

Planning for

# Higher Education



Pennsylvania Higher Education Assistance Agency

## Prior to Senior Year:

- What are your college and career plans? Talk with your school counselor, parents and other trusted adults to develop a college admissions plan.
- Earn college credits while in high school. Talk to your school counselor about taking Advanced Placement\* (AP) courses or dual enrollment for college credit.
- Research and explore colleges. Go on campus visits. Consider cost just as carefully as programs offered.
- Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- Check college websites for information on their total cost of attendance, financial aid opportunities, and graduation and job placement rates.
- Begin narrowing your career choices so that you can decide on a major later in the year.
- Consider schools at different total cost levels (including room/board, transportation, etc.) Target schools that are affordable for you.
- Register for SAT\* and ACT tests—take advantage of any available test prep courses. Check out [EducationPlanner.org](http://EducationPlanner.org) for free test prep and practice exams.
- Investigate scholarship opportunities. Visit with your guidance counselor to understand local sources of scholarships. Go to [EducationPlanner.org](http://EducationPlanner.org) and other websites. Check with your place of worship, your parents' employers, and local social or civic organizations to which you or your parents belong.

## Senior Year—Fall:

- Continue to explore higher education options. Attend college fairs and financial aid events and meet with admissions representatives who visit your school.
- Narrow your college choices further, understand admissions requirements and deadlines, and submit application materials. Stay organized to ensure colleges receive your transcripts and letters of recommendation.
- Educate yourself on the many forms of financial aid available. Inquire about all types of funding sources from the colleges you are considering. Be aware of their application requirements and deadlines.
- Continue to plan with your guidance counselor to apply for scholarships from local organizations, as application deadlines will vary.



Will you be able to afford college in your anticipated career?

Click "Get Started" at [MySmartBorrowing.org](http://MySmartBorrowing.org) and use our interactive tool to find out.

INTERACTIVE  
BORROWING  
TOOL!

\* AP, SAT are registered trademarks of the College Board, which was not involved in the production of, and does not endorse, this product.

## Senior Year—Winter:

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- After January 1: Complete the Free Application for Federal Student Aid (FAFSA) at [fafsa.ed.gov](http://fafsa.ed.gov). This is required to be considered for most federal, state and college-based aid. List the schools you are most interested in attending, even if you have not yet been accepted. Be aware of your schools' recommended FAFSA filing deadlines. Submit your FAFSA on time!
- You and your parent can electronically sign your FAFSA by using a Personal Identification Number (PIN). You may apply for your PINs ahead of time at [pin.ed.gov](http://pin.ed.gov) or link to the PIN website when you complete and sign your FAFSA.
- In Pennsylvania, your FAFSA information is used for PA State Grant consideration. You will also need to complete the State Grant Form which is linked to the FAFSA Confirmation Page. (If you miss this link, you will receive an email notice directing you to the State Grant Form.)
- After filing the FAFSA, watch your email for your Student Aid Report (SAR). The SAR summarizes your FAFSA information and provides you an opportunity to make corrections, if necessary. If you did not provide an email address on the FAFSA, your SAR will be sent by postal mail.

**DEADLINES** – For the Pennsylvania State Grant, the FAFSA filing deadline is **May 1** for students attending colleges, universities and college-transferable programs (excluding community colleges), and for all renewal students. The deadline is **August 1** for first-time students attending community colleges, business, trade, or technical schools, hospital schools of nursing, or 2-year, non-transferable degree programs at a community, junior or 4-year college

- Before selecting your major or course of study, research whether you will be able to find a job in this career after graduation.
- Submit all other required applications and paperwork for each school to which you are applying. Make copies and meet each school's individual deadlines.
- Continue to search and apply for scholarships through the colleges you are considering and other organizations.

## Senior Year – Spring:

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- Receive financial aid award letters (or aid packages) from the colleges to which you applied. Award letters detail the type and amount of aid you are eligible to receive from each school.
- Determine which aid amounts are free money (grants and scholarships), which involve working (work-study), and which must be repaid with interest (loans).
- Compare the total free money (grants and scholarships) to the total cost of the school (including books and transportation). The difference is the amount you will need to cover through savings, earnings, or student and/or parent borrowing.
- Determine if the schools you are considering offer some type of payment plan.
- Consider lower cost alternative schools, if necessary, as you make your final college choice.
- Decide which school you will attend and be aware of the deadline for submitting an enrollment deposit. Inform every school to which you were accepted of your decision.
- Complete your housing arrangements, orientation and course registration requirements at your school of choice.
- Be sure your PA State Grant record reflects the school you plan to attend. If it does not, update this information via Account Access at [PHEAA.org](http://PHEAA.org). Creating an account through Account Access at [PHEAA.org](http://PHEAA.org) will allow you to check the status of your State Grant application, make changes and manage your account information at any time.

## Summer After Senior Year:

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- Inform your school's Financial Aid Office of any additional grants or scholarships you will receive from outside sources.
- If you are eligible, inquire about the availability of work-study jobs on campus, and be sure you know how and when to apply for these jobs.
- Loan borrowers (students and/or parents) must complete a Master Promissory Note (MPN). Visit [studentloans.gov](http://studentloans.gov) to complete an online MPN. Only borrow what you absolutely need.
- Students borrowing federal student loans for the first time must complete "entrance counseling." Contact the Financial Aid Office at your school for information on how to complete this process.
- Satisfy your first semester tuition bill by the college's payment or registration deadline.