## THE 4 STEPS **TO COLLEGE CHECKLIST**

### WHERE TO FIND INFORMATION

**ISAC Student Portal** 

Find your local ISACorps member and discover free tools and resources for college, career, money management, and financial aid planning at studentportal.isac.org.

ISAC College Q&A

Get answers to questions about the college-going and financial aid process sent directly to your phone with ISAC's free text messaging service. Just text your name to (847) 243-6470 to get started.

ISAC Website and Student Engagement and Support 800.899.ISAC (4722) isac.studentservices@illinois.gov







### **CHOOSING A COLLEGE AND APPLYING**

### BE A PAIN / Let everyone know that you are going to college and need their help.

- Ask for help early in your high school years to identify your interests and skills and think about jobs and careers that fit.
- Talk to your parents, siblings, friends, teachers, coaches, professionals in your chosen field of study, and other adults with experience, for advice on college.
- Research colleges and careers online using free resources like those available on the ISAC Student Portal.
- Begin asking teachers, counselors, and/or employers if they would be willing to write a letter of recommendation to include with your admission and scholarship applications, if needed.
- Sign up for the ISAC First Generation Scholars Network at studentportal.isac.org/FirstGen to get additional support and resources on your path to a postsecondary credential.

## PUSH YOURSELF / Working a little harder today will make getting into college even easier.

- Have your school counselor help you pick the curriculum that will help you get into the college of your choice.
- Don't be afraid to take the tough classes that will better prepare you for college, including Honors and Advanced Placement courses, which most colleges prefer over the easier courses.
- Use the tools on the ISAC Student Portal to search for colleges and scholarships, navigate the financial aid process, learn about careers,
- Take the SAT and/or ACT in your junior year. Check with your school counselor for test schedules.
- Find out admission requirements and make sure you fulfill them. Most colleges require 3 to 4 years of math, English, science, and social studies. A lot of colleges also want at least 2 years of a foreign language.

## FIND THE RIGHT FIT / Find out what kind of college is the best match for you and your career goals.

- Attend college fairs in your area make a list of colleges you want to learn more about and questions to ask at the fair.
- Participate in extracurricular activities to help you determine your interests, which can help lead you to the right college.
- Know your Grade Point Average (GPA), class rank, and SAT and/or ACT scores.
- Check out the websites of colleges you are interested in to get information about the college and its programs. You can also use the ISAC Student Portal's college search resources to help narrow your search. Make sure to discuss your choices with your parents and get their input.
- When thinking about where you'd like to attend, consider things like 2-year vs. 4-year colleges, type and length of academic programs, cost and financial aid availability, housing options, location and community, services and programs, campus life, and enrollment size.
- Apply to at least 3 to 5 colleges at the beginning of your senior year.
- Find out if the admission application process at your top choice colleges require any fees, transcripts, reference/recommendation letters, tests, essays, and/or interviews. In some instances, fee waivers may be available.
- Visit the campus, take a tour, sit in on classes, talk with students and professors, find out if the college has job placement services, research the college's graduation rate, and talk with the financial aid office about your aid package. A lot of colleges offer online "virtual" tours that help keep travel costs down - check their websites.
- Once admitted, find out if the college requires you to pay an enrollment deposit to reserve your spot.
- When you decide which college to attend, let colleges you applied to know your final decision and make sure to sign up for placement testing and student housing, if needed.

Track and complete these separate processes

### **MEET DEADLINES**

- Apply for admission to colleges
- Free Application for Federal Student Aid (FAFSA®) or Alternative Application for Illinois Financial Aid
- Send acceptance form/enrollment deposit
- Housing application and fees
- Sign up for placement testing
- Sign up for class registration/advising

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## THE 4 STEPS TO COLLEGE CHECKLIST / Finding & Applying for Financial Aid



# PUT YOUR HANDS ON SOME CASH! / If you think you can't afford college, think again. There's lots of aid out there.

### FRESHMAN, SOPHOMORE AND JUNIOR YEARS

- Research federal, state, institutional and other sources of financial aid by visiting isac.org. Search for scholarships using the tools and resources on the ISAC Student Portal. Don't be fooled by services that ask you to pay for information and guarantee results.
- In your junior year, use the Federal Student Aid Estimator at studentaid.gov/aid-estimator to get your estimated federal financial aid and the MAP Estimator on the ISAC Student Portal to estimate your eligibility for the Illinois Monetary Award Program (MAP).
- Get summer jobs or internships that relate to your career interests. Check out the Internship/Summer Job Board on the ISAC Student Portal.

### **SENIOR YEAR**

- Contact an ISACorps member or visit **isac.org** for information about financial aid.
- ISAC provides free assistance in completing financial aid applications and free scholarship search tools, so beware of companies that ask you to pay for help with applications and scholarship searches they may be scams or frauds.
- Get ready to fill out a FAFSA\* or, for qualifying undocumented students, an Alternative Application for Illinois Financial Aid (Alternative Application),\*\* as soon as the application becomes available for the school year you plan to attend college, and check with the college financial aid office for other required forms and deadlines.
- If you will be completing the FAFSA, you must first obtain an FSA ID. Apply for an FSA ID at **studentaid.gov/fsa-id** before you submit the FAFSA. A parent will need to get a separate FSA ID.
- While in most instances the FAFSA will automatically pull in your tax information from the appropriate year, you can visit **studentaid.gov** to confirm the tax year information you will need to provide.
- Complete the FAFSA at FAFSA.gov, or, if eligible, the Alternative Application at isac.org/AlternativeApp. You can attend a Financial Aid Application Completion Workshop\*\*\* or meet with an ISACorps member for help filling out applications. Book a free virtual meeting with ISAC staff to complete your application by visiting isac.org/booking.
- Investigate the total cost of attendance for the colleges you think you might want to attend, and continue to research funding available from federal, state, and institutional sources. Use the resources on the ISAC Student Portal to search for other sources of financial aid. You can also search community-based organizations, local libraries, and companies, and ask high school counselors and financial aid administrators for suggestions.
- Complete and submit applications for financial aid programs not covered by the FAFSA or Alternative Application.
- Check out the ISAC College Minute™ videos on the ISAC Student Portal and ISAC's YouTube page for quick tips on college-going and financial aid.

### AFTER SUBMITTING YOUR FAFSA

- You will receive a FAFSA Submission Summary (via e-mail, if you supplied an e-mail address) that will include all of the information you submitted on the FAFSA, as well as your Student Aid Index (SAI). Your SAI is used by colleges in developing your financial aid offers.
- Review the accuracy of your data and follow instructions on the FAFSA Submission Summary. If it needs to be corrected or if financial circumstances have changed, contact your college's financial aid office for assistance.

### **DECEMBER - SUMMER**

- You will receive a financial aid offer from each college to which you have been admitted and that you listed on your FAFSA. Each offer will outline the types of financial aid and amounts you are eligible to receive.
- Compare financial aid packages and other factors to help you choose the college you will attend. You can use the Financial Aid Comparison Worksheet in the Toolbox area of the ISAC Student Portal to compare financial aid offers you have received.
- Accept all or part of the financial aid offered. Sign and return any required documents to the college by the deadline.

### REMEMBER

- ▶ Meet deadline dates and keep copies and/or e-mail confirmation of all completed forms and worksheets.
- ► Reapply for financial aid each year.
- ▶ Along with isac.org, your college's financial aid office is the best source for information about all federal, state, institutional, and other financial aid programs.
- ▶ Your college may be required to verify your financial situation and may ask you to supply additional information.
- ▶ Although cost is always a consideration, check out the financial aid packages from different schools. More expensive colleges may offer more financial aid through institutional funding, making their cost comparable to a less expensive school. Another option is to start at the local community college and then transfer to a four-year college later.

### When You Receive a Scholarship

- ► Make sure you understand the conditions of the scholarship. Know what you are accepting and agreeing to do!
- Report to the financial aid office any scholarships from outside groups you are/will be receiving.

#### If You Need a Loan

- ► Follow procedures outlined by the financial aid office when applying for a student or parent loan.
- Make sure you understand all the loan terms and how it will be repaid before you take out the loan.
- ► Only borrow what you need!



<sup>\*</sup> FAFSA - Free Application for Federal Student Aid - All students must file this application to be considered for the federal Pell grant, the Illinois Monetary Award Program (MAP) grant, other federal and state grants, and federal student loans.

<sup>\*\*</sup> Alternative Application for Illinois Financial Aid – the application for MAP for qualifying undocumented students.

<sup>\*\*\*</sup> Check with your high school counselor or see the ISAC Outreach Activities calendar at studentportal.isac.org/events for information and a listing of workshops and events in your community. All events are free and open to the public.