

FINANCING YOUR FUTURE

A HIGH SCHOOLS SENIORS GUIDE FOR COLLEGE

SEPTEMBER: START SCHOLARSHIP SEARCH

The opportunity for scholarships is great but you need to begin researching early. Many scholarship application deadlines will be as early as October of your senior year. Begin scholarship searches on the internet. A few hot scholarship search sites are www.fastweb.com, www.college-scholarships.com, and www.srnexpress.com. Check with local community organizations and businesses to find out what they offer. Also, talk with college representatives about what types of scholarships they offer. Many schools offer scholarships not only for academics but also for leadership, athletics, music, art, band, etc. Don't forget to watch application deadlines!

There are many sources available for scholarships. Be aware of scholarship scams as you begin your search. If a company wants you to pay more than the cost of a stamp and envelope to apply for a scholarship, be wary. Many companies will "guarantee" that they will find you a scholarship. No one can "guarantee" anything in a scholarship search.

OCTOBER: APPLY FOR ADMISSION AND HOUSING

Most students choose between three to seven schools in which to apply. It is always logical to have a "safety" school or school that you know you will gain admission to, meaning your grades and test scores far exceed the average of the current freshman class. This school can be a good back up if your other choices do not materialize. The other schools in which to apply are usually three to four schools that the student knows he or she would like to attend and would be a good fit but are more challenging to gain admission. Possibly the students grades and test scores are in the same range as the current freshman class. The last school many students will apply to is a "reach" school or school they feel like they will not gain admission to but there is still a chance that they could be admitted. Be aware that to be considered for scholarships at many schools, the student must have an admission application submitted before they will consider looking at a scholarship application, hence the need to get the admission application in promptly.

You will be able to find what is required for your application on the college's Web site, admission brochures, catalog, or bulletin. Most schools will require you to complete an application, which can be accessed at the school Web site or by requesting a paper application by mail, an official ACT or SAT score, an official high school transcript which generally will list at least six or seven semesters of academic coursework, and a fee to process all of the information. Other items that could be required for your application are an essay, recommendation letters

from guidance counselors or teachers, or SAT II scores. Be sure to submit to the college all of the appropriate items to have your application processed.

Depending on the college, a housing application could be included with the admission application materials, or it could be sent to you once you have been admitted to the school.

NOVEMBER: SCHEDULE A CAMPUS VISIT

Before you decide that a particular school is the perfect choice, be sure to make a campus visit. Hopefully, you will have already made a visit to the school in your junior year or the summer before your senior year. Call or e-mail the admissions office to set up a visit. You might want to take a campus tour, visit with an admissions counselor and financial aid counselor, attend a class, spend the night in a dorm, meet with a professor, and meet current students. Doing many of these will let you know what the academic setting is like and allow you to decide if you feel comfortable because this will be home for the next four years of your life.

JANUARY: APPLY FOR FINANCIAL AID & SCHOLARSHIPS

Now that you have already applied for admission, it is time to apply for financial aid. This may be done by completing the Free Application for Federal Student Aid (FAFSA). It is recommended to complete this application on-line at www.fafsa.ed.gov. You may also pick up a paper version from your high school guidance office. If you have difficulties or questions about filing the FAFSA, contact the financial aid office at the school you plan to attend or the Federal Student Aid Office at 1-800-4FED-AID. Be wary of services that charge hundreds of dollars to fill out this form for you.

In January of your senior year, make sure your parents get their tax return information as early as possible because it will be needed to fill out the FAFSA. If you work, you will also need your tax information. Once you have completed the application, submit it to the federal government. The priority deadline is February 15 of your senior year. If you submit the form by this date, you give yourself the best opportunity to receive need-based scholarships and grants if you qualify. By completing this one application, you are applying for the Federal Pell Grant, the Federal Work-Study Program, and many other federal government programs, including student loans. If you apply on-line, be sure to apply for your pin number at least two weeks before you complete the FAFSA application on-line. The pin number will serve as your signature and your parent's signature to allow the government to process your information.

Also, be aware of institutional financial aid applications that colleges may require you to complete and their deadlines. Schools will refer to specific instructions at their Web site or on printed materials.

If you haven't done so already, apply for scholarships at the schools you are interested in. Check with the financial aid office at the school to find out how to obtain these applications.

FEBRUARY: APPLY FOR MISSISSIPPI FINANCIAL AID

The Office of Mississippi Student Financial Aid has many programs that you may be eligible to apply, including the Mississippi Tuition Assistance Grant program (MTAG). For a complete listing of these financial aid programs available and ways to obtain applications, click on www.ihl.state.ms.us. Deadlines will begin to approach on these programs as early as March 31.

APRIL: FINALIZE SCHOOL CHOICE

By April, you should have visited the colleges of interest, applied for admission and scholarships, filed the FAFSA, and applied for Mississippi financial aid, if applicable. If you have applied for admission and filed the FAFSA at the appropriate times, you should be receiving letters of acceptance/decline and financial aid award letters from the appropriate schools. If financial aid is a factor in your decision of school selection, you may compare award packages at www.collegeboard.com. Be sure to check with the financial aid counselors at the colleges if you have questions about the monies that have been awarded to you. Once you have made a final decision on the college you plan to attend send a brief note to the other colleges letting them know you will not be attending in the fall.

**This information is subject to change at any time. Always check with the colleges or universities you are interested in to verify any pertinent dates.*