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12th grade is the time to apply for admission to college and then to apply for federal student aid by filling out the FAFSA®.

*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 year—second-semester grades can affect [scholarship eligibility](#).
- Stay involved in after-school activities, and seek leadership roles if possible.

#### Fall

- Meet with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- 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 application deadlines, ask your counselor and teachers to submit required documents (e.g., transcript, letters of recommendation) to the colleges to which you're applying.

#### Winter

- Encourage your parent(s) to [complete income tax forms](#) early. If your parent(s) has (have) not completed tax forms, you can provide estimated information on your **federal student aid** application, but remember to make any necessary changes later.
- As soon as possible after Jan. 1, complete and submit your [Free Application for Federal Student Aid \(FAFSA\)](#), along with any other financial aid applications your school(s) of choice may require. You can complete the FAFSA online or on paper, but completing the application online is faster and easier. You should submit your FAFSA by the earliest financial aid deadline of the schools to which you are applying, usually by early February.
- After you submit the FAFSA, you should receive your [Student Aid Report \(SAR\)](#) within three days to three weeks. Quickly [make any necessary corrections](#) and submit them to the FAFSA processor.
- 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](#).
- Contact a school's **financial aid office** 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:

- Refer to [Funding Your Education: The Guide to Federal Student Aid](#) for information about financial aid as you work through the FAFSA process.
- Make informed decisions about student loans; the following resources are important at this point:
  - [Federal Versus Private Loans](#)
  - [Your Federal Student Loans: Learn the Basics and Manage Your Debt](#), especially the sections headed “PREPARE” (including “How are federal student loans different from private loans?”) and “RECEIVE”

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, see your school counselor about getting a fee waiver.

## Parents

### To Do:

- Work with your child on [filling out the FAFSA](#).

### To Explore:

- Make sure your child's [personal information is safe](#) when he or she applies for financial aid. For tips, read "[Student Aid and Identity Theft](#)."
- Read [IRS Publication 970, Tax Benefits for Education](#) to see how you might benefit from federal income tax credits for education expenses.
- Understand the [benefits of federal student loans](#).
- Help your child learn about the responsibilities involved in accepting a student loan by reviewing [Your Federal Student Loans: Learn the Basics and Manage Your Debt](#) with him or her.
- Look at communications from schools to which your child sent FAFSA information. If a school has offered Direct PLUS Loans, the [Direct Loan Basics for Parents](#) brochure might be useful to you.

## Quick Links

[Getting a Late Start? Last-minute Checklist](#)

[Estimate Your Aid](#)

[Who Gets Aid](#)

[Types of Aid](#)

[Leave Us Feedback](#)

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## Resources



Steps to Federal Student Aid

[VIEW FILE](#)



Scholarships for Military Families

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## Glossary

### [Federal Student Aid](#)

Financial aid from the federal government to help you pay for education expenses at an eligible college or career school. Grants, loans and work-study are types of federal student aid. You must com...

### [Financial Aid Office](#)

The office at a college or career school that is responsible for preparing and communicating information on financial aid. This office helps students apply for and receive student loans, gran...

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## Upcoming Events

Dec 17 [#AskFAFSA Office Hours | Twitter](#)  
[Details](#)

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## Announcements

### [Corinthian Colleges - Information on Everest, Heald and WyoTech Locations](#)

Corinthian Colleges' transition plan allows Everest Institute, Everest and Heald Colleges, and WyoTech Technical Schools students to continue their studies.

### [First Lady's "Reach Higher" Initiative and FAFSA Completion Challenge](#)

First Lady Michelle Obama wants you to reach higher: Complete your education. Own your future. Fill out the **FAFSA** for your education beyond high school.

### [Sallie Mae to Separate Into Two Companies](#)

Sallie Mae, a federal loan servicer, completed its transition into two companies—Navient and Sallie Mae—on 10/13/14, with minimal impact on borrowers.