First Northern Credit Union in partnership with sallie mae

Stay on track: **Your stress-free guide for applying to college**

Junior year

September

Have the "college" talk with your parents
Where do you want to go? What major? How much can you spend?

October

Take the PSAT/PreACT
It can give you an idea of where you fall in the college applicant pool. Plus, your scores may make you eligible for national scholarships.

November

Consider how you'll pay for college
Scholarships? Financial aid? Student loans? A combo?
Start looking into your options.

December

Consider taking the ACT/SAT
Some schools require a test score to be considered for admission, and these tests may help qualify you for additional scholarships.

March

Make a list
Keep a focused list of schools you're interested in. Start planning campus visits for the spring and summer.

Consider taking Advanced Placement (AP) courses
AP courses may give you a leg up if you are considering attending a selective or highly selective college/university. Have the conversation with your high school counselor and parents to see if they are right for you and your situation.

Senior year

August

Start your essays
With your top schools in mind, start drafting your work and be sure to leave yourself time for edits.

September

Secure letters of recommendation
Reach out to teachers, coaches, and employers who would be happy to write you a glowing review. Don't forget to send them a thank you note afterwards!

October

Consider re-taking standardized tests
You can also re-take your SAT to try to raise your score.

Apply for financial aid
Submit the FAFSA® once the application opens in the fall.

November

Stay on top of deadlines
Don't let the date for early application sneak up on you. Many schools have different application deadlines; make sure you know when everything is due.

January

Apps are due
January 1st is the universal deadline for most schools, so make sure yours are in. If you applied early action, you could get your decision letter any day.

February

Mail's here
Keep an eye out for your college acceptance letters.

March

Watch for financial aid offers
Start reviewing the financial aid offers you've received from the schools that have accepted you. Compare them to see which school offers the best financial aid package.

April

Decision time
After deciding where you'd like to go, make sure to stay on top of communications from your school. Deposits, forms, and housing apps are all due prior to leaving in the fall.

May

Make a budget
Talk with your parents to figure out how much you'll expect to earn and pay while at school. Having a budget will start you on the journey toward financial responsibility.

Summer

Final to-do items
This is the time to attend orientation, register for your classes, and make sure the tuition bill is paid. It's also the time to have fun—and have an amazing time!