

TOP 10 TIPS

For Planning and Paying for College

- 1 Make the most of high school academics and activities**
Select courses that meet college admissions requirements. Develop your interests and talents through additional activities.
- 2 Find a college that fits you**
Use the Internet, guidebooks, brochures, campus visits, and college fairs to find schools that meet your academic and personal needs.
- 3 Take appropriate standardized tests**
The SAT and/or the ACT are usually required for college admissions. Use a test prep book or online practice tool to get ready.
- 4 Familiarize yourself with the college application process**
Make a list of all deadlines and required recommendations, essays, transcripts, test scores, etc.
- 5 Investigate scholarship opportunities early**
Scholarships are based on a variety of criteria and can be found on the Internet, in scholarship guides, and through sponsoring groups.
- 6 Beware of scholarship scams**
No one can guarantee you a scholarship in advance, and you should never have to pay a fee for scholarship searches.
- 7 Understand college costs**
In addition to tuition, room and board, you also will need to cover fees, books, transportation, and personal expenses.
- 8 Research your eligibility for federal and state financial aid**
Two-thirds of all full-time undergraduate students receive some kind of financial aid, so odds are you are eligible, too.
- 9 Complete the FAFSA annually in January**
This is required to be considered for federal student aid. It can also be required by colleges, state agencies, and some scholarships.
- 10 Explore student and parent loans**
Borrow only what you absolutely need. Start with federal student loan programs, which usually provide the best terms.

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For more information on planning and paying for college, visit
www.salliemaefund.org.