

Planning for Higher Education Timeline



Prior to Senior Year

- What are your college and career plans? Talk with your school counselor, parents, and other trusted adults to develop a college admissions plan.
- Earn college credits while in high school. Talk to your school counselor about taking Advanced Placement (AP®) courses or dual enrollment for college credit.
- Use the “Search for your perfect school” function on [EducationPlanner.org](https://www.educationplanner.org) to research and explore colleges. Research at least five schools. Consider cost just as carefully as programs offered.
- Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- Explore college costs using **net price calculators**, available on a college’s or university’s websites. Net price calculators allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.
- Consider schools at different total cost levels (including room/board, transportation, etc.). Target schools that are affordable for you.
- Register for SAT® and ACT tests and take advantage of any available test prep courses. Check out [EducationPlanner.org](https://www.educationplanner.org) for free test prep and practice exams.
- Investigate scholarship opportunities. Visit with your school counselor for local sources of scholarships. Go to [EducationPlanner.org](https://www.educationplanner.org) and other websites. Check with your place of worship, your parents’ employers, and local social or civic organizations to which you or your parents belong.

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Senior Year – Fall

- Continue to explore higher education options. Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- Narrow your college choices further, understand admissions requirements and deadlines, and submit application materials. Stay organized to ensure colleges receive your transcripts and letters of recommendation.
- Educate yourself on the many forms of financial aid available. Inquire about all types of funding sources from the colleges you are considering. Be aware of their application requirements and deadlines.
- If you’re applying for financial aid, you can complete the Free Application for Federal Student Aid (FAFSA®) on or after October 1. Apply at studentaid.gov.
- Continue to plan with your school counselor to apply for scholarships from local organizations, as application deadlines will vary.

Will you be SMART about borrowing for college?

Visit [MySmartBorrowing.org](https://www.mysmartborrowing.org) to compare college costs and learn how to keep your student loan debt manageable.



Senior Year – Winter

- Have you completed your FAFSA? If you need financial aid and haven't done so, complete it now at studentaid.gov.
- In Pennsylvania, your FAFSA information is used for PA State Grant consideration. You will also need to complete the State Grant Form (SGF) which is linked to the FAFSA Confirmation Page. (If you miss this link, you will receive an email notice directing you to the SGF.)
- Before selecting your major or course of study, research whether you are likely to find a job in this career.
- Research the starting salary for this career. If you have to borrow loans to help pay for school, you shouldn't borrow more than that first year's salary.
- Submit all other required applications and paperwork for each school to which you are applying. Make copies and meet each school's individual deadlines.
- Continue to search and apply for scholarships through the colleges you are considering and other organizations.
- Deadlines** – For the PA State Grant, the FAFSA filing deadline is May 1 for students attending colleges, universities and college-transferable programs (excluding community colleges), and for all renewal students. The deadline is August 1 for first-time students attending community colleges, business, trade, or technical schools, hospital schools of nursing, "Open Admission" institutions, or 2-year, non-transferable degree programs at a junior or 4-year college.

NOTE: "Open Admission" institutions include Cheyney University of Pennsylvania, Gratz College, Harcum College, Harrisburg University of Science and Technology, Lackawanna College, Peirce College, Pennsylvania College of Technology, Pennsylvania Institute of Technology, and Valley Forge Military College.

- After filing the FAFSA, watch your email for your Student Aid Report (SAR). The SAR summarizes your FAFSA information and provides you an opportunity to make corrections, if necessary. If you did not provide an email address on the FAFSA, your SAR will be sent by postal mail.

Free Resources

Visit PHEAA.org/order-online to download or order additional **FREE** materials, such as brochures, booklets, and reference sheets to help explore your career and education opportunities.



These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA). The information contained in this document is believed to be accurate at the time of printing.

Senior Year – Spring

- Continue to receive financial aid offers (or aid packages) from additional schools. Financial aid offers detail the type and amount of aid you are eligible to receive from each school.
- Determine which aid amounts are free money (grants and scholarships), which involve working (work-study), and which must be repaid with interest (loans).
- Compare the total free money (grants and scholarships) to the total cost of the school (including books and transportation). The difference is the amount you will need to cover through savings, earnings, or student and/or parent borrowing.
- Determine if the schools you are considering offer some type of payment plan.
- Consider lower cost alternative schools, if necessary, as you make your final college choice.
- Decide which school you will attend and note the deadline for submitting an enrollment deposit. Inform every school to which you were accepted of your decision.
- Complete your housing arrangements, orientation and course registration requirements at your chosen school.
- Be sure your PA State Grant record reflects the school you plan to attend. If it does not, update this information via Account Access at PHEAA.org, where you can also check the status of your application, make changes, and manage your account.
- If you are eligible, inquire about the availability of work-study jobs on campus, and be sure you know how and when to apply for these jobs.

Summer After Senior Year

- Inform your school's Financial Aid Office of any additional grants or scholarships you will receive from outside sources.
- Loan borrowers (students and parents) must complete a Master Promissory Note (MPN). Visit studentaid.gov to complete an online MPN. Only borrow what you absolutely need.
- Students borrowing federal student loans for the first time must complete "entrance counseling." Contact the Financial Aid Office at your school for information on how to complete this process.
- Satisfy your first semester tuition bill by the college's payment or registration deadline.