

College Planning Calendar

DURING YOUR SENIOR YEAR

September

- Register for November **SAT** or October **ACT**
- Research college information; narrow choices
- Meet with guidance counselor; evaluate college choices and review high school transcripts
- Contact colleges for admission and scholarship/financial aid applications
- Start search for private **scholarships**

October

- Register for December **ACT**
- Meet with college admission counselors visiting high school
- Schedule college campus visits; arrange interviews and tours
- Mail college and scholarship applications for early decision

November

- Finalize college application forms
- Review essays with teachers
- Continue to search for private scholarships and apply for school scholarships if required
- Attend **Financial Aid Night programs**

December

- Register for January **SAT**
- Attend **Financial Aid Night programs**
- Confirm that teacher recommendation letters are complete
- Complete and mail any remaining college applications and essays
- Collect family's last year's W-2 and federal tax returns to complete the **FAFSA**

January

- Register for February **ACT**
- Attend **Financial Aid Night programs**
- Prepare and submit **FAFSA** and other financial aid forms as close to January 1 as possible (**FAFSA** may be completed online at www.fafsa.ed.gov)

February

- Register for March/April **SAT**
- Register for **Advanced Placement (AP)** exams
- Remind guidance counselors to send mid-year transcripts to the schools where you have applied

March

- Register for May **SAT**
- Schools notify students of admission acceptance
- Schools begin to notify students of scholarships and other **financial aid awards**

April

- Registration for June **SAT**
- Compare the scholarship/financial aid offers you receive from each college
- Make your decision on college attendance and notify the Admissions Office
- Notify other schools you will not attend

May

- If you need a **Federal Stafford Student Loan** or **Federal PLUS Loan** for parents of undergraduate students, contact **Commerce Bank** at **1-800-666-3910** to begin the process
- Commerce Lender Code is **813979**

June

- Make sure that final academic transcripts are sent to the college you plan to attend
- Call Admission/Financial Aid Offices to verify all information is complete and to find out next steps
- Send thank you notes to the teachers and counselors who helped you

NOTE TO JUNIORS: *It is not too early to get started. Start your research on colleges; find out the dates of spring SATs/ACTs; and check for scholarships—many have early deadlines.*

Glossary of Terms

FOR BASIC FINANCIAL AID

ACT (American College Test) • One of the two national standardized college entrance examinations used in the US. The other is the SAT. The ACT is widely used in the West and Midwest. Most universities require either the ACT or the SAT as part of an application for admission.

Advanced Placement (AP) Test • Test used to earn credit for college subjects studied in high school. Tests are offered by the Educational Testing Service (ETS) in the spring. AP tests are scored on a scale from 1 to 5 (the best possible score).

Financial Aid Night Programs • Events that provide college-bound students and their parents with information about applying for school, state, federal and private financial aid. Students and parents can find out how to apply for need-based and merit-based aid plus learn about federal, state and institutional grants, loans, and scholarships. Financial aid representatives also usually discuss filling out the Free Application for Federal Student Aid (FAFSA) form, explain how colleges determine financial need, and talk about the role of the college financial aid office.

Free Application for Federal Student Aid (FAFSA) • Form used to apply for Pell Grants and all other need-based aid. As the name suggests, no fee is charged to file a FAFSA.

Parent PLUS Loan • Available to the parents of undergraduate students. A verification of credit history is required. Graduate PLUS Loans are available for graduate and professional students.

SAT (Scholastic Assessment Test) • One of the two national standardized college entrance examinations used in the US. The other is the ACT. The SAT (previously known as the Scholastic Aptitude Test) is administered by the Educational Testing Service (ETS). Most universities require either the ACT or the SAT as part of an application for admission.

Scholarship/Financial Aid Awards • Money provided to the student and the family to help them pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work).

Scholarships • A form of financial aid given to undergraduate students to help pay for their education. Most scholarships are restricted to paying all or part of tuition expenses, though some scholarships also cover room and board. Scholarships are a form of gift aid and do not have to be repaid. Many scholarships are restricted to students in specific courses of study or with academic, athletic, or artistic talent.

Subsidized Stafford Loan • Available to students, based on financial need, enrolled at least half-time in a federally approved program of study.

Unsubsidized Stafford Loan • Available to students regardless of financial need who are enrolled at least half-time in a federally approved program of study.

Commerce Bank has been making student loans for more than 40 years, and our friendly, professional service makes all of the difference. We handle all the details of your loan in our Student Loan Center, providing a highly personalized approach. We're ready to help you at any stage of the financial aid process.

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