



August

- Review your high school coursework and activity plans.
- Keep in mind that colleges look for the following:
 - challenging coursework
 - a strong GPA
 - involvement in extracurricular activities such as sports, volunteer work or church.
- Obtain a Social Security number. You will need it to apply for college and financial aid.
- Sign up for Educaid's free monthly e-mail CollegeBound Newsletter at www.educaid.com.

September

- Identify the sources of college and career information at your school. Start looking through guidance publications, college catalogs and guidebooks.
- Put together a list of 10 colleges that you would like to attend. Plan to apply to at least 3-5 schools.
- Talk to your parents and your high school counselor about where you want to go to school.
- Study and register for the Preliminary Scholastic Aptitude Test (PSAT).
- Obtain dates and locations of college fairs and "parent nights" in your local area.

October

- Take the PSAT and National Merit Scholarship Qualifying Test (NMSQT). Remember to take your calculator.
- Inquire about Advanced Placement (AP) or summer college courses that may be available to you.
- Attend college fairs and financial aid/parent nights.
- Get your free e-mail account at www.collegeclub.com/highschool and start learning about the colleges you're considering.

November

- Start looking into eligibility requirements for federal and private student loans. A good source of free, up-to-date information on low-cost student loans is Educaid. Helpful customer service representatives at Educaid can be reached weekdays at 1-800-578-1233.

December

- Your PSAT/NMSQT score report should arrive. Use the enclosed guide to interpret and understand your score.
- Start planning to take the SAT I and/or SAT II exams, if necessary. You may also need to take the ACT. Check with the colleges you are applying to and find out specific testing requirements. Ask your high school counselor about registration deadlines.

January

- Go through the catalogs of the 3-5 schools that interest you the most. If appropriate, apply for an interview and/or an overnight visit.
- During your college visits, make sure you meet with an admissions representative and a financial aid officer to find out what types of aid are available.
- Attend financial aid nights, if you have not already done so.

February

- Start seriously investigating private scholarships and other student aid programs. Ask your teachers and counselor if any local organizations offer free use of a scholarship search program.
- Go to www.fastweb.com to find out about scholarships.
- Register and study for the SAT (I and II) and/or ACT exams.

March

- Continue investigating outside funding sources.
- Register and study for the SAT and/or the ACT exams, if you have not already done so.
- For more information about financial aid and answers to your questions, visit Educaid's website at www.educaid.com.
- Log on to www.collegeclub.com/highschool and start meeting new friends at the colleges you are considering.

April

- Begin scheduling visits to each of the 3-5 schools that are on your final list.
- Consider taking the Advanced Placement (AP) exams while information is fresh in your mind.
- Take an SAT prep course to help prepare for the upcoming test.
- Begin preparing essays for college admissions and scholarship applications.

May

- Take the SAT (I and II) and/or the ACT exams.
- From early to mid-May, Advanced Placement (AP) exams are given in high schools nationally.
- Be aware of the test dates and registration deadlines for the remaining SAT I and SAT II exams. You may take them during your senior year in high school.
- Continue compiling information to find out which organizations award scholarships to graduating seniors. (You may have to begin applying for outside funding this summer.)

June

- Take the SAT (I and II) and/or ACT exams if you did not take them last month.
- Read a variety of books and magazines and review your math skills over the summer. This will help you to prepare for the SAT, if you plan to take it in the fall.
- Obtain a summer job that might be related to your career interests.
- If possible, save some money from your summer job to pay for college costs.
- If you travel this summer, consider scheduling a college visit.

July

- Important numbers:
Educaid: **1-800-578-1233**
www.educaid.com

Other:

Educaid is the student loan division of First Union National Bank. Visit us on the web for all the information you need to know about college financing.

 **Educaid**
A First Union Company

www.educaid.com

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