OPPORTUNITIES

Preparing for College Guide and Workbook

CONNECTICUT 2025-2026

ECMC

OPPORTUNITIES

Welcome

Continuing education beyond high school, whether attending a career and technical education institution, community college or four-year college or university, is a big step in investing in your future! By using the *Opportunities* book, you will learn how furthering your education can have a significant impact on your career and financial success. Kudos to you for investing your time and energy into this book. Thank you for allowing ECMC to be a part of your education journey. We are excited to assist you in preparing for your future!

How to Use This Book

It is recommended to read the *Opportunities* book in its entirety and then use later as a reference book when wanting to learn about specific topics. There are also several worksheets throughout the book to help personalize your college-preparation experience. Remember to keep this book close by and reference it often.

Definition of "College"

To reduce confusion, in this book ECMC refers to all types of education options beyond high school as "colleges." This includes attending a career and technical education institution, community college or four-year college or university.

Where to Go for Additional Help

Look for several references throughout the book on where to go for help. Still have questions? Contact your high school counseling office or the admissions office of the colleges you are most interested in attending.

This book belongs to:

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Updates to This Book

While every effort is made to keep this book up to date, program requirements are subject to change. For complete information regarding specific programs, contact the organization responsible for administering that individual program.

The U.S. Congress frequently considers legislation that could change some of the provisions of the federal student financial aid programs. If significant changes are made during the academic year, this book will be updated. You can view the most current version online at **www.ecmc.org/opportunities.**

Availability in Spanish

To order copies of this book in Spanish, view a digital publication or download a PDF, visit **www.ecmc.org/opportunities.**

Para pedir copias de este libro en español, ver una publicación digital o descargar un PDF, visite **www.ecmc.org/opportunities.**

For Administrators and Counselors

This book is a free resource for you to share with students. To order copies of this book, view a digital publication or download a PDF, visit **www.ecmc.org/opportunities.**

About ECMC

Educational Credit Management Corporation (ECMC) is a nonprofit corporation with a mission to help students succeed. We work to lower student loan default rates; sponsor college access and success initiatives, and financial literacy programs; and provide resources to support student loan borrowers to successfully repay their loans.

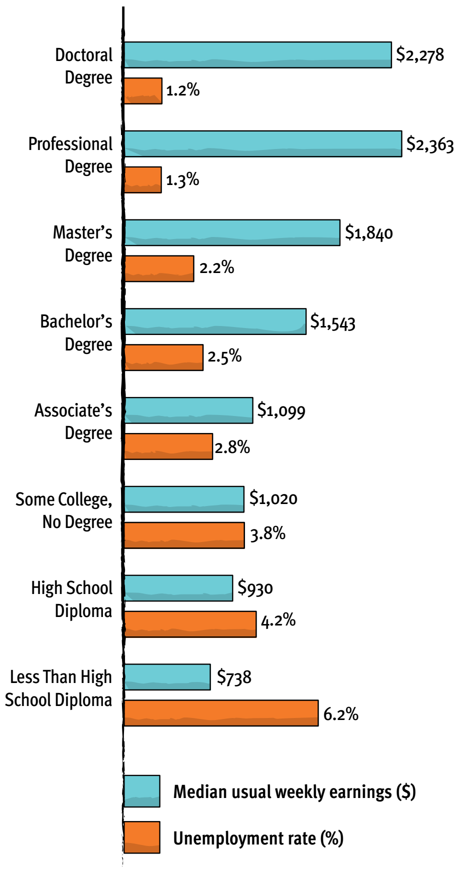
For more information, visit us online at **www.ecmc.org/about-us.**

Going to College Can Change Your Life

Your odds of career success are much higher if you attend college. This chapter shares some statistics that prove this.

EMPLOYMENT RATES & EARNINGS

BY EDUCATIONAL ATTAINMENT, 2024



Source: U.S. Bureau of Labor Statistics, 2024 Current Population Survey

Note: Data are for persons aged 25 and over. Earnings are for full-time wage and salary workers.

Be Happy

People who attend college:

- Report they have more job satisfaction than those who did not attend.
- Typically live healthier lifestyles, and are more likely to have access to employer-provided benefits including: medical insurance, retirement plans and paid time off.
- Are more involved in their communities through higher levels of volunteering and voting.

Finally, talk with people who have gone to college—most will tell you it was fun!

Education Pays

Statistics show that unemployment rates decrease in direct relationship to how much education you receive. The more education you receive, the more money you are likely to make. A study by the U.S. Bureau of Labor Statistics 2024 (Current Population Survey) supports this, shown in the chart to the left. Keep in mind, education is an investment in your future.

Earn More

Going to college costs you money, but not going to college can cost you even more. According to the Georgetown University Center on Education and the Workforce, the median total earnings over an adult's working life are as follows:

- Less than high school = $1.2 million
- High school diploma/GED = $1.6 million
- Some college = $1.9 million
- Associate degree = $2.0 million
- Bachelor's degree = $2.8 million
- Master's degree = $3.2 million
- Doctoral degree = $4.0 million
- Professional degree = $4.7 million

Source: **https://cew.georgetown.edu/cew-reports/collegepayoff2021**

Paths to Higher Education

The term "higher education" refers to all educational opportunities available to you after high school. By knowing all available opportunities, you will have a better idea of what type of college may be a good match for you.

View college options on the next page

CHECK OUT OUR CAREER & TECHNICAL EDUCATION (CTE) PUBLICATION!

www.ecmc.org/opportunities

According to the Bureau of Labor Statistics Occupational Outlook Handbook, from 2023 to 2033 there is expected to be:

11% GROWTH in the number of jobs available for electricians

9% GROWTH for heating, air conditioning and refrigeration

6% GROWTH for plumbers, pipefitters and steamfitters

Source: U.S. www.bls.gov/ooh/

Most Common College Types

Type of Institution	Description	Degrees Offered	Admissions
Career and Technical Education (CTE) Institution	• A CTE institution focuses on a highly specialized curriculum; can be nonprofit or for-profit • Geared for students who want to learn a specific skill and find employment within two years • Examples include cosmetology, HVAC, culinary and automotive technology	• Certificates of completion • Associate of Applied Science (AAS)	• Completed application for admission • High school transcript showing proof of completion
Community College **Junior College (Two-Year)**	• A college is an institution with multiple academic departments • Offers traditional academic, continuing education and remedial programs • Offers technical programs, such as cosmetology, HVAC, culinary and automotive technology • Offers general education prerequisite courses required for most bachelor's degree programs at four-year colleges and universities • Ideal for students looking to transfer to a four-year college and pursue a bachelor's degree, students looking to earn an associate degree or certificate, and students looking to further their education • Some colleges offer a limited number of bachelor's degree programs	• Certificates of completion • Associate of Arts (AA) • Associate of Science (AS) • Associate of Applied Science (AAS) May offer limited: • Bachelor of Arts (BA) • Bachelor of Science (BS)	• Incoming first-year college students and transfers • Completed application for admission • High school transcript showing proof of completion • College transcript, if previously attended • College placement testing may be required depending on the school
College (Four-Year)	• A college is an institution with multiple academic departments • Offers traditional academic programs; may offer technical, continuing education and remedial programs • Offers general education prerequisite courses and upper-level, major-specific undergraduate and graduate courses • Colleges can be specialized in a specific area or liberal arts based • Liberal arts colleges offer primarily liberal arts majors, yet many offer degrees in STEM fields as well • Colleges (especially liberal arts colleges) tend to be smaller than universities and offer fewer majors; they may not offer graduate degrees (master's and doctoral) • Some colleges offer associate degree programs	• Bachelor of Arts (BA) • Bachelor of Science (BS) May offer limited: • Associate of Arts (AA) • Associate of Science (AS) • Associate of Applied Science (AAS)	• Incoming first-year college students and transfers • Completed application for admission • High school transcript showing proof of completion (more selective colleges require a higher grade point average) • College transcript, if previously attended • Supplemental documents may include essay, personal statement and/or academic resume • SAT or ACT score may be required depending on the school
University (Four-Year)	• A university is an institution with multiple schools and colleges (college of liberal arts, school of engineering, college of business, etc.) • Offers traditional academic programs; may offer technical, continuing education and remedial programs • Even though universities tend to focus more on research and specialized majors, most universities have a college of arts and sciences that offers liberal arts programs • Universities tend to be larger than colleges and offer more majors; they offer graduate degrees (master's and doctoral)	• Bachelor of Arts (BA) • Bachelor of Science (BS) • Master of Arts (MA) • Master of Science (MS) • Master of Business Administration (MBA) • Doctorate of Philosophy (PhD) • There are many other graduate and undergraduate degrees, but these are the most common	• Incoming first-year college students and transfers • Completed application for admission • High school transcript showing proof of completion (more selective universities require a higher grade point average) • College transcript, if previously attended • Supplemental documents may include essay, personal statement and/or academic resume • SAT or ACT score may be required depending on the school

Choosing the Right College for You

Your college selection is an important decision, but where do you start? Use the tools and resources in this chapter to help you choose where to apply.

Research College Options

Every person is different. Your background, interests and personality are just a few things that make you original and unique.

Depending on many factors, each person has a different experience preparing for college. Let your personal interests, goals and situation influence your decisions throughout the process. Begin your college exploration at **https://www.collegeboard.org**.

Consider Your Academic Strengths

The best way to identify a career field or major course of study is to look at the academic subjects you already enjoy, especially those in which you perform well. Identify majors that concentrate in these subject areas to ensure selection of a major you'll likely enjoy and do well in. Once you've identified a major or majors, identify colleges that offer those majors.

Explore Career Options

Identify careers that interest you and determine which majors will best prepare you for that career. Investigate the academic requirements necessary to enter into those majors.

To help get you started, visit the following resources and career assessment websites:

- **www.bls.gov/ooh**—Occupational Outlook Handbook provides hundreds of job descriptions, including education requirements and median pay.
- **www.khanacademy.org/college-careers-more/career-content**—Videos and articles containing detailed information on several types of jobs as well as general advice when starting in the workplace.
- **https://roadtripnation.com**—Videos and interactive tools to help students determine the right college type, major and career.
- **https://bigfuture.collegeboard.org**—Career exploration exercises and educational requirements needed to achieve college and career goals.
- **www.onetonline.org**—The U.S. Department of Labor's interactive database of occupational information.

Determine Support Services That Are Important to You

Colleges offer more than just academics to help students succeed. Health and wellness care, counseling, child care, food support, tutoring, mentoring, disability services and legal support are examples of support services made available to students to help them succeed at college.

Research support services offered by the colleges you are interested in and determine if these services meet your needs.

Make Your Decision

Base your final decision on the type of student you are, your educational goals and what situation best fits your needs. Talk to friends, family, teachers and counselors for help with identifying your goals in going to college.

Use the worksheet on the following page to do some self-discovery.

A Note about School Accreditation and Licensing

Accrediting and licensure agencies provide third-party oversight and ensure the college is providing the quality of education promised to the student. Note that regional accreditation may hold more credibility than national accreditation. Due to colleges having different accreditation agencies, credits earned at one college may not be transferrable to another college. Check with the admissions department to determine which of your credits will transfer.

For more information about accreditation and state licensing, visit the U.S. Department of Education at **www.ed.gov/accreditation.**

WORKSHEET: CREATE A COLLEGE LIST

STEP ONE
In the top row, make a preliminary list of colleges that interest you.

STEP TWO
Think about important factors you want your college to have. Then, prioritize each factor in the level of importance column.

STEP THREE
Cross off colleges that appear to not have what you're looking for. Rank the remaining colleges in order of preference.

LEVEL OF IMPORTANCE	FACTORS TO CONSIDER	COLLEGE (FILL IN NAMES OF COLLEGES THAT INTEREST YOU)			
		1.	2.	3.	4.
	Program of study: Are there programs/ degrees that match your career goals?				
	School size: Do you prefer a large or small college? What is the student population?				
	Class size: How large do you like your classes to be? What is the student-to-teacher ratio?				
	Support programs: What is offered to help you stay in college and graduate?				
	City and neighborhood: Do you prefer a city or a small town?				
	Campus culture: When visiting each college, get a feel for its "personality." How does it match yours?				
	Distance from home: How close do you want to live to your family?				
	Extracurricular activities: What other activities do you want/need access to?				
	Religious affiliation: Do you want to attend a college affiliated with your religious beliefs?				
	Net price: What will your final cost be after receiving grants and scholarships? Use **https://collegecost.ed.gov/net-price** to identify your likely estimated cost.				
	Financial aid options: Does the college have a tuition payment plan to spread out your payments or a guaranteed cost of attendance as long as you are enrolled?				
	Outside learning options: Does the college offer internships, externships, study abroad or service learning opportunities?				
	Housing options near campus: Will you need a car to get to school, work, shopping or back home, or is everything you need within walking or biking distance?				
	Other Considerations:				

SCAN HERE FOR A FILLABLE VERSION OF THIS WORKSHEET
which can be downloaded and saved to your device or printed

The College Application Process

Depending on your interests and goals, the college application process can be as simple as filling out a one-page application or as complex as writing several essays, taking multiple standardized tests and preparing portfolios. This section will help you organize the process and stay on track.

Preparing for College

Colleges care about the courses you take in high school. The more you challenge yourself when choosing high school courses, the more college options you may have.

HONORS CLASSES

- More challenging academically.
- Typically faster paced; cover topics in greater depth.
- Generally weighted higher for grade point average (GPA), but do not earn you college credit.

ADVANCED PLACEMENT (AP) CLASSES

- More challenging academically; courses prepare you to take rigorous exams that can lead to college credit.
- For a list of classes, visit **https://apstudents.collegeboard.org/courses**.
- Across various subject areas, 40 AP classes are available.
- Your high school may not offer all AP classes, but most AP classes are also available online (a fee may be required).
- After coursework is completed, students take nationally administered AP exams in their chosen subject areas; if the exam scores are acceptable to the college, the college might award college credit, advanced placement or both for the course.

DUAL ENROLLMENT PROGRAMS

- Students take college-level classes for college credit while continuing to participate in regular high school activities.
- Classes are often offered at high schools or nearby community colleges.
- Not every high school participates; contact your high school counselor for more information.

INTERNATIONAL BACCALAUREATE® DIPLOMA PROGRAMME

- Two-year curriculum offered by the International Baccalaureate (IB) that combines requirements of a mixture of different national education systems.
- Offered in English, French and Spanish, and allows students moving around the country or from one country to another to transfer among IB schools.
- Students choose courses from the following subject groups: studies in language and literature, language acquisition, individuals and societies, sciences, mathematics and the arts.
- A list of participating schools from around the world is available at **www.ibo.org**.

TECHNICAL PREPARATION (TECH PREP) PROGRAMS

- Multiyear program (two or more years in high school and two in an occupational/technical program at a community college or career and technical education institution) designed to prepare students for technical occupations.
- Expands education and employment opportunities by preparing you for careers in health care, business, industry, labor and government.
- Strong emphasis on math, science and English—a complete Tech Prep program includes the following:
  - A comprehensive career development plan.
  - Courses designed for a specific career that integrate academic and occupational preparation.
  - A learning environment that emphasizes math, communications, science and technology.
  - A smooth transition from high school to college or employment.

Entrance Exams

College entrance exams are required by some four-year colleges as part of the admissions process. There are two primary tests, the ACT and the SAT, and either test is generally accepted by colleges.

Many colleges are test-optional, meaning students can choose whether or not to take an entrance exam and share those results with colleges of interest. This allows students to choose whether or not their entrance exam scores are an accurate reflection of their academic ability and if they want to provide their score for review as part of their college application.

Practice Entrance Exams

There are two tests that help you "rehearse" for taking college entrance exams–the PreACT and the PSAT/NMSQT. Taking these tests will help you identify strengths and weaknesses in skills necessary for successful college study. You can then focus your preparation on those areas where you could most benefit from additional study or practice. Your specific test results are not reported to colleges. However, you may receive information from colleges and organizations interested in students testing within your range.

THE PreACT TEST

PreACT is a multiple-choice test designed to help 10th grade students prepare to take the ACT. In addition, eighth and ninth graders may benefit from taking the PreACT 8/9. The PreACT is patterned after the ACT and includes testing in English, math, reading and science. PreACT score reports offer a broad view of students' college and career readiness, and provides information regarding their future performance on the exam.

PreACT also offers insights to help students explore college majors and career options to start planning for their futures.

For more information on the PreACT, visit **www.act.org**.

THE PRELIMINARY SCHOLASTIC APTITUDE TEST AND THE NATIONAL MERIT SCHOLARSHIP QUALIFYING TEST (PSAT/NMSQT)

The PSAT/NMSQT is a test usually taken during your 11th grade year that helps you practice for taking the SAT. The PSAT/NMSQT consists of two sections:

- Reading and writing
- Math

In addition, eighth, ninth and tenth graders may benefit from taking the PSAT 8/9 and PSAT 10.

The National Merit Scholarship Corporation uses these scores to determine eligibility for their scholarship programs.

For more information on the PSAT/NMSQT, visit the College Board website at **https://satsuite.collegeboard.org/psat-nmsqt**.

Entrance Exam Retakes

To try to improve test scores, students may retake entrance exams by registering and paying for additional test sessions. Both the ACT and SAT practice different scoring methods called "superscoring" to allow students who retake the exam to include their top scores for admissions consideration. When students retest, ACT will take the average of the four best subject scores from each ACT test attempt to create a new official score. SAT will take the best composite score from each test attempt to create a new official score. Before choosing to retake an entrance exam, check with your colleges first to see if they accept superscores.

Placement Tests

Some colleges, particularly community colleges, require students to take placement tests after they have been accepted by the college. Colleges use placement tests in subjects such as math and English to assess current subject knowledge and to assist in placing students in the appropriate class level. Placement tests often take place during the spring or summer prior to starting college. Placement tests measure current knowledge so little preparation is needed. Ask your college for study resources to prepare for the placement tests, if available.

MANY COLLEGES HAVE ELIMINATED THE REQUIREMENT FOR ACT/SAT TEST SCORES. CHECK https://fairtest.org/test-optional-list **FOR A CURRENT LIST OF TEST-OPTIONAL COLLEGES. ALWAYS VERIFY TEST REQUIREMENTS WITH THE COLLEGE'S ADMISSIONS OFFICE.**

ENTRANCE EXAM COMPARISON

	ACT (American College Test)	SAT (Scholastic Aptitude Test)
What Is Tested	ACT measures what you learn in high school to determine your academic readiness for college	SAT measures what you learn in high school and what you need to succeed in college
When to Take the Test	ACT examination is usually taken during your 11th grade year and is offered seven times a year in the months of February, April, June, July, September, October and December	SAT examination is usually taken during your 11th grade year and is offered eight times a year in the months of March, May, June, August, September, October, November and December
Registration Deadline	Approximately five weeks before test date	Approximately four weeks before test date
Test Duration	2 hours, 55 minutes + 40 minutes for optional essay	2 hours, 14 minutes
Major Sections	English, mathematics, reading, science and an optional writing section	Reading and writing, math
Scoring	1-36	400-1600

Testing Dates, Fees and Registration

PreACT

2025-2026 Test Dates	Regular Registration Deadlines	Late Registration Deadlines	Notes	Fees	Registration
September-May each year at your school's discretion	Check with your school counselor	Check with your school counselor	• Test is administered by high school in a supervised setting • Accommodations are available for those who qualify **(https://success.act.org/s/topic/oTO1BooooooUB68WAGpreact-accessibility-accommodations)**	• PreACT: $18.50 (online) or $19.50 (paper) • Schools are billed directly for tests; some schools may require students to pay the fee and may also charge an additional fee to cover administrative costs	Register with your school counselor or administrator

PSAT/NMSQT

2025-2026 Test Dates	Regular Registration Deadlines	Late Registration Deadlines	Notes	Fees	Registration

October 1-31, 2025	Check with your school counselor	Check with your school counselor	• Test is administered by high school in a supervised setting
			• Accommodations are available for those who qualify (**https://accommodations.collegeboard.org/**)
				• PSAT/NMSQT: $18
				  • Schools are billed directly for tests; some schools may require students to pay the fee and may also charge an additional fee to cover administrative costs
				• Fee waivers are available for eligible low-income students
				  • See your school counselor for details
					Register with your school counselor or administrator

ACT

2025-2026 Test Dates	Regular Registration Deadlines	Late Registration Deadlines	Notes	Fees	Registration
September 6, 2025	August 1, 2025	August 19, 2025	• You can proceed with your original test date or you can request to change it. However, you will need to pay the basic registration fee for the new test date plus the test date change fee. If you request a date change after the regular deadline for the new date, you must also pay the late registration fee. Your basic registration fee for the original test date will be refunded • Accommodations are available for those who qualify (**www.act.org/content/act/en/products-and-services/the-act-educator/the-act-test/accommodations.html**)	• ACT (no writing test): $68 • ACT (with writing test): $93 • Science Add-On Fee: $4 • Late registration: $40 • Test date/center change: $48 • Standby testing: $72 • Score Service Fees (**https://www.act.org/content/act/en/products-and-services/the-act/registration/fees.html**) • Fee waivers are available for students who meet one or more indicators of economic need • See your school counselor for details	**www.act.org**
October 18, 2025	September 12, 2025	September 30, 2025			
December 13, 2025	November 7, 2025	November 24, 2025			
February 14, 2026	January 9, 2026	January 23, 2026			
April 11, 2026	March 6, 2026	March 24, 2026			
June 13, 2026	May 8, 2026	May 29, 2026			
July 11, 2026[1]	June 5, 2026	June 24, 2026			

[1] No test centers are scheduled in New York for this date.

SAT

2025-2026 Test Dates	Regular Registration Deadlines	Late Registration Deadlines	Notes	Fees	Registration
August 23, 2025	August 8, 2025	August 12, 2025	• Sunday administrations usually occur the day after each Saturday test date for students who cannot test on Saturday for religious reasons • Optional essay will only be available in states where it's required as part of SAT School Day administrations • Accommodations are available for those who qualify (**https://accommodations.collegeboard.org/**)	• SAT: $68 • Late registration: $38 • Test center change: $34 • Cancel registration: $34 • Cancel late registration: $44 • Waitlist registration is not currently available • Score Service Fees (**https://satsuite.collegeboard.org/sat/registration/international-testing/fees**) • Fee waivers are available for eligible low-income students • See your school counselor for details	**www.collegeboard.org**
September 13, 2025	August 29, 2025	September 2, 2025			
October 4, 2025	September 19, 2025	September 23, 2025			
November 8, 2025	October 24, 2025	October 28, 2025			
December 6, 2025	November 21, 2025	November 25, 2025			
March 14, 2026	February 27, 2026	March 3, 2026			
May 2, 2026	April 17, 2026	April 21, 2026			
June 6, 2026	May 22, 2026	May 26, 2026			

Submitting Your College Applications

Every college has a different application process with different directions to follow. Read them carefully and use the worksheet on page 10 to organize the information for the colleges you are considering. Make one copy for each college to keep with your application materials.

If you need help, there are many resources you can call on to help guide you, such as parents/guardians, teachers, school counselors and volunteer organizations.

WAYS TO APPLY

- Paper
- Electronic

To determine the best way to apply, go to the admissions page on each college's website and look for more information.

Consider using the Common Application (known as the Common App) by visiting **www.commonapp.org**. More than 1,000 colleges and universities participate in this one-stop-shop for college admissions where you can apply, keep track of college-specific deadlines and more.

APPLICATION COSTS

Application fees vary among colleges. Many colleges will waive the application fee for those who meet certain qualifications, such as applicants who received fee waivers for taking college entrance exams. Check with the college admissions office to determine the circumstances under which the college will waive the application fee.

You may also work with your high school counselor to obtain a fee waiver from the National Association for College Admission Counseling (NACAC).

DEADLINES

While some colleges offer rolling admission, meaning colleges review applications in the order they are received with no application deadline, other colleges implement a regular decision policy that requires students to submit their applications by a certain date. Deadlines are important. Be sure to pay attention to and meet each college's date for application. If applying with a paper application, be careful to note whether the deadline is based on the arrival or postmark date. If the deadline is the arrival date, make sure to include a minimum of seven to ten days for postal delivery.

EARLY DECISION AND EARLY ACTION

Many colleges allow you to apply under an "early decision" or "early action" program. Typically, you have to apply earlier than most applicants, but you also find out earlier whether you have been accepted. Early decision is a binding commitment by you to the college of your decision to attend if admitted and offered a satisfactory financial aid package. This commitment to the college is typically given in November or December. Early action is similar to early decision, but the binding commitment by you to the college is not required until the spring (typically May 1, which is National College Decision Day). These programs are not for everyone. Generally, only those who have a clear-cut, first-choice college should apply under these programs. If you believe early decision or early action is right for you, check with the college admissions office to determine how to apply.

TRANSCRIPTS

As part of the admissions process, you or your school counselor will need to request and submit an official copy of your high school transcript (and college transcript if you have already earned some college credits) for each college where you plan to apply.

Many students apply to colleges while still attending high school. College acceptance is often contingent upon your grades. You will also need to send a final transcript to the college you will attend.

RECOMMENDATIONS

If your colleges require recommendations, letters or specific forms, you will need to ask your teachers and/or other adults to be references. Some colleges even ask for peer recommendations. When identifying whom you should ask, consider your relationship with the person and how well you've done in your activities with them.

Writing recommendations can be time consuming for the people writing them. They might also be writing them for other students. Give your references plenty of time and make sure they are aware of recommendation deadlines. One month before your earliest deadline should be sufficient, but inquire as to your reference's schedule when asking.

A recommendation is a favor. No one is required to recommend you to a college. Here are some commonly accepted rules of etiquette to follow:

- When giving your references the forms, include a pre-addressed envelope to the appropriate address with the correct amount of postage on the envelope if they are meant to mail it directly to the college.
- Write thank-you notes to your references.

ESSAYS

If your colleges require essays, they will usually give you specific questions or topics for your essays. Here are some tips to follow:

- Check for spelling and grammar mistakes. Most software programs offer this feature, but don't rely entirely on the computer.
- Have someone proofread and provide constructive feedback on your essay.
- Don't exceed the word limit, if any is given.
- Be yourself. Don't second-guess what the college would like you to think or say in your essay.
- Don't stray from the question/topic.

Everyone goes about the writing process differently. Brainstorming and outlining are two methods that might help you.

WORKSHEET: ORGANIZE YOUR APPLICATION INFORMATION

Make copies of this page, and complete the information for each college you are seriously considering.

COLLEGE NAME	

COLLEGE INFORMATION

Address for application: ______________________

City, state, zip: ______________________

School website: ______________________

Application website: ______________________

Admissions office phone: ____________ Fax: ____________

CEEB code* (College): ____________ (High School): ____________

Federal School Code:** ____________ FAFSA submitted: ____ / ____ / ____

*CEEB codes can be found at **https://satsuite.collegeboard.org/k12-educators/tools-resources**.
Federal School Codes can be found at **https://studentaid.gov/fafsa-app/FSCsearch.

RECOMMENDATIONS

Recommendations required? YES ☐ NO ☐

	Requested	Received	Thank You Sent
Reference 1:	☐	☐	☐
Reference 2:	☐	☐	☐
Reference 3:	☐	☐	☐

VISIT/VIRTUAL EVENT

Name of Person You're Meeting	Date/Time	Location

APPLICATION DUE	____ / ____ / ____ ____:____ ET/ CT/ MT/ PT
☐ Postmark date ☐ Arrive-by date ☐ Submit online date	
Application Submitted	____ / ____ / ____

ESSAYS

Essays required? YES ☐ NO ☐

	Complete
Topic 1:	☐
Topic 2:	☐
Topic 3:	☐

TRANSCRIPTS

High school transcripts requested? YES ☐ NO ☐

College transcripts (If already earned college credits) requested? YES ☐ NO ☐

ENTRANCE EXAMS

Test required ☐ Test optional ☐ Test blind ☐

Ordered scores sent from ACT/SAT? YES ☐ NO ☐

OTHER REQUIREMENTS

Other requirements YES ☐ NO ☐

Task	Complete
	☐
	☐
	☐

CONTACTS

Name	Phone	Email	Notes

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which can be downloaded and saved to your device or printed

Navigating Financial Aid

This chapter will help you understand what types of financial aid are available, the Free Application for Federal Student Aid (FAFSA) completion process and how to stay on course to receive your financial aid.

College Costs

COST OF ATTENDANCE

The cost to attend college is often referred to as cost of attendance (COA). COA is used in the calculation to determine eligibility for financial aid. It is often calculated to show the total cost for the academic year, though schools with programs that last a different time period might show the COA that covers a specific period of time. COA includes both direct and indirect costs.

Direct costs are fixed costs that are billed by the college:

- Tuition
- Fees
- Housing and food (if living on campus)

Indirect costs are not included on a college bill. However, they are considered in the overall cost to attend college:

- Housing and food (if living off campus)
- Books and supplies
- Transportation
- Personal expenses
- Personal computer
- Loan fees
- Reasonable costs for eligible study abroad programs
- Costs related to a disability
- Child care or other dependent care

Tuition

The cost of tuition and fees charged by a college depends on many factors, but the most significant factor is what type of college it is.

- **Public Colleges:** Tuition and fees are generally the lowest because they receive funds from state taxes. Most four-year and two-year public colleges charge higher tuition for nonresidents than for legal residents of the state in which the college is located. This out-of-state tuition can often make the cost of attending a public college as high as the cost of attending many private colleges. However, some bordering state residents may be treated as legal residents of that state under a reciprocity agreement. Check with the college admissions office to see if you are eligible to receive in-state tuition rates.
- **Private Colleges:** Tuition is usually higher than at public colleges. Private colleges do not receive public funding for their operations and need to charge more of the real costs to students. However, private colleges often have more financial aid resources that can help you pay for college. The greater your overall cost of attendance, the greater the possibility you will demonstrate need for financial aid.

Fees

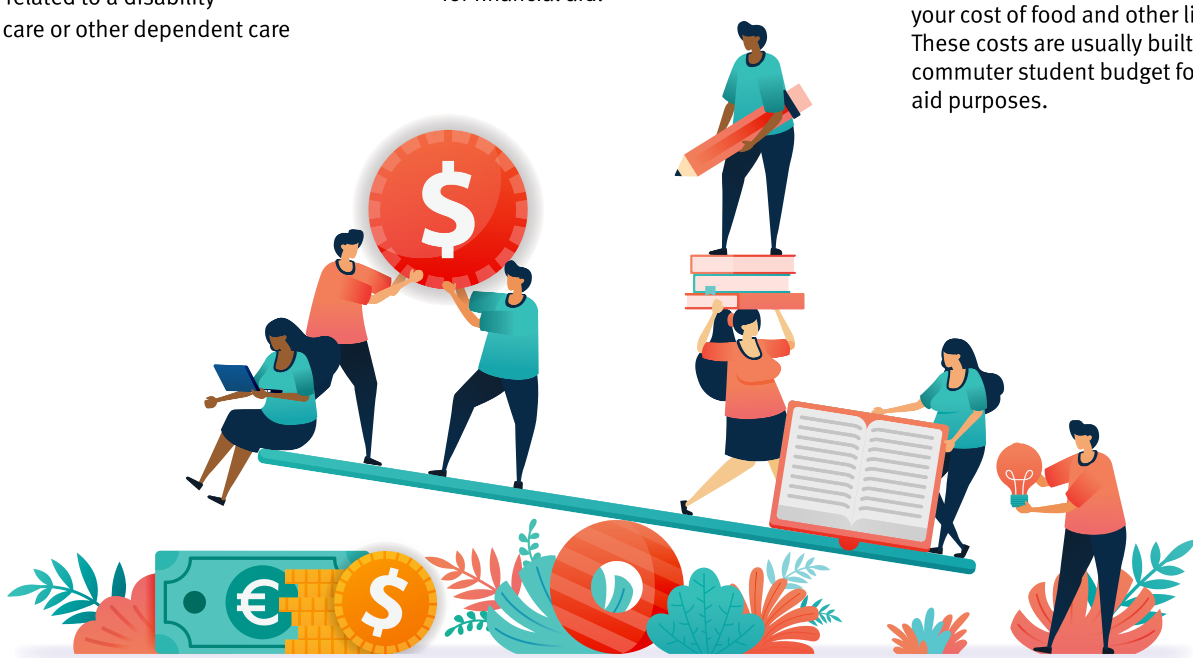
Many colleges charge fees for other services. Examples include:

- Athletic
- Enrollment
- Greek societies (membership dues)
- Health center
- Library
- Parking
- Student activities
- Technology fees

Housing and Food

Regardless of the type of college you choose, you will have to consider housing and food expenses. Housing and food expenses are built into your COA. Colleges with their own housing typically charge students on a nine-month basis for housing and most meals, excluding holiday and vacation periods. Note that some colleges do not allow students to stay in on-campus housing during excluded periods. Colleges also expect that students living in privately owned, off-campus housing have a similar level of expense.

If you plan to live at home, you are likely to have lower expenses than on-campus students because you do not have to pay for housing. You will still need to factor in your cost of food and other living expenses. These costs are usually built into a commuter student budget for financial aid purposes.



WAYS TO REDUCE COLLEGE COSTS

- Earn college credits in high school. You can earn college credits by taking AP or IB exams or through dual enrollment. See page 6 for details.
- Earn college credits for what you already know. College Level Examination Program (CLEP) tests can get you through college quicker or help you graduate on time. For details, visit **www.collegeboard.org**.
- Two plus two. Start at a community college and then transfer to a four-year college to complete your bachelor's degree.
- Tuition reimbursement. If you or your parents are employed, check to see if the employer offers to reimburse you for the cost of attending college.
- Take an extra class over the normal, full-time load. Usually taking an extra class does not add to the tuition cost for the term.
- Shop around for textbooks. Rent or buy used books and sell them back to the bookstore or to other students after the end of the term. Look online for textbook deals and consider less expensive electronic versions.
- Get a job. Working part-time while going to college can help you pay for college and gain valuable work experience.
- Graduate on time.

Books and Supplies

As a college student, you will spend money on textbooks and school supplies, such as notebooks, paper, binders and pens. The amount you spend for books and supplies will vary only slightly by the type of college, but is related to the curriculum or courses you select. In some academic fields, such as nursing and other medical fields, you will spend more on books than in other fields, such as business or communications. Some fields will require specific uniforms and equipment that must be purchased, such as art, medical or lab supplies.

Some college instructors/institutions have shifted to open educational resources (OERs). OERs are learning, teaching and research materials that are in the public domain, making them available at no cost and accessible for a wider audience. Here are a few resources to explore:

- The University of Minnesota Open Textbook Library (**https://open.umn.edu/opentextbooks**)
- OER Commons (**https://oercommons.org**)
- OpenStax (**https://openstax.org**)

Transportation

All students spend some money for travel. If you live in a different city than where your college is located, you have to travel to get there at the start of the academic year and travel to return home at the end of the year. Most students also go home at least once during the year. For financial aid purposes, colleges often budget students for two round-trips home per year by the least expensive means of travel possible.

Commuter students will also have travel expenses, whether you use public transportation or a car to get to and from college several days a week. These costs are built into student expense budgets by colleges for financial aid purposes.

Personal Expenses

Regardless of the type of college you choose to attend, you will have some personal expenses, such as clothing, laundry, toiletries, recreation, cell phone bills and medical costs.

DETERMINING YOUR OWN COSTS

To determine your own cost estimates, remember to consider any additional costs that might result from medical bills or extraordinary personal expenses. If your cost of attendance calculation is greater than the amount determined by your college, you may request an appeal to have your cost of attendance adjusted. The adjustment might increase your eligibility for financial aid.

Estimating College Costs

Before you file the FAFSA, there are ways to get an estimate of how much college may cost you.

FINANCIAL AID

Use the Federal Student Aid Estimator (**https://studentaid.gov/aid-estimator**) to determine eligibility for federal student aid and receive an estimate of how much federal student aid you may be eligible for.

This tool will also estimate your Student Aid Index (SAI), which is used by colleges to determine how much financial aid they will offer you. SAI ranges from zero to 999999. The smaller the SAI, the greater the financial need.

NET PRICE CALCULATORS

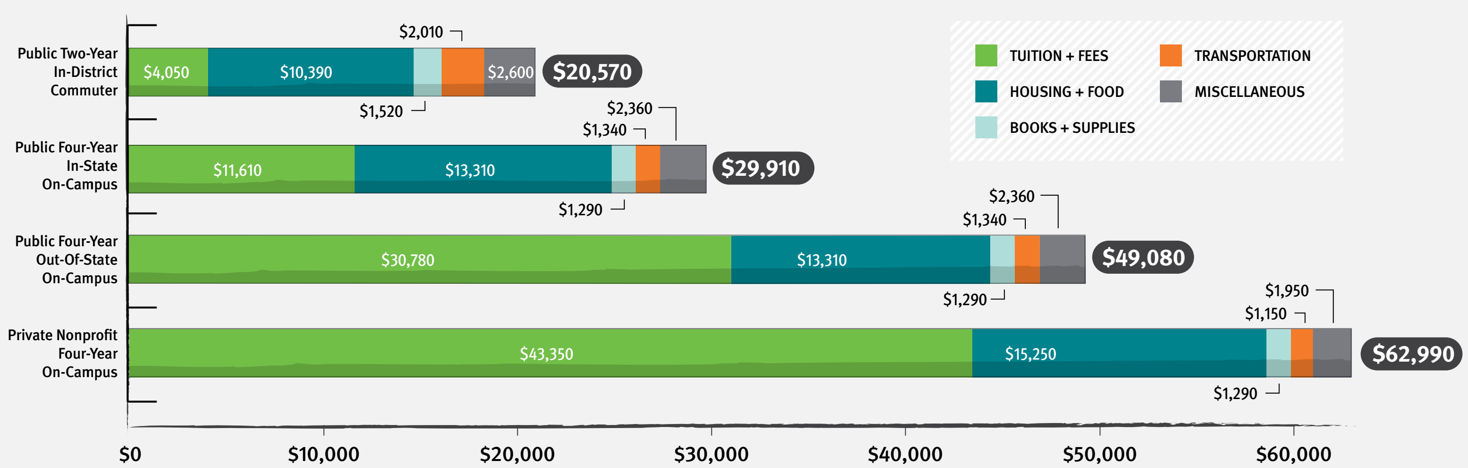
Each college that participates in the federal financial aid programs is required to have a "net price calculator" on its website. These calculators can give you a rough estimate of how much it may cost you to attend each specific college, taking into account what aid you may receive from both the college and federal financial aid. The easiest way to find the calculator on the college's website is to type "net price calculator" in the website search field.

The estimates provided by different net price calculators should not be used to absolutely rule in or rule out a particular college. The calculator questions vary from college to college. Because of this, the results may not provide an "apples-to-apples" comparison of your net price.

COLLEGE AFFORDABILITY AND TRANSPARENCY

The U.S. Department of Education's College Affordability and Transparency Center serves as a central point of access to several tools, including College Scorecard and College Navigator, that provide access to college tuition and fees comparisons, net price calculators, state spending charts and more. Visit **https://collegecost.ed.gov**.

AVERAGE ESTIMATED FULL-TIME UNDERGRADUATE BUDGETS, 2024-25



Source: **https://research.collegeboard.org/media/pdf/Trends-College-Pricing-2024-presentation.pdf**

FREE APPLICATION FOR FEDERAL STUDENT AID

FAFSA

Completion of the FAFSA is the single most important part of the financial aid process, and it takes most students less than one hour to complete.

BE OFFERED THOUSANDS OF DOLLARS TOWARD YOUR COLLEGE EDUCATION!

About the FAFSA

WHAT THE FAFSA DOES

Completing the Free Application for Federal Student Aid (FAFSA) is important! Your eligibility for federal financial aid, including loans, grants and work-study opportunities, is calculated using a methodology formula mandated by Congress. Many states, colleges and scholarship providers also use FAFSA submissions to determine non-federal financial aid. The formula takes into account your (and your parents' if you are a dependent student) financial condition. When you complete the FAFSA, you are answering a series of questions to provide this information.

Filing the FAFSA is free. Remember—The first word in FAFSA is "Free." There are companies that will charge you a fee to help you complete the FAFSA, but there shouldn't be a need to pay for this service.

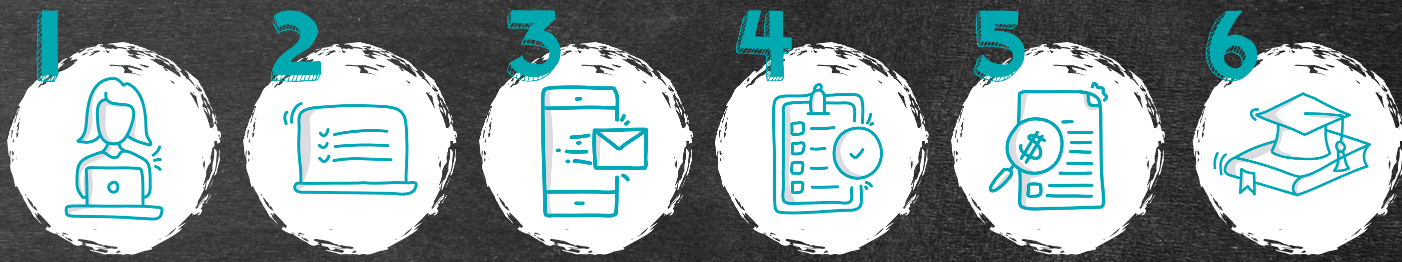
You will need to file the FAFSA each year you will be in college to be considered for aid.

If you do not meet the citizenship requirements for filing the FAFSA, check with the financial aid office at your college to determine if an alternative application can be used to apply for non-federal financial aid.

HOW TO AVOID COMMON FAFSA MISTAKES

- **Don't assume you won't qualify for financial aid or that the process is too hard.** Virtually every student is eligible for at least one type of federal student aid, and the only way to receive federal student aid, some state and institutional aid and some scholarships is to complete the FAFSA.
- **Check each state and college's deadline and/or "priority filing date" and file your FAFSA in time to meet those deadlines.** Contact the financial aid office regarding other applications or forms you may be required to submit.
- **Create an FSA ID before filling out the FAFSA.** The FSA ID, also called a StudentAid.gov account, is a username and password required to access and complete the FAFSA. This will be used every year you complete the FAFSA online as well as to check the status of your federal student loans. If you are a dependent student, you and your parent(s), known as contributors, each need an FSA ID. This can be created at any time and must be created before starting the FAFSA.
- **Read the application carefully to prevent errors on the FAFSA.** Mistakes and incomplete information can lead to delays in receiving aid. Take your time, use the help function built into the form available on most questions and ask for help if you get stuck.
- **List all the colleges to which you are applying for admission.** Your FAFSA information will only be sent to the colleges you specify (you may list up to 20). The order in which you list colleges on your FAFSA may affect your eligibility for state aid. Visit **www.studentaid.gov/order** for more information. Each college has a six-digit Federal School Code. Visit **https://studentaid.gov/fafsa-app/FSCsearch** to search for Federal School Codes.
- **Give consent, sign and submit the FAFSA.** Each contributor who is required to provide information on the FAFSA must give consent and sign the form to have their federal tax information transferred directly from the IRS into the form. Once all contributors have completed their portion, the FAFSA should be submitted for processing.
- **Do not delay completing the FAFSA because you are waiting to hear if you have been accepted to a college.** You should file your FAFSA as soon as possible once the application opens, beginning in 12th grade, regardless of whether or not you have been accepted to college. Waiting until you have been accepted could result in missing important financial aid deadlines, making you ineligible for financial aid you might otherwise have been able to receive.
- **Contact your college to report special circumstances.** Since the FAFSA does not include space for you to explain special financial circumstances unique to you and your family, it is best to speak directly with a financial aid administrator of the college(s) to which you're applying to explain the situation. Special circumstances might include unusual medical bills, an impending divorce, loss of employment or other situations. The financial aid administrator may decide to adjust data elements used to calculate the Student Aid Index (SAI). This adjustment may increase your eligibility for financial aid.

SCAN THIS QR CODE to access a worksheet to help you complete the FAFSA!



Create an FSA ID | Complete the FAFSA | View your FAFSA Submission Summary | Complete verification (if selected) | Review financial aid offers | Create a college list

FAFSA Steps

1. **Create an FSA ID.** Your first step is to create an FSA ID. If you are a dependent student, you and your parent(s) each need an FSA ID. Create your FSA ID at **https://studentaid.gov/fsa-id/create-account/launch**.

2. **Complete the FAFSA.** To complete the FAFSA online, go to **https://studentaid.gov/h/apply-for-aid/fafsa**. Your application is automatically edited for errors as each contributor completes it to ensure information provided is as accurate as possible. It is easy to navigate with help tools, including live chat, email and phone.

   Other ways to file include:

   - PDF FAFSA that you download, print, complete and mail. Go to **https://studentaid.gov/apply-for-aid/fafsa/filling-out**.
   - Paper FAFSA that you request, complete and mail. To get a paper FAFSA, call 800-4-FED-AID (800-433- 3243). If you are hearing impaired, contact the TTY line at 800-730-8913.

   To complete the FAFSA, each contributor must provide certain information regarding financial assets, liabilities and income.

   Gather this information before completing the FAFSA:

   - ☐ Social Security number
   - ☐ Tax returns (prior-prior year, so 2024 tax returns for the 2026-2027 FAFSA)
   - ☐ Untaxed income records
   - ☐ Assets records
   - ☐ Business and farm records
   - ☐ List of colleges you are interested in attending

   Before submitting, all contributors must give consent and sign the form to have their federal tax information transferred directly from the IRS into the form.

   There are federal, state and college deadlines to complete the FAFSA. View **https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines** for more information.

3. **View your FAFSA Submission Summary**. Between three days and three weeks after you file the FAFSA, you will receive a FAFSA Submission Summary that contains information provided on your FAFSA along with your Student Aid Index (SAI). The SAI is an index colleges use to calculate the amount of financial aid you may qualify to receive as well as how much your family is expected to contribute toward your cost of education. These amounts will be determined by the financial aid office at your college.

   The colleges you listed on your FAFSA receive the information you provided on the FAFSA in the form of an Institutional Student Information Record (ISIR). Based on this information, each college will determine the amount and types of aid for which you are eligible. Your state's higher education agency also will receive your FAFSA results to figure out how much state aid you may receive.

4. **Complete verification**. Verification is the process colleges use to ensure the accuracy of the information reported on the FAFSA. Being selected for verification does not mean you have done something wrong. You may be required to provide the college with a copy of your tax return or other additional documentation. Be sure to watch for and respond to verification requests in a timely manner or your FAFSA will not be completed and you may miss out on receiving financial aid. If you filed your FAFSA electronically, the verification request will be sent to the email you provided.

5. **Review financial aid offers**. You will receive a financial aid offer from each college that accepts you for admission. The offer outlines the total financial aid package (grants, scholarships, work-study and loans) for which you are eligible. Financial aid administrators at the colleges can answer questions regarding the FAFSA Submission Summary and financial aid offers. See pages 24-26 for more information about understanding and comparing offers.

6. **Create a college list**. It is time to make your decision! Use the "Create Your College List" worksheet on page 5 and the "Make Your Decision" worksheet on page 26 to help you analyze your options. Be sure to notify your college of the financial aid options you have chosen to accept and decline as you are not required to accept all financial aid offered to you, such as loans.

WHILE EVERY EFFORT IS MADE TO KEEP THIS BOOK UP TO DATE, PROGRAM DETAILS ARE SUBJECT TO CHANGE. FOR COMPLETE INFORMATION REGARDING FEDERAL STUDENT FINANCIAL AID PROGRAMS, visit https://studentaid.gov.

Common Questions about Completing the FAFSA

Why does Federal Student Aid (FSA) ask for prior-prior year income tax information from the year before I go to college?

Studies have consistently shown that verifiable income tax information from the prior-prior year (2024 for the 2026-2027 award year) is more accurate than projected information when estimating how much the family will be able to contribute during the coming school year.

What state do I list as my domicile (residency)?

On the FAFSA, domicile is referred to as your "state of legal residence." A person's domicile is their present, fixed home to which they return following temporary absences and at which they intend to stay indefinitely. To be eligible for in-state tuition benefits and most state-supported financial aid, you must have established domicile for at least one year prior to the first day of class. Minors are presumed to have the domicile of their parent or legal guardian.

Domiciliary intent is determined using many factors. These could include paying state income tax as a resident, registering to vote in the state, owning property, permanent employment, sources of financial support and economic ties with the state. The responsibility is on the student to provide sufficient information to establish domiciliary intent. Contact the registrar's office at your college for more information.

How do I know if I am a dependent or independent student?

In determining financial need, one of the most important factors is whether you are classified as a dependent or independent student. Dependent students must include parental information on the FAFSA. Independent students should include information only on themselves and their spouse (when applicable). You are automatically classified as independent for the 2026-2027 award year if you can check ANY of the following boxes:

- ☐ I was born before January 1, 2003
- ☐ I am married
- ☐ I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
- ☐ I am serving on active duty in the U.S. Armed Forces
- ☐ I am a veteran of the U.S. Armed Forces
- ☐ I have children who live with me for whom I will provide more than half of their support between July 1, 2026 and June 30, 2027
- ☐ Since I turned age 13, both of my parents were deceased
- ☐ I was in foster care at any point since turning age 13
- ☐ I have dependents (other than my children or spouse) who live with me for whom I will provide more than half of their support between July 1, 2026 and June 30, 2027
- ☐ I was a dependent or ward of the court at any point since turning age 13
- ☐ I am currently or I was an emancipated minor
- ☐ I am currently or I was in a legal guardianship
- ☐ At any time on or after July 1, 2025, I was unaccompanied (not living with a parent or guardian) and either (1) homeless or (2) self-supporting and at risk of being homeless

If none of these criteria apply to you, you are a dependent student (even if you are 18 years old). Visit **https://studentaid.gov/apply-for-aid/fafsa/filling-out/dependency** for more information.

In addition, the financial aid office at your college can determine if you should be considered independent if unusual circumstances exist, but this occurs only in rare circumstances.

Who is considered my parent for financial aid purposes?

View the chart below to determine who you should list as your parent for financial aid purposes. Keep in mind that the following people are not considered your parents for financial aid purposes unless they have legally adopted you: legal guardians, foster parents, widowed stepparents, grandparents, siblings or aunts/uncles. You can also use the Who's My FAFSA Parent? Wizard (**https://studentaid.gov/fafsa-apply/parents**) to identify which parent(s) will be required to contribute to the FAFSA form.

What if my divorced parents provided an equal amount of financial support over the past 12 months?

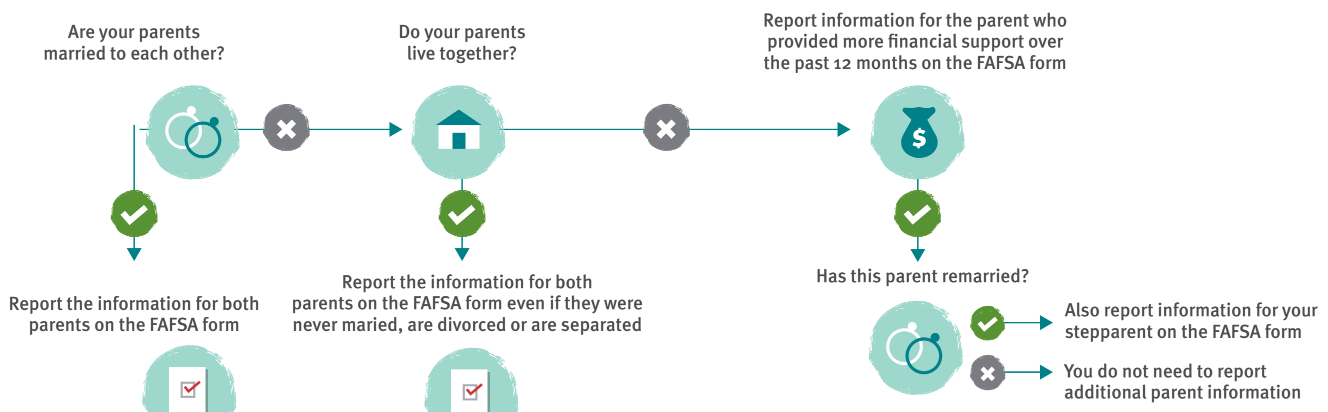
Choose the parent who earns more income and has greater assets as a contributor on your FAFSA.

What should I do if I am considered a dependent student but I have no contact with my parents?

Submit your FAFSA without any parent data. You will receive a request for information from your college financial aid administrator or contact them directly and request a dependency override. The college financial aid administrator can use professional judgment to determine if a student should be treated as an independent student. You will need to provide them with documentation of your circumstances. The financial aid administrator's decision is based on the facts of your specific situation, and it is final.

Is My Parent a Contributor When I Fill Out My FAFSA?

Most students, ages 18-23 are still considered dependent for the FAFSA and MUST have a parent contributor.



Source: **https://studentaid.gov/help/who-is-parent**

WORKSHEET: CREATING AN FSA ID

Creating an FSA ID (also called a StudentAid.gov account) is the first step to completing the Free Application for Federal Student Aid (FAFSA) online, which is the quickest and easiest way to submit the application. Each contributor must have a unique FSA ID in order to electronically give consent and sign the FAFSA. It also grants you access to your online Federal Student Aid (FSA) account to manage your federal student aid online. Use this worksheet to help you create an FSA ID.

For a video on how to create an FSA ID with a Social Security number, go to **www.youtube.com/watch?v=iTb7hMVtzco**.
For a video on how to create an FSA ID without a Social Security number, go to **www.youtube.com/watch?v=Bu_EfT5_qtM**.

INFORMATION NEEDED TO CREATE AN FSA ID	
Student Information	Parent(s) Information
Student Social Security number Student email address[1] Student mobile phone number[1]	Parent(s) Social Security number Parent(s) email address[1] Parent(s) mobile phone number[1]

STEPS TO CREATING AN FSA ID	
STEP ONE Personal Information	**A.** Go to the Create an Account (FSA ID) webpage at **https://studentaid.gov/fsa-id/create-account/launch**. **B.** Click Get Started. **C.** Enter your name exactly as it appears on your Social Security card, date of birth (mm/dd/yyyy) and Social Security number. If your name is too long and you can't fit your full name into the box, type as much of your name as you can.
STEP TWO Account Information	**A.** Create a username 6-30 characters in length using any combination of numbers and uppercase or lowercase letters. Student username: ______________ Parent(s) username: ______________ **B.** Enter and confirm your email address. It is recommended to use a non-school-based email address since you will need to access your FSA account after you graduate high school. Student email address: ______________ Parent(s) email address: ______________ **C.** Create and confirm a password 8-30 characters in length. The password is case sensitive and must include a combination of numbers, uppercase letters and lowercase letters. Do not use personal identifiers (e.g., date of birth, name). Student password: ______________ Parent(s) password: ______________
STEP THREE Contact Information	**A.** Enter your permanent mailing address. If you don't have one, you may use your high school address. **B.** Enter and confirm your mobile phone number. **C.** It is highly recommended to check the box allowing for quick and easy mobile phone account recovery.
STEP FOUR Communication Preferences	**A.** Select if you would like to receive U.S. Department of Education communications via email (recommended) or postal mail. **B.** Select your preferred language (English or Spanish).
STEP FIVE Challenge Questions	**A.** Select Challenge Question 1: ______________ Answer: ______________ **B.** Select Challenge Question 2: ______________ Answer: ______________ **C.** Select Challenge Question 3: ______________ Answer: ______________ **D.** Select Challenge Question 4: ______________ Answer: ______________
STEP SIX Confirm and Verify	**A.** Review your information for accuracy and make any necessary edits. **B.** Review FSA's terms and conditions and agree to them by checking the box.
STEP SEVEN Account Recovery	**A.** Select to verify your mobile phone number, email address and/or authenticator app by retrieving the six-digit secure code sent to you and entering it into the box provided. Two of these three verification methods are required, and you must verify both methods chosen. Student backup code: ______________ Parent(s) backup code: ______________

You can begin to use your FSA ID immediately for activities such as electronically signing your FAFSA; however, some of your activities will be limited until the Social Security Administration (SSA) verifies your information (1-3 business days). Keep your FSA ID username, password and backup code in a safe place and do not share this information with anyone.

[1]The student and parent(s) email addresses and mobile phone numbers must be different.

SCAN HERE FOR A FILLABLE VERSION OF THIS WORKSHEET
which can be downloaded and saved to your device or printed

QUESTIONS ABOUT THE FAFSA?

Call the Federal Student Aid (FSA) Information Center at 800-4-FED-AID (800-433-3243).

Go to https://studentaid.gov/h/apply-for-aid/fafsa.

While filling out the FAFSA online, the following resources are available:

- "Need Help" and "Help and Hints" sections provide more information
- "Contact Us" section for live chat, email and phone options

Contact your colleges' financial aid offices.

Find out if there is a FAFSA completion event in your area – check with your high school counselor or the financial aid office at a local college.

Federal Financial Aid

The U.S. Department of Education defines federal student aid as "aid from the government in the form of grants, loans and/or work-study funds to assist students with college or career school." Note that class load (full-time, half-time, less than half-time) may affect how much financial aid you are eligible to receive. Contact your college's financial aid office with questions.

You must complete the FAFSA to apply for this aid.

GRANTS (DO NOT HAVE TO BE REPAID)

Program	Eligibility Requirements	Annual Award	More Information
Federal Pell Grant	• Undergraduate student enrolled at least half-time at a qualifying college • U.S. citizen or eligible noncitizen • Demonstrate financial need • Child of a parent or guardian who died in the line of duty while either (a) serving on active duty as a member of the U.S. Armed Forces on or after September 11, 2001, or (b) actively serving as and performing the duties of a public safety officer; and less than 33 years old as of the January 1 prior to the award year for which the applicant is applying will be eligible to receive the maximum Pell Grant award regardless of SAI	Maximum award for 2025-2026 is $7,395	Award amount depends on COA, SAI, full- or part-time enrollment and Lifetime Eligibility Used (LEU). Lifetime eligibility is limited to the equivalent of six years of full-time funding or 600%.
Federal Supplemental Educational Opportunity Grant (FSEOG)	• Undergraduate student enrolled at least half-time at a qualifying college • U.S. citizen or eligible noncitizen • Demonstrate exceptional financial need • Recipient of a Federal Pell Grant	Between $100 and $4,000	Award amount depends on amount of funds the college has to award, and full- or part-time enrollment. Colleges grant funds on a first-come, first-served basis and funds can run out.
TEACH Grant	• Undergraduate/graduate/post-baccalaureate student enrolled at a qualifying college in a TEACH Grant-eligible program • U.S. citizen or eligible noncitizen • Meet certain academic achievement requirements (talk to the financial aid office at your college for specific information) • Receive TEACH Grant counseling • Sign a TEACH Grant Agreement to Serve or Repay	Maximum award for 2025-2026 is $4,000	Must agree to teach in a high-need field serving low-income students for four years. If service obligation is not fulfilled, TEACH Grant converts to a Direct Unsubsidized Loan, which must be repaid with interest retroactively.

WORK-STUDY (MONEY EARNED WHILE ATTENDING COLLEGE; DOES NOT HAVE TO BE REPAID)

Program	Eligibility Requirements	Annual Award	More Information
Federal Work-Study	• Undergraduate, graduate or professional student enrolled at least part-time at a qualifying college • U.S. citizen or eligible noncitizen • Demonstrate financial need	• Depends on financial need and amount college has to award • Contact the financial aid office	Funds are limited–early filers receive priority. Program provides part-time employment and pays an hourly rate of at least the current federal minimum wage. Your college may also offer its own work-study program. Your college must pay you directly unless you request otherwise and must pay you at least once a month.

LOAN PROGRAMS (BORROWED MONEY THAT MUST BE REPAID WITH INTEREST)

To receive federal student loans, you will be required to sign a Master Promissory Note (MPN), which explains the terms and conditions of your loan(s). Contact the college you will be attending for information about how to sign the MPN.

Program	Eligibility Requirements	Annual Award	Repayment Information	More Information
Direct Subsidized Loan	• Undergraduate student enrolled at least half-time at a qualifying college • U.S. citizen or eligible noncitizen • Demonstrate financial need	See *Federal Direct Loan Limit Amounts* chart on the following page	• Repayment begins six months after you graduate, withdraw from college or drop below half-time enrollment • Maximum repayment term depends upon total principal balance but might extend from 10-25 years • For Direct Subsidized Loans first disbursed on or after July 1, 2025 and before July 1, 2026, interest rate is a fixed 6.39%	These loans are awarded based on financial need. The borrower is not charged interest during periods of enrollment and during authorized deferments. The federal government pays (subsidizes) the interest during these periods. Your college will calculate your need for the Direct Subsidized Loan. There is a loan fee of 1.057% for loans disbursed on or after October 1, 2020 and before October 1, 2026.
Direct Unsubsidized Loan	• Undergraduate or graduate student enrolled at least half-time at a qualifying college • U.S. citizen or eligible noncitizen	See *Federal Direct Loan Limit Amounts* chart on the following page	• Repayment begins six months after you graduate, withdraw from college or drop below half-time enrollment • Maximum repayment term depends upon total principal balance but might extend from 10-25 years • For Direct Unsubsidized Loans first disbursed on or after July 1, 2025 and before July 1, 2026, interest rate is a fixed 6.39% for undergraduate borrowers and 7.94% for graduate or professional borrowers	You are not required to show financial need to receive a Direct Unsubsidized Loan. You are responsible for the interest charged from the time the loan is disbursed until it is paid in full. You can pay the interest as it accrues or allow the interest to be "capitalized," which means the interest will be added to the principal amount of the loan. Capitalized interest increases the amount you repay. Your college will determine your eligibility for an unsubsidized loan, including the loan amount for which you are eligible. There is a loan fee of 1.057% for loans disbursed on or after October 1, 2020 and before October 1, 2026.
Direct PLUS Loan	• Biological or adoptive parent of a dependent undergraduate student enrolled at least half-time at a qualifying college • Graduate or professional student enrolled at least half-time at a qualifying college • U.S. citizen or eligible noncitizen • Does not have an unfavorable credit history	Up to the cost of attendance minus any financial aid you are eligible to receive	• Repayment begins after the final Direct PLUS Loan disbursement; however, the borrower may qualify for a deferment of the first payment until six months after the student is no longer enrolled at least half-time • Maximum repayment term depends upon total principal balance but might extend from 10-25 years • For Direct PLUS Loans first disbursed on or after July 1, 2025 and before July 1, 2026, interest rate is a fixed 8.94%	Direct PLUS Loan is sometimes referred to as a parent PLUS loan or a grad PLUS loan. Applicants must pass a credit check to be eligible for a Direct PLUS Loan. If they don't pass, they might still be able to receive a loan if they can demonstrate that extenuating circumstances exist or if they secure a creditworthy endorser. A Direct PLUS Loan is an unsubsidized loan, and the borrower is responsible for paying all interest that accrues on the loan. There is a loan fee of 4.228% for loans disbursed on or after October 1, 2020 and before October 1, 2026.

FOR INFORMATION ON STATE FINANCIAL AID PROGRAMS, INCLUDING AVAILABLE FUNDING FOR THOSE INELIGIBLE TO FILE THE FAFSA, VISIT www.nasfaa.org/state_financial_aid_programs.

FEDERAL DIRECT LOAN LIMIT AMOUNTS

Year	Dependent Undergraduates (Except Students Whose Parents Are Unable to Obtain Direct Plus Loans)	Independent Undergraduates (And Dependent Undergraduate Students Whose Parents Are Unable to Obtain Direct Plus Loans)	Graduate or Professional Students
First Year	$5,500	$9,500	$20,500 (Direct Unsubsidized Loans only)
	No more than $3,500 may be in Direct Subsidized Loans		
Second Year	$6,500	$10,500	
	No more than $4,500 may be in Direct Subsidized Loans		
Third Year and Beyond (Each Year)	$7,500	$12,500	
	No more than $5,500 may be in Direct Subsidized Loans		
Total Amount You Can Borrow	$31,000	$57,500	
	No more than $23,000 may be in Direct Subsidized Loans		$138,500[1] for graduate or professional students—no more than $65,500 may be in Direct Subsidized Loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

[1] Graduate and professional students enrolled in certain approved health profession programs may borrow additional Direct Unsubsidized Loans beyond this amount. Check with the financial aid office at your college for more details.

SCHOLARSHIPS

Did you know there are scholarships for students who are tall, left-handed, golf caddies or vegetarians? Scholarships are as diverse as students are! Scholarships are a form of gift aid—money that does not have to be repaid. You will want to invest your time into conducting your own scholarship search to locate this free money. There are many scholarships awarded each year. Some scholarships are based on academics or athletics, but thousands are based on a variety of other criteria:

- The high school you attended
- The community in which you grew up
- Community service you performed
- The program of study you intend to pursue
- How much financial need you demonstrate
- Hobbies, skills or special interests

Simply put, there are thousands of scholarships awarded every year that have nothing to do with your academic or athletic performance. However, scholarship donors are not going to come looking for you. It's up to you to make every effort to find these opportunities.

SCHOLARSHIP DONORS

Investigate the scholarship opportunities offered by the colleges that interest you. The college's financial aid office or website should have a list of scholarships that are available at the college.

Look to other sources, including religious and civic groups, community organizations, employers and other corporations, foundations and even some individuals.

SCHOLARSHIP SEARCHES

To maximize your chances of receiving scholarship funds, you should develop a plan to search and apply for scholarships. A good place to start your scholarship search is the Internet.

There are several scholarship search sites on the web. You may have to provide some personal information in order for the scholarship search engine to be effective but be careful! Not all scholarship search sites are legitimate. Here is a list of scholarship search sites known to be legitimate:

- Fastweb: **www.fastweb.com**
- College Board: **https://bigfuture.collegeboard.org**
- Going Merry: **www.goingmerry.com**
- Applily: **www.applily.com**
- Bold.org: **https://bold.org**
- Unigo: **www.unigo.com**
- U.S. Department of Labor: **www.careeronestop.org/Toolkit/Training/find-scholarships.aspx**

APPLYING FOR SCHOLARSHIPS

Successful scholarship applicants typically apply for more than one scholarship. They apply for several and so should you.

Many scholarships require you to complete a formal scholarship application. They may also request additional information, such as:

- An essay or personal statement
- Letters of recommendation
- Examples of work in a specific study area
- SAT/ACT scores
- Transcripts
- Phone or in-person interview

Follow all directions, submit complete, error-free applications and provide all additional information requested. Finally, write thank-you notes to all who helped in your search, especially the donor.

THE AVERAGE SCHOLARSHIP IS WORTH $7,923

MORE THAN 1.8 MILLION SCHOLARSHIPS ARE AWARDED ANNUALLY IN THE UNITED STATES

RECEIVING A SCHOLARSHIP

Most scholarships are paid to the college on your behalf. Some may be made co-payable to you and the college. If this happens, you will be required to endorse the check. Alternatively, some scholarship donors may send the scholarship funds directly to you. If you receive a scholarship check, advise the financial aid office at your college immediately upon receipt.

Most scholarships that pay for tuition and fees are not taxable. However, it is possible that some or all of the scholarship funds could count as income and could be taxable. Make sure you seek advice to determine if any scholarship funds should be claimed on your tax forms.

AWARD DISPLACEMENT

Federal regulations require the college to reduce the financial aid package when the total aid from all sources exceeds the college's cost of attendance. Certain aid, such as the Pell Grant, do not get reduced. An outside scholarship is most likely to affect campus-based aid, such as the FSEOG grant, Federal Work-Study and the college's own financial aid funds. This is called award displacement. You are required to report any outside scholarships to the college's financial aid office. If you fail to report an outside scholarship and it results in an overpayment, you may be required to repay the college or the government all or part of your need-based financial aid package. Check with the financial aid office if you have questions on how a scholarship may impact your financial aid package.

$100 MILLION IN SCHOLARSHIP FUNDING GOES UNCLAIMED EVERY YEAR! APPLY EARLY AND OFTEN.

IT IS POSSIBLE TO GO TO COLLEGE WITHOUT SPENDING YOUR OWN MONEY. LEARN MORE AT **www.collegeessayguy.com/blog/pay-for-college-crash-course**

SCHOLARSHIP SCAMS

Securing money to pay for a college education can cause a great deal of stress in a family. Some dishonest companies prey upon the stress the financial aid search can cause. Watch for these warning signs of a scholarship scam.

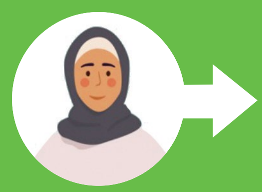
WARNING SIGNS

1. **"We'll do all the work for you."** Unfortunately, nobody else can fill out the personal information forms, write the essays and supply the references that many scholarships require.
2. **"The scholarship will cost some money."** Some legitimate scholarship sponsors charge fees to defray their processing expenses. But before you send money to apply for or accept a scholarship, investigate the sponsor, especially if a request for money is made by phone. If you win a scholarship, you will generally receive official notification by mail or email, not by phone.
3. **"You are a 'finalist' or you have been selected by a 'national foundation' (to receive a scholarship you never applied for)."** Most legitimate scholarship programs never seek particular applicants and will most likely only contact you in response to an inquiry. In addition, fraudulent scholarship operations often use official-sounding names containing words, such as federal, national, administration, division, federation and foundation. If you think there is a real possibility that you might have been selected to receive a scholarship, investigate before you send money to be sure the sponsor or program is legitimate.

AVOIDING SCAMS

The Federal Trade Commission and College Parents of America (CPA) have partnered to provide tips on recognizing deceptive scholarship and financial aid practices. For more information about CPA, call toll free at 888-761-6702 or visit CPA at **https://collegeparents.org**. Also visit **https://studentaid.gov/resources/scams** for additional information.

SCAN HERE FOR MORE INFORMATION ABOUT SCHOLARSHIP SCAMS



WORKSHEET: SCHOLARSHIP APPLICATION TRACKER

Use this scholarship application tracker to stay organized and submit your applications on time. As you complete each step, check off or fill in the appropriate box. Note that not every application will require all of these steps. Beware of scholarship scams, such as requests for your Social Security number, credit card or checking account number, or payments to apply. For more info, go to **https://finaid.org/scholarships/scams**.

SCHOLARSHIP NAME	URL OR CONTACT INFO	CRITERIA	DEADLINE	AMOUNT	REQUESTED ITEMS FOR SUBMISSION					DATE SUBMITTED	WINNER ANNOUNCED	AWARD RECEIVED
					RECOMMENDATION LETTER(S)	ESSAY(S)	TRANSCRIPT	FINANCIAL RECORDS	OTHER			

SCAN HERE FOR A FILLABLE VERSION OF THIS WORKSHEET
which can be downloaded and saved to your device or printed

CSS Profile®

In addition to the FAFSA, the CSS Profile is an application some colleges and scholarship programs require students to complete to qualify for institutional financial aid. The application opens October 1. The cost is free for domestic undergraduate students whose family adjusted gross income is less than $100,000, the student qualified for an SAT fee waiver, or the student is an orphan or ward of the court under the age of 24. For other students, the fee is $25 for the initial application and $16 per additional report. To view a list of participating colleges and to apply, go to **https://cssprofile.collegeboard.org.**

Your Financial Aid Rights and Responsibilities

YOUR RIGHTS

You have a right to receive the following information from your college:

- The types of financial aid available, including details about federal, state and college programs.
- The deadlines for applying for each type of aid.
- The cost of attendance and the refund policies if you withdraw.
- The criteria used to select aid recipients.
- How your financial need is determined, including how student expenses are calculated in your budget.
- The resources considered in determining your need, such as a parent contribution, assets, benefits and other financial aid.
- The extent to which your financial need has been met.
- The aid resources that make up your financial aid package
- The portion of the aid that is a loan and must be repaid and the portion that is gift aid.
- The interest rate on your student loan, the total amount that must be repaid, the procedures for paying back the loan, the repayment period and when repayment begins.
- The procedures for appealing a financial aid decision if you believe you have been treated unfairly or if your aid package is inadequate.
- How the college determines whether or not you are making Satisfactory Academic Progress and what happens if you are not.

YOUR RESPONSIBILITIES

You have a responsibility to:

- Review and consider all information about a college's program before you enroll.
- Complete your application for student financial aid accurately and submit it to the right place on time (errors can cause a delay in receiving aid, and intentional misreporting of information is a violation of law subject to penalties under the U.S. Criminal Code).
- Return all additional documentation, verification, corrections and/or new information requested by the financial aid administrator or the agency to which you submitted your application.
- Read and understand all forms that you are asked to sign, keep copies of them and accept responsibility for all agreements you sign.
- Report all awarded outside scholarships to your college's financial aid office.
- Notify the lender/servicer of your loans about any changes to your name, address or school status.
- Know and comply with your college's refund policies and procedures.
- Satisfactorily perform the work assigned through Federal Work-Study.
- Know and comply with the deadlines to reapply for aid for the following academic year.

IF YOU HAVE TO BORROW MONEY TO ATTEND COLLEGE

Borrow only what you need. Just because you are eligible to borrow a certain amount, don't automatically do so. If you can manage with less, borrow less.

Think about how much you'll make versus how much you borrow. Loans add up over your college career. Think about whether your job after graduation will pay enough to make the payments on the amount you borrow. Visit the Occupational Outlook Handbook at **www.bls.gov/ooh** to estimate your starting salary.

If you need to take out loans, take out subsidized loans first. You will not be charged interest while enrolled in college at least half-time (more than five credits) or during deferment (a period of time in which you are entitled to have payments postponed).

If you have other income and borrow unsubsidized loans, try to make interest payments while you are still in college. Or simply borrow less. This will significantly decrease the amount of money you will have to repay after you graduate.

Need help figuring out a personal budget to determine how much to save or spend on college each month? Use this personal budgeting worksheet to keep organized: **www.ecmc.org/studentseducators/student-resources/financial-awareness-basics-fab**.

The Final Decision

Your financial aid offers have arrived. Now is the time to carefully consider your options and select the types of aid and college that are the best fit for you. This section will help you choose the right college, guide you through the final steps in receiving your financial aid and help you financially prepare yourself for college.

Understanding Your Financial Aid Offer

Once you have been accepted for enrollment at a college and have applied for financial aid by completing the FAFSA and/or any other financial aid forms required by that college, you will receive a financial aid offer. This communication will detail the estimated cost of attendance along with the amount of financial aid the college is offering you for the upcoming academic year. You might receive the offer along with your notice of acceptance. Some colleges make the offers available online. Check with your colleges to see how they distribute the offers.

READ THE FINE PRINT

- Read your offer carefully to ensure you understand all terms and conditions so you can decide if you want to accept any, or all, of the aid offered. Look for instructions for your next steps. You might need to complete additional paperwork (e.g., loan applications).
- Determine if grants or scholarships are available for more than one year. If so, what are the applicable conditions?
- When comparing financial aid offers, consider your final out-of-pocket costs (also known as the net price). An offer containing loans may have a higher ultimate out-of-pocket cost than an equivalent offer that contains mostly grants.

MAKE YOUR COLLEGE AWARE OF ANY SPECIAL CIRCUMSTANCES

Has your family situation changed since you filed the FAFSA? Has a parent become unemployed or ill? Have you been awarded additional outside scholarships? You must report any changes to the college. Even name and address changes must be reported. Any of these changes can affect your offer.

WHAT IF IT'S NOT ENOUGH?

If after reading the offer you believe that the offer and your family savings are not enough to cover all of your expenses, don't panic! There are other options for getting the money you need to attend the college of your choice.

- Research other sources for outside scholarships. It might not be too late to apply.
- Consider any potential benefits from your parents' places of employment. Look beyond just tuition and scholarships, such as programs to lower the cost of computers, insurance or travel.
- See if your college offers a payment plan that allows tuition expenses to be spread out over the year.
- Make sure your financial aid office is aware of any unique situations that affect your ability to pay for college.
- Consider attending a different college. The purpose of your education is to prepare you for a career. A college that does not have every item on your wish list but meets your budget is still a worthy college to consider. It is important you get the most you can with your money to prepare you for your future.

MEET DEADLINES

The clock is ticking! Once you've chosen your college, you might need to inform the college, in writing, about how much of the offer you plan to accept. If you don't respond by the date indicated, your offer could be in jeopardy.

JOB LOSS/LOSS OF INCOME ARE SPECIAL CIRCUMSTANCES THAT SHOULD BE REPORTED TO THE COLLEGE'S FINANCIAL AID OFFICE.

Sample Financial Aid Offer

In this example, the student is taking 16 credits per semester and is living on campus.

COSTS IN THE 2025-2026 YEAR			
Costs	**Fall Semester**	**Spring Semester**	**Total/Year**
Estimated Cost of Attendance for Full-Time Enrollment	**$14,050**	**$14,050**	**$28,100/Year**
Tuition	$5,000	$5,000	$10,000
Fees	$500	$500	$1,000
Housing (on-campus resident)	$5,000	$5,000	$10,000
Food (on-campus resident)	$1,000	$1,000	$2,000
Loan fees	$50	$50	$100
Books and supplies	$750	$750	$1,500
Transportation	$750	$750	$1,500
Personal expenses	$1,000	$1,000	$2,000

GRANTS AND SCHOLARSHIPS TO PAY FOR COLLEGE			
Gift Aid	**Fall Semester**	**Spring Semester**	**Total/Year**
Total grants and scholarships (gift aid; no repayment needed)	**$7,750**	**$7,750**	**$15,500**
Scholarships and grants from Institution	$3,875	$3,875	$7,500
Federal Pell Grant	$3,000	$3,000	$6,000
Grants from your state	$500	$500	$1,000
Outside scholarships	$500	$500	$1,000

WHAT YOU WILL PAY FOR THE 2025-2026 YEAR			
Price	**Fall Semester**	**Spring Semester**	**Total/Year**
Net price (cost of attendance minus total grants and scholarships)	$6,300	$6,300	$12,600

OPTIONS TO PAY NET PRICE

Work Options	Fall Semester	Spring Semester	Total/Year
Work-study (federal, state or institutional)	$500	$500	$1,000

Loan Options	Fall Semester	Spring Semester	Total/Year
Direct Subsidized Loan	$1,750	$1,750	$3,500
Direct Unsubsidized Loan	$1,000	$1,000	$2,000

Other Payment Options for Remaining Balance Due	Fall Semester	Spring Semester	Total/Year
• Student Aid Index (as calculated by the institution using information reported on the FAFSA or to your institution) • Payment plan offered by the institution • Direct Parent PLUS Loan (parent is the borrower and responsible for loan repayment) • Military and/or National Service benefits • Non-federal private education loan	$3,000	$3,000	$6,000

NET PRICE VS NET COST

Cost of Attendance
The college's published sticker price.
Example: $28,100

−

Gift Aid
Free money (scholarships and grants) that does not need to be paid back.
Example: $15,500

=

Net Price
Overall cost (the actual price you will pay for your education over time; this includes net cost, which you will pay now plus loans, which will need to be paid back later).
Example: $12,600

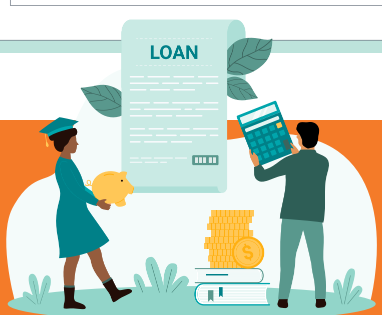
Cost of Attendance
The college's published sticker price.
Example: $28,100

−

All Aid
Free money (scholarships and grants) that does not need to be paid back plus loans that do need to be paid back (this does not include work-study).
Example: $21,000

=

Net Cost
Immediate cost (the price you will pay now for your education; loans will need to be paid back at a later time; net cost can be paid using family contributions, earnings and work-study income).
Example: $7,100



REPAYING YOUR STUDENT LOANS:
TO LEARN MORE ABOUT STUDENT LOAN REPAYMENT, GO TO https://studentaid.gov/manage-loans/repayment.

WORKSHEET: MAKE YOUR DECISION

Use this worksheet to help you analyze your financial aid offers and choose the right college for you. A quick way to compare offers and determine your net price (overall cost) is to subtract all of your awarded grants and scholarships from your cost of attendance. Keep in mind that colleges have different ways of offering financial aid as well as different costs of attendance.[1]

ACADEMIC YEAR TOTAL COSTS

			COLLEGE (FILL-IN)					
			Sample college					
COST OF ATTENDANCE[2]	DIRECT COSTS	Tuition	$10,000					
		Fees	$1,000					
		Housing *(This is the average cost of housing. Once you have made your housing choice, an actual cost will be provided.)*	$10,000					
		Food	$2,000					
		Loan Fees	$100					
	INDIRECT COSTS	Books and supplies	$1,500					
		Transportation	$1,500					
		Personal expenses	$2,000					
		Total College Costs (A)[3]	$28,100					
GRANT/SCHOLARSHIPS/WORK-STUDY		Scholarships and grants from institution	$7,500					
		Federal Pell Grant	$6,000					
		State/other grants	$1,000					
		Federal Supplemental Educational Opportunity Grant (FSEOG)	-					
		Scholarships	$1,000					
		Total Grant/Scholarship Aid (B)	$15,500					
		Your Net Price (Overall Cost) (A – B)	$12,500					
		Work-Study (Work To Earn)	$1,000					
LOANS			Offered	Accept/Decline $	Offered	Accept/Decline $	Offered	Accept/Decline $
		Direct Subsidized Loan	$3,500	Accept $3,500				
		Direct Unsubsidized Loan	$2,000	Accept $2,000				
		Direct Parent PLUS Loan	$6,000	Decline -				
		Private loan	-	-				
		Total Loan Offer (C)	$5,500					
SUMMARY		**Total Financial Aid (B + C = D)**	$21,000					
		Your Net Cost (Immediate Cost) (A – D)[4]	$7,100					

[1] Not all colleges participate in all of the financial aid programs listed above.
[2] To find the average estimated budgets for full-time undergraduate students, visit **https://research.collegeboard.org/trends/college-pricing**.
[3] For definitions of direct and indirect costs, go to page 11.
[4] Loans, which are part of the net price, or overall cost, will need to be paid back at a later time. Net cost can be paid using family contributions, earnings and work-study income.

SCAN HERE FOR A FILLABLE VERSION OF THIS WORKSHEET
which can be downloaded and saved to your device or printed

Connecticut High School Requirements

Credits Needed for Graduation

The state of Connecticut sets minimum requirements students must meet in order to graduate from high school. The following chart shows the current minimum statewide requirements.

However, local school districts are allowed to set higher standards for graduation. It is very important for you to know and understand what the graduation requirements are at your high school. Your school counselor can help you with this and make sure you are on track to graduate.

You can help yourself by doing more than the absolute minimum needed to graduate. Colleges care about the courses you take in high school. The more you challenge yourself when choosing high school courses, the more college options you will have.

For general information about the Connecticut high school graduation requirements, visit **www.cga.ct.gov/current/pub/chap_170.htm#sec_10-221a**.

Area of Study	Credits Needed for Students Graduating through 2026	Credits Needed for Students Graduating in 2027 and Beyond
Humanities (including civics and the arts)	9	9
STEM (science, technology, engineering and mathematics)[1]	9	9
Physical education and wellness	1	1
Health and safety education	1	1
World languages	1	1
Mastery-based diploma assessment	1	1
Student-selected electives	3	2.5
Personal financial management and financial literacy	Not applicable	0.5
FAFSA Completion or CSDE Waiver	Not applicable	Required
Total credits	**25**	**25**

Graduation requirements obtained from **www.cga.ct.gov/current/pub/chap_170.htm#sec_10-221a**.

[1] Applied and integrated courses aligned to standards can meet credit requirements. Lab experiences can take place outside of the school in field-based experiences.

Resources for school counselors to support FAFSA completion can be found at **https://portal.ct.gov/ohe/knowledge-base/articles/for-students/ohe-databases?language=en_US**.

THIS CHART OUTLINES THE MINIMUM STATE GRADUATION REQUIREMENTS FOR CONNECTICUT. YOUR SCHOOL DISTRICT MAY HAVE DIFFERENT GRADUATION REQUIREMENTS. IN ADDITION, YOUR COLLEGE MAY REQUIRE OR RECOMMEND SPECIFIC HIGH SCHOOL COURSES. RESEARCHING REQUIREMENTS EARLY ON WILL HELP YOU STAY ON TRACK FOR HIGH SCHOOL GRADUATION AND COLLEGE ADMISSION.

Connecticut College Transfer Options

Programs of Study and Transfer Opportunities

Wherever you live in Connecticut, there is a Connecticut State Community College (CT State) campus near you.

PROGRAMS OF STUDY

CT State offers a wide variety of programs of study, although not all programs are offered at every campus. These programs fall into two major categories:

- Transfer programs provide a foundation for continued study at a four-year college
- Occupational programs provide skills that are needed in today's workforce, and include programs in health, information technology and manufacturing

These programs can lead to associate degrees, certificates or improved personal skills. To research courses and programs offered at CT State campuses, visit **https://ctstate.edu/programs**.

TRANSFERRING TO A FOUR-YEAR COLLEGE

Regardless of which CT State campus you attend, CT State has agreements in place that make it possible to transfer to a four-year college and earn a bachelor's degree. You should talk with an academic or transfer counselor if you are interested in pursuing this path. In addition, there are two agreements in place allowing community college students to transfer to either the University of Connecticut; one of the four Connecticut State Universities (CSUs): Eastern, Western, Central and Southern; or Charter Oak State College (online).

GUARANTEED ADMISSIONS PROGRAM (GAP)

The University of Connecticut and CT State have an agreement that guarantees admission to certain community college graduates once an associate degree has been earned. To be guaranteed admission to the University of Connecticut, students must:

- Be enrolled in a liberal arts transfer program at any CT State campus and earn an associate degree within five years of enrolling in GAP
- Apply to GAP before earning 30 transferable credits
- Plan to earn a bachelor's degree in liberal arts and sciences; agriculture, health and natural resources; or business
- Take appropriate courses and meet the minimum grade point average requirements

More information on GAP can be found at **https://admissions.uconn.edu/apply/transfer/gap**.

TRANSFER TICKETS

Students who are planning to enroll at a CSU after completing an associate degree are guaranteed admission through the Transfer Ticket program.

More information on Transfer Tickets can be found at **www.ct.edu/transfer**.

CT GUARANTEE

Students who are planning to enroll at a private four-year college or university after completing an associate degree are guaranteed admission through the CT Guarantee program.

More information on CT Guarantee can be found at **www.ct.edu/transfer/guarantee**.

Free Community College

CT State offers free tuition and fees to meet the gap between federal and state grants for those who meet the program requirements. To be eligible, students must:

- Be a Connecticut resident
- Be a high school graduate
- Be a first-time college student
- Complete the FAFSA
- Enroll in a minimum of six credits per semester
- Participate in a degree or certificate program
- Be in good academic standing

Visit **https://ctstate.edu/free-tuition** for more information and to get started.

Connecticut College Profiler

There are many important factors in choosing a college. How you fit in academically and the cost of attendance (COA) are important considerations. The charts in this section provide some of the information you need to compare most Connecticut colleges on these factors.

MANY COLLEGES HAVE ELIMINATED ACT/SAT TEST REQUIREMENTS. CHECK https://fairtest.org/test-optional-list FOR A CURRENT LIST OF TEST-OPTIONAL COLLEGES. ALWAYS VERIFY TEST REQUIREMENTS WITH THE COLLEGE'S ADMISSIONS OFFICE.

Public Colleges	Students Enrolled in 2023-2024 Academic Year[1] Test scores are provided to show you how your scores compare to those of students who enrolled in selected Connecticut colleges. Some students had lower scores, while other students had higher scores.		Estimated 2025-2026[2] COA before Financial Aid. Cost figures are estimated and your actual costs could vary.
	SAT 25th Percentile	SAT 75th Percentile	
Central Connecticut State University	960	1180	$24,684
Eastern Connecticut State University	1110	1320	$30,196
Southern Connecticut State University	Not applicable	Not applicable	$32,138
University of Connecticut (main campus)	1210	1420	$36,112
Western Connecticut State University	840	1150	$29,389

Private Colleges	Students Enrolled in 2023-2024 Academic Year[1] Test scores are provided to show you how your scores compare to those of students who enrolled in selected Connecticut colleges. Some students had lower scores, while other students had higher scores.		Estimated 2025-2026[2] COA before Financial Aid. Cost figures are estimated and your actual costs could vary.
	SAT 25th Percentile	SAT 75th Percentile	
Albertus Magnus College	Not applicable	Not applicable	$58,316
Connecticut College	1340	1470	$89,660
Fairfield University	1240	1380	$79,830
Holy Apostles College & Seminary	Not applicable	Not applicable	$33,886
Mitchell College	Not applicable	Not applicable	$58,500
Post University	Not applicable	Not applicable	$45,285
Quinnipiac University	1100	1300	$75,600
Sacred Heart University	Not applicable	Not applicable	$72,310
Trinity College	1310	1460	$93,240
University of Bridgeport	880	1115	$52,800
University of New Haven	1090	1260	$68,066
University of Saint Joseph	960	1250	$63,688
Wesleyan University	1450	1540	$93,796
Yale University	1500	1580	$90,775

[1] Test scores are from College Navigator at **https://nces.ed.gov/collegenavigator.** SAT scores are a combination of the reading, writing and math scores.

[2] Costs shown are from the colleges' websites. Costs are for full-time students and include in-state tuition, mandatory fees and average on-campus housing and food. The costs shown above do not include all components of the cost of attendance (COA), such as non-mandatory fees, program-specific fees, transportation, personal expenses, books and school supplies.

Connecticut Financial Aid

The Connecticut financial aid opportunities included in this section supplement the federal financial aid programs on pages 18-20.

GRANTS AND SCHOLARSHIPS[1]

Program	Eligibility	Award Amount	Awards Based On	Application Information
Roberta B. Willis Scholarship Need/ Merit Award	Connecticut residents who are high school seniors or graduates, with a high school junior year class rank of 20% or better and/or SAT scores of at least 1200 or ACT score of at least 25; must attend a four-year Connecticut public or eligible private nonprofit college. Students must have a federal Student Aid Index (SAI) equal to or below the Office of Higher Education's (OHE) annual maximum SAI cutoff of 10,999 to be considered for an award. The OHE will determine SAI eligibility based on the student's FAFSA.	Eligible students may receive up to $5,250 per year for full-time enrollment in a four-year program or $4,650 per year for full-time enrollment in a two-year program for FY-26 (AY 2025-2026). Awards are renewable for up to six consecutive years, covering associate or bachelor's degree programs.	Allowable federal Student Aid Index (SAI) and academic merit	• Complete a Roberta B. Willis Scholarship application through the high school counselor office by February 15 • Submit a FAFSA at **https://studentaid.gov/h/apply-for-aid/fafsa** by February 15
Roberta B. Willis Scholarship Need-Based Award	Connecticut residents; must attend a Connecticut public or private nonprofit college	Up to $4,500 for full-time study in a two or four-year program of study	Allowable federal Student Aid Index (SAI)	• Submit a FAFSA at **https://studentaid.gov/h/apply-for-aid/fafsa**

[1] Information obtained from the Connecticut Office of Higher Education (**https://ohe.ct.gov/sfa/sfa.shtml**).

LOAN PROGRAMS

Program	Eligibility	Award Amount	Awards Based On	Application Information
CHESLA Loan Program	Borrower must be a Connecticut resident attending a nonprofit, degree-granting institution of higher education in the United States; or a resident of Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island or Vermont attending an eligible Connecticut state or nonprofit, degree-granting institution of higher education. Co-borrower must be a resident of Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island or Vermont.	• $2,000 minimum annual loan amount • Maximum annual loan amount is cost of attendance (COA) minus other financial aid received • $125,000 maximum cumulative loan amount	Ability to repay loan and credit history	• Apply online at **www.chesla.org** • Students should apply after receiving an offer letter from their college and determining their eligibility for federal loans

Financial Aid Options for Undocumented Students

In 2011, the Connecticut General Assembly approved a law that offers undocumented students residing in Connecticut in-state tuition benefits at the state's public institutions of higher education. For a full list of eligibility guidelines, visit **www.cga.ct.gov/2015/ACT/PA/2015PA-00082-R00HB-06844-PA.htm**.

Undocumented students do not qualify for Connecticut state grants. However, undocumented students are eligible to apply for institutional aid, which is awarded on the basis of financial need and fund availability. The Aid Application for CT Undocumented Students (AACTUS) is available on every public college and university website.

Connecticut 529 College Savings Program

The Connecticut Higher Education Trust Program (CHET) offers families a flexible, tax-advantaged way to save for future college expenses. CHET was authorized by the Connecticut General Assembly in 1997, and is administered by the state of Connecticut, acting by and through the Connecticut 529 College Savings Board.

BENEFITS OF A 529 COLLEGE SAVINGS PLAN

Tax-Advantaged Savings

CHET's 529 College Savings Plan may provide you with the following tax benefits:

- Contributions to a CHET account are typically deductible from Connecticut adjusted gross income. The deduction cannot exceed $5,000 for a single return or $10,000 for a joint return each tax year.
- Qualified withdrawals are free from both federal and Connecticut income taxes.
- Earnings on your contributions grow free of federal and Connecticut income taxes. Earnings are tax-deferred and are not taxed upon withdrawal if used for qualified education expenses.

Families should consult a qualified tax advisor for specific tax advice.

Flexibility

You can use your savings to pay for qualified higher education expenses not just at Connecticut colleges, but at most colleges in the U.S. and some foreign colleges. This includes technical colleges, two- and four-year colleges, and graduate and professional schools.

When you open a CHET account, you name a beneficiary—the person whose college expenses can be paid from these savings. If the beneficiary decides not to attend college, you can change the beneficiary to another family member of the current beneficiary at any time without penalty.

Easy to Start Saving

There is no minimum amount required to open an account. A $15 monthly minimum automatic deposit is required, which occurs though automatic contributions from your bank account or payroll deduction if offered by your employer.

For more information on CHET's 529 College Savings Program:

- Visit **www.fidelity.com/about-chet/overview**
- Call 888-799-CHET (2438)

Connecticut Student Loan Reimbursement Program

Beginning January 1, 2025, Connecticut residents who meet eligibility criteria can apply for the new Student Loan Reimbursement Program (SLRP). This $6 million initiative provides up to $5,000 annually (maximum $20,000 over four years) to help pay down student loans. Eligible applicants must be a Connecticut residents for at least five consecutive years, have made loan payments in 2024, earned a qualifying undergraduate degree or certificate from a Connecticut institution, meet income thresholds and complete at least 50 hours of volunteer service. Awards are made on a first-come, first-served basis. Learn more at **https://portal.ct.gov/ohe**.

Connecticut Resources

Connecticut College Directory

The following pages include contact information for most Connecticut colleges. If you want general information about a particular college, you can go to their website to discover what the college offers in majors, financial aid, campus life and activities, or who to contact to request more information. Please check Connecticut's Office of Higher Education for a full list of approved programs at **https://portal.ct.gov/ohe/knowledge-base/articles/for-students/ohe-databases?language=en_US**.

Contact the admissions office for information on campus tours, or to request an admissions application or information packet. The financial aid office can give you information on the college's financial aid procedures and available college scholarships, as well as let you know the status of your financial aid applications.

DEADLINES ARE IMPORTANT!

Many of the colleges on the following pages have deadlines for submitting admissions applications. Check with the college to make sure you know what information you need to submit by the deadline to maximize your chances for admission.

Connecticut's financial aid priority filing deadline is February 15. Submit your FAFSA and other required information by this date to maximize your opportunity to receive financial aid.

MAP	SCHOOL	LOCATION	PHONE	WEBSITE	FEDERAL SCHOOL CODE
	PUBLIC COLLEGES				
1	**Central Connecticut State University**	New Britain	860-832-3200	**www.ccsu.edu**	001378
2	**Charter Oak State College**	Online only	860-515-3800	**www.charteroak.edu**	032343
3	**Eastern Connecticut State University**	Willimantic	860-465-5000	**www.easternct.edu**	001425
4	**Southern Connecticut State University**	New Haven	203-392-7278	**www.southernct.edu**	001406
5	**University of Connecticut**	Multiple locations	860-486-2000	**https://uconn.edu**	001417
6	**Western Connecticut State University**	Danbury	203-837-9000	**www.wcsu.edu**	001380
	CONNECTICUT STATE COMMUNITY COLLEGE				
7	**Asnuntuck Campus**	Enfield	866-526-6008	**https://ctstate.edu**	007635
8	**Capital Campus**	Hartford	860-906-5000	**https://ctstate.edu**	007635
9	**Gateway Campus**	Multiple locations	203-285-2000	**https://ctstate.edu**	007635
10	**Housatonic Campus**	Bridgeport	203-332-5000	**https://ctstate.edu**	007635
11	**Manchester Campus**	Manchester	860-512-3000	**https://ctstate.edu**	007635
12	**Middlesex Campus**	Multiple locations	860-343-5719	**https://ctstate.edu**	007635
13	**Naugatuck Valley Campus**	Multiple locations	203-575-8000	**https://ctstate.edu**	007635
14	**Northwestern Campus**	Winsted	860-738-6300	**https://ctstate.edu**	007635
15	**Norwalk Campus**	Norwalk	203-857-7000	**https://ctstate.edu**	007635
16	**Quinebaug Valley Campus**	Multiple locations	860-932-4000	**https://ctstate.edu**	007635
17	**Three Rivers Campus**	Norwich	860-215-9000	**https://ctstate.edu**	007635
18	**Tunxis Campus**	Multiple locations	860-773-1300	**https://ctstate.edu**	007635
	PRIVATE COLLEGES				
19	**Albertus Magnus College**	New Haven	800-578-9160	**www.albertus.edu**	001374
20	**Connecticut College**	New London	860-447-1911	**www.conncoll.edu**	001379
21	**Fairfield University**	Fairfield	203-254-4000	**www.fairfield.edu**	001385
22	**Goodwin University**	East Hartford	860-528-4111	**www.goodwin.edu**	015833

MAP	SCHOOL	LOCATION	PHONE	WEBSITE	FEDERAL SCHOOL CODE
	PRIVATE COLLEGES (CONTINUED)				
23	**Hartford International University for Religion and Peace**	Hartford	860-509-9500	**www.hartfordinternational.edu**	G01387
24	**Holy Apostles College & Seminary**	Cromwell	860-632-3010	**https://holyapostles.edu**	001389
25	**Mitchell College**	New London	860-701-5000	**https://mitchell.edu**	001393
26	**Post University**	Waterbury	800-660-6615	**https://post.edu**	001401
27	**Quinnipiac University**	Hamden	203-582-8200	**www.qu.edu**	001402
28	**Sacred Heart University**	Fairfield	203-371-7999	**www.sacredheart.edu**	001403
29	**Trinity College**	Hartford	860-297-2000	**www.trincoll.edu**	001414
30	**University of Bridgeport**	Bridgeport	800-392-3582	**www.bridgeport.edu**	001416
31	**University of Hartford**	West Hartford	860-768-4100	**www.hartford.edu**	001422
32	**University of New Haven**	West Haven	800-342-5864	**www.newhaven.edu**	001397
33	**University of Saint Joseph**	West Hartford	860-232-4571	**www.usj.edu**	001409
34	**Wesleyan University**	Middletown	860-685-2000	**www.wesleyan.edu**	001424
35	**Yale University**	New Haven	203-432-4771	**www.yale.edu**	001426
	PRIVATE CAREER COLLEGES				
36	**Academy Di Capelli**	Multiple locations	203-294-9496	**https://academydicapelli.com**	041043
37	**American Institute–West Hartford**	West Hartford	888-387-5260	**www.americaninstitute.edu**	014645
38	**American Institute of Healthcare & Technology**	Stratford	203-870-8400	**https://aiht.edu**	042790
39	**Belle Academy of Cosmetology**	Waterbury	203-528-0200	**www.belleacademy.com**	042242
40	**Branford Academy of Hair & Cosmetology**	Multiple locations	203-315-2985	**www.branfordacademy.com**	041288
41	**Cortiva Institute**	Cromwell	860-667-1886	**www.cortiva.edu**	023166
42	**Dolce The Academy**	Waterbury	203-528-3550	**www.dolceacademy.edu**	042498
43	**Industrial Management & Training Institute**	Waterbury	203-753-7910	**www.imti.edu**	030948
44	**International Institute of Cosmetology**	Multiple locations	860-571-0330	**www.studyhair.com**	041524
	Lincoln Tech			**www.lincolntech.edu**	
45	Lincoln Tech-East Windsor	East Windsor	800-243-4242		015725
46	Lincoln Tech-New Britain	New Britain	860-225-8641		015712
47	Lincoln Tech-Shelton	Shelton	203-929-0592		015712
48	**New England Tractor Trailer Training School**	Multiple locations	860-749-0711	**https://nettts.com**	022025
49	**Oxford Academy of Hair Design**	Seymour	203-286-4533	**www.oxfordhairacademy.com**	041454
50	**Paul Mitchell The School–North Haven**	North Haven	203-985-0222	**https://paulmitchell.edu/northhaven**	014730
51	**Porter and Chester Institute**			**https://porterchester.edu**	
	Porter and Chester Institute-Bridgeport	Bridgeport	475-273-2400		010779
	Porter and Chester Institute-Enfield	Enfield	860-741-2561		010779
	Porter and Chester Institute-Hamden	Hamden	475-234-6600		007305
	Porter and Chester Institute-New London	New London	860-629-8840		010779
	Porter and Chester Institute-Waterbury	Waterbury	475-689-3800		010779
52	**TIGI Hairdressing Academy**	Guilford	203-458-3334	**https://tigiguilford.edu**	041484

Connecticut Resource Map

- Public Colleges
- Community Colleges
- Private Colleges
- Private Career Colleges

In-Person Help

THE COLLEGE PLACE—CONNECTICUT

Sponsored by ECMC, The College Place operates a free college access center. The College Place provides Connecticut students and their families with comprehensive higher education and financial aid information through services and programs, such as workshops, community events, Internet access, a resource library and one-on-one counseling.

The College Place offers assistance by email at **connecticuttcp@ecmc.org**, phone, video conference and online at **www.ecmc.org/tcp**.

Sign up today to receive personalized emails and texts from The College Place at **https://bit.ly/ECMCTCP**.

Find us on Facebook—**www.facebook.com/ECMCStudentSuccess**

ECMC COLLEGE NIGHTS IN CONNECTICUT

Don't miss ECMC College Nights in Connecticut to learn about planning and paying for college. Events take place at various locations throughout the state.

Whether you are already planning to attend college or simply evaluating your options, you won't want to miss these highly informative events.

For locations and more information on the events, visit **www.collegenights.org**.

Online Help

The Connecticut Office of Higher Education has designed a publication for middle and high school students that lists a variety of websites to use for planning for college, learning about college entrance exams, tips for study skills, applying to college online and financial aid resources. For those embarking on careers, it also includes career/interest match sites, career exploration sites for middle and high school students and career descriptions. For more information, visit **https://ohe.ct.gov/News/Publications.shtml**.

Connecticut Office of Higher Education:
https://ohe.ct.gov

Connecticut State Colleges and Universities: **www.ct.edu**

Connecticut State Community College:
https://ctstate.edu

Connecticut Conference of Independent Colleges: **www.theccic.org**

General information about Connecticut colleges: **https://nces.ed.gov/collegenavigator**

New England Board of Higher Education Tuition Break: **https://nebhe.org/tuitionbreak/find-a-program**

College and career planning:
https://collegescorecard.ed.gov
https://bigfuture.collegeboard.org

Resources to help with planning and paying for college, managing default and understanding bankruptcy:
www.ecmc.org/resources
https://fafsact.org

The College Place: **www.ecmc.org/tcp**

9th Grade Checklist

Fall–Winter

College Planning

- [ ] Attend college information events in your community (**www.collegenights.org**)
- [ ] Learn the high school courses required by colleges (**https://bigfuture.collegeboard.org/plan-for-college/college-prep/thrive-in-high-school/high-school-classes-colleges-look-for**)
- [ ] Meet with your high school counselor for advice on your college plan
- [ ] Identify your interests and skills to help you focus on your goals

Extracurricular Activities

- [ ] Join a club or try out for a sports team
- [ ] Volunteer for something you find important

Spring

Academics

- [ ] Focus on your study habits and finish the school year strong
- [ ] Keep up your grades—colleges look at your grade point average (GPA)
- [ ] Set your 10th grade class schedule with your counselor to include honors or Advanced Placement (AP) classes
- [ ] Create your four-year academic plan with your counselor

Career Exploration

- [ ] Start searching for summer programs (e.g., academic, work, volunteer, travel)
- [ ] Spend a day at work with a family member, friend or community member and learn about their job
- [ ] Attend career fairs or career day at your school or in your community

College Exploration

- [ ] Research the different types of college options–career and technical education (CTE) institutions, two-year community/junior colleges, and four-year colleges and universities
- [ ] Attend local college fairs in your area or at your school (**www.nacacnet.org/nacac-college-fairs**)
- [ ] Talk to current college students about their path to college and college life
- [ ] Try virtual campus tours (**https://campustours.com, www.applily.com/virtual-college-tours, www.thecollegetour.com**)

Summer

Summer Enrichment

- [ ] Participate in an enrichment program that expands your knowledge
- [ ] Get a job—many important skills are developed in work environments
- [ ] Volunteer with an organization you find interesting
- [ ] Apply for a service learning program
- [ ] Prepare for 10th grade year by doing summer reading
- [ ] Visit college campuses

Money Management

- [ ] Open a bank or credit union account and save money for college
- [ ] Take a financial education course online (**www.fdic.gov/resources/consumers/money-smart/index.html**)
- [ ] Talk to your parents or guardians about a college savings plan

SCAN HERE FOR A FILLABLE VERSION OF THIS CHECKLIST
which can be downloaded and saved to your device or printed

10th Grade Checklist

Fall–Winter

Time Management

- ☐ Research and implement ways to make the most efficient use of your time
- ☐ Use SMART (specific, measurable, achievable, realistic and timely) goals to keep you on task
- ☐ Include down time in your schedule

College Entrance Exams

- ☐ Several colleges are test optional—check **https://fairtest.org/test-optional-list** for the most comprehensive list
- ☐ Take the PSAT to help prepare you for the SAT (**www.khanacademy.org/test-prep/sat**)
- ☐ Take the PreACT to help prepare you for the ACT (**www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html**)

College Planning

- ☐ Attend college information events in your community (**www.collegenights.org**)

Spring

Academics

- ☐ Keep up your grades—colleges look at your grade point average (GPA)
- ☐ Review your four-year academic plan with your counselor
- ☐ Plan rigorous academic courses for your 11th grade year
    - ☐ Enroll in honors, Advanced Placement (AP) or International Baccalaureate (IB) courses, which may earn college credit
    - ☐ Take college courses while in high school and earn both high school and college credit (known as dual/concurrent enrollment)

Extracurricular Activities

- ☐ Join a club or try out for a sports team
- ☐ Volunteer for something you find important
- ☐ Explore summer opportunities—be mindful of application deadlines

Career Exploration

- ☐ Seek summer opportunities to work or volunteer in your field of interest
- ☐ Take an interest inventory—it expands your ideas for careers you may enjoy (**https://roadtripnation.com/roadmap**)
- ☐ Have conversations with counselors, teachers, family and community members about their career paths and what they studied in college

College Search

- ☐ Use an online search engine to find colleges that may be right for you (**https://bigfuture.collegeboard.org**)
- ☐ Visit campuses—think about size, location and academic programs
- ☐ Attend local college fairs in your area (**www.nacacnet.org/nacac-college-fairs**)
- ☐ Try online college fairs and virtual campus tours (**https://campustours.com, www.apply.com/virtual-college-tours, www.thecollegetour.com**)

Summer

Summer Enrichment

- ☐ Create a summer reading list from teacher recommendations
- ☐ Confirm your summer plans (e.g., work, academic enrichment programs, summer workshops, service learning, travel, camps, internship, campus tours)

College Finances

- ☐ Learn about the different types of financial aid (**https://finaid.org, https://studentaid.gov**)
- ☐ Take a financial education course (**www.fdic.gov/resources/consumers/money-smart/index.html**)
- ☐ Use the tools found on the College Affordability and Transparency Center website (**https://collegecost.ed.gov**) to compare and estimate your college costs
- ☐ Research net price calculators on the website of colleges that appeal to you—type "net price calculator" in the college's website search field

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11th Grade Checklist

Fall–Winter

College Planning

- ☐ Meet with your counselor about your coursework and college plans
- ☐ Check college websites for admission requirements
- ☐ Create a professional email address to use when applying for scholarships, registering for college entrance exams and completing college applications
- ☐ Meet with college admissions recruiters when they visit your high school
- ☐ Attend college information events in your community (**www.collegenights.org**)

College Search

- ☐ Tour local campuses and visit non-local colleges during winter and spring breaks
- ☐ Try online college fairs and virtual campus tours (**https://campustours.com**, **www.appily.com/virtual-college-tours**, **www.thecollegetour.com**)
- ☐ Use college search sites to explore your college options (**https://collegescorecard.ed.gov**)
- ☐ Prepare your college list (refer to worksheet on page 5)

Career Exploration

- ☐ Attend a local career fair
- ☐ Research career options and their education requirements, median pay and projected growth rates (**www.bls.gov/ooh**)
- ☐ Make a list of careers that may interest you and research the education level required for each profession
- ☐ Talk with professionals in careers you are curious about and ask about their work
- ☐ Enhance skills that would be useful in a career of interest through your extracurricular activities

Spring

College Entrance Exams

- ☐ Register and take your college entrance exams—check first with your high school to see if they administer them on-site
  - ☐ Several colleges are test optional—check **https://fairtest.org/test-optional-list** for the most comprehensive list
  - ☐ SAT (**www.collegeboard.org**); free SAT test prep help (**www.khanacademy.org/test-prep/sat**)
  - ☐ ACT, with optional writing section (**www.act.org**); free ACT test prep help (**www.act.org/content/act/en/products-and-services/the-act/test-preparation/free-act-test-prep.html**)

Academics

- ☐ Prepare for Advanced Placement (AP) and International Baccalaureate (IB) exams
- ☐ Plan your 12th grade year schedule with your counselor
- ☐ Review your college preparation coursework and GPA with a college advisor
- ☐ Create a list of teachers, coaches and other mentors who will be able to write personalized letters of recommendation

Summer Preparation

- ☐ Apply for summer jobs or internships
- ☐ Seek volunteer opportunities in your field of interest
- ☐ Register for community college courses and earn college credit while in high school, also referred to as dual/concurrent enrollment
- ☐ If you took the SAT or ACT, review your test scores to determine if retesting is necessary
- ☐ Plan a test preparation schedule if you plan to retake college entrance exams

Summer

College Application Preparation

- ☐ Check websites of colleges on your list; review admissions application process and timeline
- ☐ Draft your application essays and/or personal statement; work with a college advisor for feedback
- ☐ Prepare a scholarship resume and/or a “brag sheet” that includes all your non-academic activities and honors
- ☐ Communicate with college admission representatives for questions you may have

College Finances

- ☐ Register for an FSA ID, which will be required to complete the FAFSA online in the fall; your parent(s) must also register for an FSA ID (**https://studentaid.gov/fsa-id/create-account/launch**)
- ☐ Search and apply for scholarships; see page 21 for a list of recommended scholarship search sites
- ☐ Use the Federal Student Aid Estimator to see how financial aid can help pay for your education (**https://studentaid.gov/aid-estimator**)
- ☐ Learn how money works; take a financial literacy course (**www.fdic.gov/resources/consumers/money-smart/index.html**)
- ☐ Use the College Scorecard to compare costs, degree programs and outcomes for the colleges you are interested in (**https://collegescorecard.ed.gov**)
- ☐ Save money for college

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which can be downloaded and saved to your device or printed

12th Grade Checklist

Fall

College Planning

- ☐ Attend college information events in your community (**www.collegenights.org**)
- ☐ Check college websites for applications, deadlines, financial aid and housing information
- ☐ Ask your counselor to evaluate your transcript for high school graduation and college eligibility
- ☐ Register to take or retake college entrance exams
  - ☐ Several colleges are test optional—check **www.fairtest.org/test-optional-list** for the most comprehensive list
  - ☐ SAT (**www.collegeboard.org**)
  - ☐ ACT, with optional writing section (**www.act.org**)
- ☐ Keep your test scores, resume and transcript organized to help in completing college applications
- ☐ Ask teachers or counselors for letters of recommendation
- ☐ Finalize portfolios, audition materials or writing samples if required as part of the application
- ☐ Get feedback from a college advisor, teacher or parent/guardian and complete revisions of all applications and essays
- ☐ Begin to submit college applications

Financial Aid

- ☐ Review the financial aid application process and timeline required by the colleges on your list
- ☐ File the Free Application for Federal Student Aid (FAFSA) (**https://studentaid.gov/h/apply-for-aid/fafsa**)
  - ☐ Information from the 2024 tax year will be used by the class of 2026 when applying for financial aid for the 2026-2027 academic year
- ☐ Attend financial aid workshops in your community for help completing the FAFSA
- ☐ Be aware that private colleges may require additional financial information from the CSS Profile (**https://cssprofile.collegeboard.org**)
- ☐ Check your state financial aid websites for more information about in-state financial aid opportunities for undocumented, DREAMer and DACA students (**www.ecmc.org/students/resource-guides.html**)
- ☐ Search and apply for scholarships (**www.fastweb.com, https://bigfuture.collegeboard.org**)
- ☐ Review your FAFSA Submission Summary once the FAFSA has been processed and make any needed corrections
- ☐ Males: Plan to register for Selective Service when you turn the age of 18; federal law requires nearly all male U.S. citizens and male immigrants, ages 18-25, to register with Selective Service; some states require registration before distributing state-based financial aid (**www.sss.gov**)

Winter

College Application Follow-Up

- ☐ Check your email frequently for additional information colleges might request within their timeline
- ☐ Send your mid-year transcript to colleges that request them
- ☐ Continue scholarship searches over winter break and continue to submit applications

Spring

Academics

- ☐ Keep up your grades—college admissions are conditional and can be rescinded if you do not continue academic excellence
- ☐ Check with the colleges where you have applied before considering dropping a 12th grade year class; colleges expect you to complete all of the high school courses you listed as "in progress" on your admissions application
- ☐ Take your Advanced Placement (AP) and/or International Baccalaureate (IB) exams

College Decision

- ☐ Check your email or college admissions portal for admission decision notification
- ☐ Visit campuses that most interest you
- ☐ Carefully review your financial aid offer for each college where you have been accepted and compare offers; contact financial aid offices to answer questions or update them on any changes to your family’s financial situation
- ☐ Finalize your financial aid; accept your financial aid offer or work with the college's financial aid office to adjust it
- ☐ If you’ll be attending a four-year college, notify and place a deposit at the college of your choice by National College Decision Day (May 1)

College Admissions Follow-Up

- ☐ Sign into your college portal and review your task list and deadlines
- ☐ Check your email for correspondence and deadline reminders
- ☐ Request your final transcript be sent to your college choice from your high school registrar before the deadline
- ☐ Request AP and IB scores be submitted to your college choice
- ☐ Ask about college placement tests—some colleges require them for certain subjects, such as English and math; make sure to register in time and study beforehand
- ☐ Sign up for summer and/or fall orientation; some are mandatory and some have a cost
- ☐ Figure out housing—if living on campus, complete any roommate survey forms, sign the housing contract and submit a housing deposit to make sure you have a reserved room

SCAN HERE FOR A FILLABLE VERSION OF THIS CHECKLIST
which can be downloaded and saved to your device or printed

Summer—Final Steps!

Orientation

- ☐ Attend orientation; at orientation, you will register for your classes; you may also take English, math or world language assessments

Paperwork and Payments

- ☐ Check your college email account and log into your college's student portal every few days for important notices for new students
- ☐ Download your college's health forms and see your doctor; colleges may require evidence of immunizations
- ☐ Most four-year colleges require students to have health insurance, so you may see it on your fall bill; if you don't want it, you must opt out
- ☐ Research tuition payment options—tuition payments are due at the beginning of the term
- ☐ Search your student portal for "FERPA waiver" and submit a completed form to your college if you want your parents/guardians to access your student account (bill, grades, etc.)
- ☐ Ask your high school to send your final transcript to your college

College Finances

- ☐ Work and save money for college
- ☐ Make a budget with your parents/guardians (**www.ecmc.org/studentseducators/student-resources/financial-awareness-basics-fab**)
- ☐ View your class syllabus for required textbooks; consider buying used books, which cost less than new; you may also be able to save money by shopping for books online, downloading PDFs, buying e-books or renting books
- ☐ Some college instructors/institutions have shifted to open educational resources (OERs). OERs are learning, teaching and research materials that are in the public domain, making them available at no cost and accessible for a wider audience. Here are a few resources to explore: the University of Minnesota Open Textbook Library (**https://open.umn.edu/opentextbooks**), OER Commons (**https://oercommons.org/)** and OpenStax **(https://openstax.org/**)

Living on Campus

- ☐ Check out a sample packing list and start packing (**https://bigfuture.collegeboard.org/plan-for-college/after-youve-applied/off-to-college-checklist**)
- ☐ Consider creating a roommate agreement (**www.collegexpress.com/articles-and-advice/student-life/articles/living-campus/how-make-your-own-college-roommate-agreement**)
- ☐ Set expectations on how and when you will communicate with your family while away at college
- ☐ Make any necessary travel arrangements; buy travel tickets (plane, train, bus) and make hotel reservations early (if necessary)

Living at Home

- ☐ Develop boundaries with your family and let them know that your first obligation is your studies, so you're not available while at school
- ☐ Identify a study space at home

Support

- ☐ Search your college website for academic advising or counseling services to learn more about these free resources available to you; **www.activeminds.org** is another free resource used to help yourself or your friends with topics related to mental health
- ☐ Check your student portal or college website so you don't miss out on any virtual or local welcome events for students before classes start
- ☐ Send thank-you notes to everyone who helped in your college process, such as counselors and teachers who wrote letters of recommendation and scholarship providers who provided you funding for college

Glossary

Familiarize yourself with the college and financial aid terms in this section to better equip yourself for the admissions and financial aid processes.

Academic Year—A period of time schools use to measure a quantity of study. An academic year typically consists of two semesters, three quarters or a defined number of hours of study.

Advanced Placement (AP)—A college-equivalent course taken in high school that allows the student, upon passing a test, to earn college credit.

Assets—Items of value, such as stocks, bonds, cryptocurrency, savings and real estate. Contributors are required to report the value of some types of assets when completing the FAFSA.

Associate Degree—A degree granted by a college after the satisfactory completion of a two-year, full-time program of study or its part-time equivalent.

Award Displacement—A practice in which a college reduces awarded campus-based aid due to a student's receipt of an outside scholarship.

Bachelor's or Baccalaureate Degree—A degree granted by a college after the satisfactory completion of a four-year, full-time program of study or its part-time equivalent.

Capitalization—For unsubsidized loans, the amount of interest that accrues while a student is in college, a grace period, deferment or forbearance that is added to the principal balance of their loan.

Career and Technical Education (CTE)—A secondary or postsecondary educational pathway that provides students with hands-on training while preparing them for an occupation upon graduation.

Certificate—A certificate of completion awarded to students who complete a program of study offered in a short period of time and in a specific field.

College Entrance Exam—An exam, most commonly the ACT or SAT, used by some four-year colleges during admissions that attempts to measure what a student learned in high school in certain subjects, such as math and reading.

College Placement Test—A test used by colleges after a student has been accepted to their college to make accurate course-level placement in certain subjects, such as math and English.

Consolidation Loan—A loan that combines several student loans into one new loan from a single lender.

Contributor—Individuals who are required to provide information on a FAFSA, including the student, their parent(s), their stepparent or the student's spouse.

Cost of Attendance (COA)—The calculated cost of attending the college, for a period of enrollment (such as an academic year), which includes transportation, housing and food, tuition and fees, and the estimated cost of books, supplies and other expenses. COA is used to determine eligibility for financial aid.

CSS Profile—A form some colleges may require students to complete in addition to the FAFSA to qualify for financial aid.

Default—Occurs when the borrower fails to make scheduled loan payments for a period of 270 days or longer.

Deferment—A period during which a borrower is entitled to have payments of principal and interest on a federal education loan postponed if he or she meets the eligibility criteria for the deferment. For subsidized federal loans, interest that accrues during periods of deferment is paid by the federal government.

Delinquent—Occurs the first day after the borrower misses a loan payment, causing the payment to become past due and lasts until the payment is made or other arrangements are made, such as deferment, forbearance or a new repayment plan.

Dependent Student—For federal student aid purposes, any student who does not qualify as an independent student identified by certain criteria is considered to be a dependent student (see page 16 for details).

Direct PLUS Loan—A federal loan option available to eligible parents and graduate or professional students.

Direct Subsidized Loan—A federal loan option available to undergraduate students with financial need. The U.S. Department of Education pays the interest while the student is in college at least half-time, for the first six months after leaving college or during a period of deferment.

Direct Unsubsidized Loan—A federal loan option available to undergraduate and graduate students. The student is responsible for the interest charged from the time the loan is disbursed until it is paid in full.

Early Action—A college admissions process that is similar to early decision, but is not a binding commitment to attend the college.

Early Decision—Students who apply under early decision commit to enroll at the college if admitted and offered a satisfactory financial aid package. Application deadlines usually are in November or December with a mid- to late-December notification date.

FAFSA Submission Summary—A summary of the information a student included on the Free Application for Federal Student Aid (FAFSA). It provides the Student Aid Index (SAI), which is used to determine whether a student is eligible for a Federal Pell Grant and other financial aid.

Federal School Code—An identifier that the U.S. Department of Education assigns to each college or career school that participates in the federal student aid programs. In order for a student to send their FAFSA information to a college, they must list the college's Federal School Code on their application. A list of Federal School Codes is available at **https://studentaid.gov/fafsa-app/FSCsearch.**

Financial Aid Offer—The total amount of financial aid a student is eligible to receive. It might include grants, work-study and loans, and is assembled by the college's financial aid office.

Financial Need—The amount by which a student's family contribution falls short of covering their cost of attendance.

Forbearance—The temporary postponement or reduction of loan payments that is typically granted at the discretion of the lender/servicer. The borrower is responsible for paying all interest that accrues during periods of forbearance.

Free Application for Federal Student Aid (FAFSA)—A free application that must be completed by all students and other required contributors, such as their parent(s), to apply for federal student aid.

FSA ID—A username and password used to log into to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA) and the National Student Loan Data System, among others. This is sometimes referenced as a StudentAid.gov account.

Full-Time Student—An undergraduate student who is enrolled in at least 12 credit hours per semester or equivalent. For a graduate student, the enrollment requirements can vary among colleges. Does not include audited courses.

Graduate Student—A student who is enrolled in a master's or doctoral program at a college.

Grant—A type of financial aid usually based on financial need, which the student does not have to repay.

Independent Student—For federal student aid purposes, a student is considered to be an independent student if certain criteria is met (see page 16 for more details).

Interest—The cost of borrowing money. Interest charges are repaid in addition to the principal of the loan.

International Baccalaureate (IB)—A nonprofit organization that offers student programs in select schools that combine requirements of a mixture of different national education systems.

IRS FUTURE Act Direct Data Exchange (FA-DDX)—A tool provided by the U.S. Department of Education to automatically transfer tax information from the IRS directly into the Free Application for Federal Student Aid (FAFSA).

Loan—A type of financial aid that must be repaid (with or without interest). Loans provided by the U.S. Department of Education include Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans. Private lenders provide private loans, which can supplement the federal student loan program.

Master Promissory Note (MPN)—To borrow under the federal loan programs, a student or parent must sign this common form. The MPN allows borrowers to receive loans for a single academic year, or for multiple academic years (up to 10 years) without having to sign a new note.

Merit-Based Aid—Financial aid awarded on the basis of grades, test scores, athletic ability or other talent, rather than financial need.

Need-Based Aid—Financial aid awarded based on the family's ability to pay for college. The FAFSA is typically used to determine a family's eligibility for need-based aid.

Net Cost—The price a student pays now for their education (immediate cost). Loans, not included in net cost, will need to be paid back later. Net cost can be paid using family contributions, earnings and work-study income.

Net Price—The actual price a student will pay for their education over time (overall cost). This includes net cost, which will be paid now plus loans, which will need to be paid back later.

Net Price Calculator (NPC)—Each college that participates in the federal financial aid programs is required to have a "net price calculator" on its website. A net price calculator can give students an estimate of how much it may cost them to attend each specific college, taking into account grant and scholarship aid they may receive from both the college and federal financial aid.

Part-Time Student—An undergraduate student who is enrolled in fewer than 12 credit hours per semester or equivalent. For a graduate student, the enrollment requirements can vary among colleges. Does not include audited courses.

Principal—The loan amount borrowed on which interest is calculated.

Priority Filing Date—The date established by the college by which students are encouraged to submit their FAFSA and have the results forwarded to the college to increase their chances of being awarded certain campus-based financial aid. These funds may be limited for students who fail to meet their college's priority filing date.

Promissory Note—The legal document signed by the borrower prior to receiving a loan. States a promise to repay the loan, and lists the conditions of the loan and terms for repayment. The Master Promissory Note (MPN) is one type of promissory note.

Reciprocity—An agreement between states that allow bordering residents to be treated as domiciles of that state. This may include allowing bordering residents to receive in-state tuition.

Satisfactory Academic Progress (SAP)—The academic standard a student must meet in college to continue to receive federal financial aid. Each college establishes its own SAP policy to comply with federal requirements.

Scholarship—A form of financial aid that does not need to be repaid. Some scholarships are awarded based on merit while others are awarded based on financial need.

Student Aid Index (SAI)—The index number used by colleges to determine a student's financial strength and eligibility for federal student aid and possibly state and institutional aid as well. The information reported on the FAFSA by all contributors is used to calculate the student's SAI.

Undergraduate Student—A student who is enrolled in an undergraduate course of study that usually does not exceed four years and that typically leads to a degree or certificate.

Unmet Need—The amount of need remaining after the student's Student Aid Index (SAI) and need-based aid (such as gift aid, work-study and loans) are subtracted from the student's cost of attendance (COA).

Verification—The process colleges use to ensure the accuracy of the information reported on the FAFSA. The student may be required to provide the college with a copy of their tax return or other additional documents.

Work-Study—A form of financial aid where students can work part-time while attending college to earn money to pay for education expenses. Students work on or off campus doing community service work or work related to their course of study.

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