

Countdown to College Checklist for Grades 8 - 12

Grade 8

- Confirm you have a Social Security Number. If not, apply for a social security card online or call 1-800-772-1213.
- Get involved. Extracurricular activities and volunteer experience add value to college applications.
- Think about potential part time jobs. Work experience and/or volunteer experience also add value to college applications.
- Review your high school's course offerings and choose appropriate college preparatory courses and electives that offer exposure to differing subjects.
- Start or continue saving for college. Please see our College Savings Plan Calculator at <http://www.citizensbank.com/calculators/CollegeSavings.aspx>.

Grade 9

- Meet with your guidance counselor early in the year to discuss your college plans, review your academic schedule, and highlight potential college major interests.
- Continue involvement in extracurricular activities, such as athletics, volunteering, tutoring, student government, clubs, part-time work, etc
- Attend some college fairs in your area.
- Research college majors, education financing options, etc, via online search engines.
- Interview older siblings, friends, and family members about their college experiences.
- Before Grade 9 finishes, look into summer jobs and volunteer activities that will expand on your experience and skill set.
- Sign up for college preparatory courses and/or AP courses for Grade 10. Continue to explore electives, as possible.

Grade 10

- Meet with your guidance counselor early in the year. Continue to discuss course selections to make sure they align with your college/career interests.
- Register and prepare for the PSAT, given in October of your sophomore year. The PSAT helps prepare you for the SAT and establishes your eligibility for the National Merit Scholarship competition and other select scholarships.
- Discuss your PSAT scores with your guidance counselor and teachers once available to determine areas to focus additional study time.
- Continue to look at college catalogs, college financing materials, online college planning resources.
- Start a calendar to track important dates and deadlines pertaining to college planning.
- Attend other college fairs in your area and share the information with your parents.
- Evaluate your past summer experiences and determine your plan for the upcoming Summer.
- Open a bank account and start a college savings account. For information on Everyday Student Banking go to www.citizensbank.com/Student247 (New York students should visit www.citizensbank.com/nystudents).
- If possible, visit some college campuses and attend Admission information sessions.

Grade 11: Fall

- Meet with your guidance counselor to ensure your coursework meets high school graduation and college admissions requirements.
- Register and take the PSAT if you did not do so during your sophomore year. Discuss your PSAT scores with your guidance counselor and teachers once available.
- Continue to talk with your parents about your future plans for college, including college financing.

- Continue to update your calendar with important dates and tasks. Plan your spring testing schedule, both SAT and ACT, if applicable.

Grade 11: Winter/Spring

- Sign up for and take any appropriate standardized tests, such as the SAT Reasoning Test, SAT Subject Tests, and/or the ACT Test.
- Sign up for and prepare for AP Exams, as appropriate.
- Attend any College Planning Workshops and/or Financial Aid Nights held at your high school.
- Attend College Fairs, Admissions Open House Events, and continue to conduct online and personal research into possible college choices and majors.
- Decide what criteria you are looking for in a college or university and which majors or vocational areas correspond with your abilities and interests. Develop a list of possible schools you may be interested in attending.
- If you are interested in a military academy or an ROTC scholarship, begin the application process.
- If you are seeking an athletic scholarship, make contact with the coaches at colleges on your list to express your interest.
- Research sources of financial aid and scholarships that you may be eligible for. Request the application and note the deadline. Please see **Citizens Bank's Scholarship Search** at www.citizensbank.com/edu/scholarshipsearch to locate scholarships, internships, and grants that match your education level, talents, and background.
- Develop a resume. Include all work, volunteer, and extracurricular activity experience.
- Evaluate your past summer experiences and determine your plan for the upcoming Summer.
- Continue to save for college, using your personal bank account.

Grade 11: Summer

- Request catalogues and applications from the Admissions Office at colleges that you plan to apply to. Many catalogues and applications are also available online thru the college's website.
- If possible, continue to visit colleges of interest.
- Continue to save for college, using your personal bank account.
- Request applications from any private scholarship sources you have identified and note application deadline dates.
- Update your resume with any new information from summer experiences.

Grade 12: Fall

- Meet with your guidance counselor to ensure your coursework meets high school graduation and college admissions requirements.
- Prepare and register for any additional, appropriate standardized tests, such as the SAT Reasoning Test, SAT Subject Tests, and/or the ACT Test.
- Sign up for and prepare for AP Exams, as appropriate.
- Visit **Citizens Bank's Scholarship Search** at www.citizensbank.com/edu/scholarshipsearch to locate any additional scholarship opportunities.
- Make a master calendar noting all test dates, college application deadline dates, and scholarship and financial aid related deadlines.
- Ask your teachers/counselor/employer to write a letter of recommendation for you. Be sure to give them plenty of notice.
- Finalize the list of colleges that you plan to apply to. Confirm that you have all the necessary application materials readily available. Talk to your guidance counselor about your plans for college; evaluate those plans in light of your SAT/ACT scores and high school grades, and share any application materials with your counselor that they need to review.

- Submit all admissions applications that are due in the fall of your senior year. Keep accurate records of all applications and supporting materials you submit.
- If seeking appointment to a military academy, make sure your file is current and in the possession of the persons or organizations from whom you are seeking a nomination.
- If seeking an athletic scholarship, send a copy of your game schedule to the appropriate coach.
- Request financial aid application materials from all schools that you plan to apply to and make note of deadlines.

Grade 12: Winter/EARLY SPRING

- Complete the Free Application for Federal Student Aid (FAFSA) at fafsa.ed.gov on or as soon after January 1 as possible.
- Complete the CSS/Financial Aid Profile Form if required by the colleges you are applying to.
- Complete any additional financial aid forms that are required. Note that some colleges have additional forms – please be sure to carefully review each college’s requirements.
- Submit the remaining admissions applications and scholarship applications that are due in the winter and spring of your senior year. Keep accurate records of all applications and supporting materials you submit.
- Review your master calendar and ensure that all deadlines have been met. Confirm that all school admissions application materials, including recommendations and transcripts, have been sent on schedule.
- Attend a Financial Aid Night sponsored by your high school or a neighboring school.
- After filing the FAFSA, you will receive a Student Aid Report (SAR). Check this report for accuracy and if necessary, correct inaccurate items on the SAR and return it to the FAFSA processor.
- Follow up on any additional requests for information that are made from financial aid offices and respond immediately.
- Apply for any local scholarships from your high school that may be available. Reach out to local community organizations or employers for private scholarship options.

Grade 12: Late Spring

- Review decision letters and financial aid award letters received from the colleges that you applied to.
 - With your parents, carefully compare the financial aid packages from each school you were accepted at and be sure you understand the terms and conditions for each type of aid offered. Analyze expenses and financial aid to determine if you can afford the college of your choice. Based on the information received, make your final decision about which college you will attend. Notify the college of your choice in writing by the appropriate deadline and send deposit, if required.
 - Once you have accepted admission to your school of choice and finalized your financial aid paperwork there, decline other offers of admission so that other waiting students may be offered a spot.
 - Sign your financial aid award letter and any other related items requiring your signature and return them to the Financial Aid Office. Schedule an appointment in person or via phone with the school's financial aid administrator if you have questions or wish to discuss the contents of your award letter.
 - Understand when tuition, fees, and room and board are actually due. Be sure you understand how your financial aid will be disbursed and whether you can defer bill payment until the funds are available.
 - Notify the financial aid office if you receive any outside scholarships, grants, or other kinds of student aid not included on your award letter.
 - Arrange with the school for housing and a meal plan, if necessary.
 - If a loan was included as part of your financial aid package, be sure to complete separate application forms for any loan that requires an application; understand all of your rights and responsibilities *before* you and/or your parents sign a promissory note.
- For education financing needs, please see www.citizensbank.com/edu.

- Be aware of any summer orientation sessions that you must attend at the chosen school and make plans accordingly.
- Apply for a summer job.

Grade 12: Summer

- Continue saving for college and establish a bank account near the college you will attend. You can find the closest Citizens' branch to campus at www.citizensbank.com/Student247 (New York students should visit www.citizensbank.com/nystudents).
- Prepare a proposed budget for your freshman year in college to determine that you have enough financing to cover the academic year ahead.
- Talk with your family about college expenses that financial aid will not cover and investigate financing options such as tuition payment plans and private education loans. For private loans for education financing needs, please see www.citizensbank.com/edu.
- Get ready for school! Reach out to roommates, plan what to bring, look for part time jobs on or near campus.