFSA.** The Free Application for Federal Student Aid is the key to having access to federal financial aid. You can find out more about the form at fafsa.ed.gov. You can't fill out the FAFSA until after Oct. 1 of your senior year, but you can create your account and get a FSA ID to get a head start.
- Go to a financial aid event.** Many schools host financial aid nights so students and their families can get information and ask questions.
- Set aside money from a summer job.** Even a little extra money will help you pay for books and living expenses while in college or enable you to buy some of the things you need to make a smooth transition to college.
- Gather the documents you'll need to fill out your financial aid applications.** You and your parents will need to gather tax returns, income statements, and lists of assets to prepare to fill out the FAFSA, the PROFILE, and other applications. Read **How to Complete the FAFSA**.

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