



Christopher,

You've ...

- Worked hard in high school
- Decided to go to college
- Done well on the PSAT/NMSQT® or SAT®
- Identified colleges to apply to
- Started working on your college applications

Now it's time to ...

Apply for financial aid

Start college!

You've made so much progress — now
it's time to make it **pay off!**

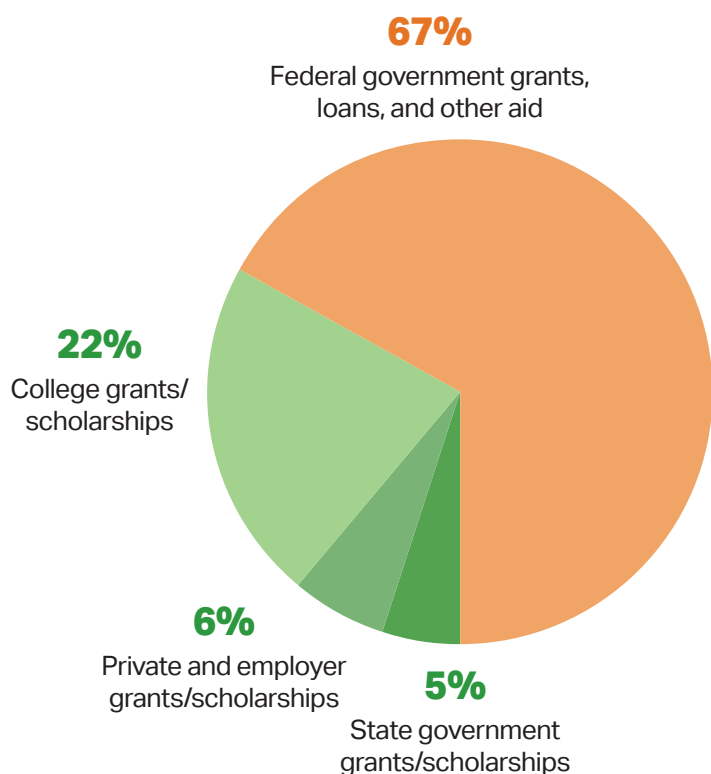
Almost **\$184 billion** in financial aid is available and most full-time college students receive some type of financial aid.

Take these **3 STEPS** today to lock in money that makes college affordable.

- 1** List the key dates and financial aid requirements for all your collegesp. 1
- 2** Complete the **orange** checklist to apply for financial aidp. 2
- 3** Complete the **green** checklist to apply for scholarshipsp. 4

BONUS: Check out the FREE resources we've provided on the back cover.

Sources of Financial Aid



Financial aid is money that states, the federal government, and other organizations give you so you can pay for college.

There are three main types:

- **Grants:** Grants come from federal and state governments, colleges, and other sources. Most grants are need-based, which means they are usually given based on your or your family's financial circumstances.
- **Scholarships:** Like grants, scholarships do not have to be paid back. They may be awarded for academic or athletic ability, interest in a certain subject, or volunteer work, for example.
- **Loans:** You can borrow money from the government, banks, or lending companies. Loans must be paid back with interest.

Know your deadlines and get organized.

There may be several different deadlines to meet. **Make sure you know all of yours!**

Complete this table to track your financial aid application deadlines.

- Review the checklists with your parent/guardian. You'll need their help to apply for financial aid.
- Use fafsa.gov/FAFSA/app/schoolSearch to find and write down the Federal School Codes for the colleges you're applying to.
- Check your colleges' websites to find and write down the financial aid deadlines for the colleges you're applying to.
Expert Tip: If you can't find the deadlines, you can call the colleges' financial aid office or ask your school counselor for help.
- Confirm the FAFSA deadlines for your state's grant and scholarship programs at fafsa.gov/deadlines.htm.
- Use collegeboard.org/profilelist to check if your colleges require the CSS/Financial Aid PROFILE® application, and write down the deadlines.

COLLEGE NAME	FEDERAL SCHOOL CODE	FINANCIAL AID APPLICATION DEADLINE DUE DATES		PROFILE	
		PRIORITY	REGULAR	REQUIRED? (Y/N)	APPLICATION DUE DATE

Apply for financial aid today.

The average financial aid award in 2014-15 was \$14,210, with \$8,170 in grants that you don't have to pay back — FREE money. If you work at a job that pays \$10/hr., you'd have to work over 1,400 hours to earn that much. Instead, take one hour to fill out the FAFSA.

To be eligible for federal student aid, you need to complete the FAFSA (Free Application for Federal Student Aid). **To get started:**

1. Create a Federal Student Aid (FSA) ID on fsaid.ed.gov.

 **Time Estimate: 10–15 minutes**

An FSA ID is simply a login to Federal Student Aid sites, including the FAFSA, and can serve as your legal signature. Both you and your legal parent need to create an FSA ID to fill out the FAFSA online.

2. Gather information for the FAFSA.

 **Time Estimate: 30 minutes**

- Social Security number (and your alien registration number, if you are an eligible noncitizen)
- 2015 federal income tax returns, W-2s, and other records of money earned
- Records of 2015 untaxed income or benefits, such as housing, food, and other living allowances provided to members of the military, clergy, and others (if applicable)
- Most recent bank statements and records of investments (if applicable)

3. Set a date to complete the FAFSA.

 **Time Estimate: 5 minutes**

Don't delay in submitting your FAFSA — some states and colleges award financial aid on a first-come, first-served basis.

Expert Tip: Complete the FAFSA by the priority deadline for each school to avoid missing out on the maximum amount of aid you can receive.

4. Complete the FAFSA on fafsa.gov.

 **Time Estimate: 30–45 minutes**

If you filed your 2015 taxes, the IRS has a tool that lets you import tax return information directly into the FAFSA, making it easier to fill out. To find out if you're eligible to use the tool, visit fafsa.gov and search "Am I eligible to use the IRS data retrieval tool?"

5. If any of your schools require PROFILE, fill it out on collegeboard.org/css-profile.


 **Time Estimate: 45 minutes**

PROFILE is used by colleges and scholarship programs to determine eligibility for their aid dollars. To get the most aid, you need to complete the PROFILE before the priority deadlines. You'll need information similar to what you gathered for the FAFSA. It takes an additional 45 minutes to complete.

Expert Tip: If you used a fee waiver to pay for your SAT, or if you meet the eligibility criteria based on the information you provide on your PROFILE, you will qualify for a fee waiver that covers fees for up to eight schools.

What happens after you submit your FAFSA:

1. Check your email 3–5 days after submitting the FAFSA. You'll receive a link to a report that summarizes the information you submitted in the FAFSA (called the Student Aid Report). Print and save this report.
2. Keep checking your email and regular mail a few times a week, as the financial aid office at your colleges will require additional information to award you money for college.

 Set a reminder in your phone or on your calendar so you don't forget.

Apply for **FREE MONEY** today to make college affordable!

There are **\$11 billion in scholarships available to students every year**. There are thousands of scholarships out there ... you just need to find the right ones for you and apply.

Scholarships aren't just for academic superstars. **All kinds of students are eligible to receive scholarships.** There are scholarships based on ethnic group, parent jobs, membership organizations, or your talents and interests. Some scholarships might require an application or transcripts, while others ask you to do something to express your interest, like write an essay or make a video.

What are your talents and passions? There are probably scholarships to match them.

Create your own list. Use this checklist to find and apply for scholarships.

- Go to BigFuture™ Scholarship Search** at bigfuture.org/scholarship-search.
The Scholarship Search tool has information about scholarships, other financial aid, and internships from more than 2,200 programs.
- Check out a college's website, catalog, and financial aid materials** for information on the scholarships it offers.
- Ask your school counselor or principal** about awards for students graduating from your high school and for residents of your town, county, and state.
- Talk to a leader at your church, mosque, synagogue, or other religious community.**
You may find scholarships sponsored by them.
- Check the requirements for each scholarship**, such as essays and recommendation letters.
Expert Tip: See if you can use your college essay for your scholarship application. Many times the essays are very similar.
- Meet the deadlines!** You don't want to miss the opportunity for a great scholarship.

SCHOLARSHIP NAME	APPLICATION REQUIREMENTS	APPLICATION DEADLINE	AWARD AMOUNT	CONTACT INFORMATION

Helpful Links and Resources

Free FAFSA support:

Create and manage your FSA ID	fsaid.ed.gov
Look up Federal School Codes	fafsa.gov/FAFSA/app/schoolSearch
Look up state FAFSA deadlines	fafsa.gov/deadlines.htm
Complete and submit your FAFSA	fafsa.gov
Tips for filling out the FAFSA	studentaid.ed.gov/sa/fafsa/filling-out
FAFSA Frequently Asked Questions	fafsa.gov/help.htm
Email or chat with a FAFSA expert	studentaidhelp.ed.gov
Find FAFSA completion events and resources near you	formyourfuture.org
Learn more about paying for college	collegeboard.org/pay

FAFSA support by phone:

Phone: **800-4FED-AID (800-433-3243)**
Monday–Friday: 8 a.m.–11 p.m. (ET)
Saturday–Sunday: 11 a.m.–5 p.m. (ET)

Social Media:

FAFSA



[/FederalStudentAid](https://www.facebook.com/FederalStudentAid)



[@FAFSA](https://twitter.com/FAFSA)

College Board



[/MyBigFuture](https://www.facebook.com/MyBigFuture)



[@bigfuture](https://twitter.com/bigfuture)
[@FormYourFuture](https://twitter.com/FormYourFuture)



[/bigfuture](https://www.youtube.com/bigfuture)

Free PROFILE support:

Complete the PROFILE	collegeboard.org/css-profile
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PROFILE support by phone:

Phone: **844-202-0524**
Email: help@cssprofile.org
Monday–Friday: 9 a.m.–6 p.m. (ET)
Saturday–Sunday: Closed