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Top of Form

**12th grade is the time to apply for admission to college and to apply for federal student aid by filling out the *Free Application for Federal Student Aid* (FAFSA®) form.**

Here’s what students and parents should be doing throughout the year to stay on track at this busy time—including learning how to manage federal student aid.

**Students**

**To Do:**

**All Year**

* Work hard all the way to graduation—second-semester grades can affect [scholarship eligibility](https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships).

* Stay involved in after-school activities, and seek leadership roles if possible.

**Fall**

* As soon as possible after its Oct. 1 release, complete and submit your FAFSA® form at [fafsa.gov](https://studentaid.ed.gov/sa/fafsa), along with any other financial aid applications your chosen school(s) may require. You should submit your [FAFSA form](https://studentaid.ed.gov/sa/taxonomy/term/150?width=300px&height=auto&className=glossaryterm&closeButton=true) by the earliest financial aid deadline of the schools to which you are applying, usually by early February.

* After you submit the FAFSA form, you should receive your [*Student Aid Report* (SAR)](https://studentaid.ed.gov/sa/fafsa/next-steps/student-aid-report) within three days to three weeks. This document lists your answers to the questions on your FAFSA form and gives you some basic information about your aid eligibility. Quickly [make any necessary corrections](https://studentaid.ed.gov/sa/fafsa/next-steps/correct-update) and submit them to the FAFSA processor.

* If you haven’t done so already, register for and take the standardized tests required for college admission. Check with the colleges you are interested in to see what tests they require.

* Apply to the colleges you have chosen. Prepare your applications carefully. Follow the instructions, and PAY CLOSE ATTENTION TO DEADLINES!

* Well before your college application deadlines, ask your counselor and teachers to submit the required documents (e.g., transcript, letters of recommendation) to the colleges to which you’re applying.

* Complete any last scholarship applications.

**Spring**

* Visit colleges that have invited you to enroll.

* Review your college acceptances and [compare the colleges’ financial aid offers](https://studentaid.ed.gov/sa/fafsa/next-steps/comparing-aid-offers).

* Contact a school’s [financial aid office](https://studentaid.ed.gov/sa/taxonomy/term/93?width=300px&height=auto&className=glossaryterm&closeButton=true) if you have questions about the aid that school has offered you. In fact, getting to know your financial aid staff early is a good idea no matter what—they can tell you about deadlines, other aid for which you might wish to apply, and important paperwork you might need to submit.

* When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.

**To Explore:**

* Understand the FAFSA process better by watching the videos in the “FAFSA: Apply for Aid” playlist at [YouTube.com/FederalStudentAid](https://www.youtube.com/user/FederalStudentAid).

* Follow or like the office of Federal Student Aid at [Twitter.com/FAFSA](https://twitter.com/FAFSA) and [Facebook.com/FederalStudentAid](https://www.facebook.com/FederalStudentAid) to get regular financial aid tips.

* Make informed decisions about student loans; the following resources are important at this point:

* + [Federal Versus Private Loans](https://studentaid.ed.gov/sa/types/loans/federal-vs-private)
	+ [*Federal Student Loans: Basics for Students*](https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-students.pdf)

REMEMBER: Register for all tests in advance and be sure to give yourself time to prepare appropriately! If you have difficulty paying a registration fee, ask your school counselor about getting the fee waived.

 **Parents**

**To Do:**

* Work with your child on [filling out the FAFSA form](https://studentaid.ed.gov/sa/fafsa/filling-out).

**To Explore:**

* Make sure your child’s [personal information is safe](https://studentaid.ed.gov/sa/types/scams#identity-theft) when he or she applies for financial aid. For tips, read [*Federal Student Aid and Identity Theft*](https://studentaid.ed.gov/sa/sites/default/files/student-aid-and-identity-theft.pdf).

* Read [*IRS Publication 970,* *Tax Benefits for Education*](https://www.irs.gov/pub/irs-pdf/p970.pdf) to see how you might benefit from federal income tax credits for education expenses.

* Understand the [benefits of federal student loans](https://studentaid.ed.gov/sa/types/loans/federal-vs-private).

* Help your child learn about the responsibilities involved in accepting a student loan by reviewing [“What should I consider when taking out federal student loans?”](https://studentaid.ed.gov/sa/types/loans#considerations) with him or her.

* Look at communications from schools to which your child sent FAFSA information. If a school has offered you or your child Direct PLUS Loans, the [*Federal Student Loans: Basics for Students*](https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-students.pdf)and[*Federal Student Loans: Direct PLUS Loan Basics for Parents*](https://studentaid.ed.gov/sa/sites/default/files/direct-loan-basics-parents.pdf) booklets might be useful to you.

