College Financial Aid Process
(SENIOR YEAR – HIGH LEVEL OVERVIEW)

Do I need financial help in order to go to college? → **No** → I can easily pay for 100% of college expenses

Yes

Need-based aid most likely will NOT be available to you. However, merit-based scholarships (academics) and talent-based scholarships (exceptional athletic, science, or English composition skills) may be available depending on your situation.

Note:

Evaluate all awards and ask:
- Do I need more money?
- Should I pursue private education loans?

Payments to college are due before start of semester / quarter.

"How much can I afford to pay?"

"I have little or no money for college."

"I have ability to pay some expenses, but need supplemental financial assistance."

For both situations, the process of applying for aid is generally the same.

Apply for NEED-based scholarships, grants, and loans ↔ **Apply for MERIT-based (academic) scholarships and grants**

National & Local Scholarships
(Winning criteria based on academic success and/or quality of community service.)

Find these through high school announcements and by using Fastweb.com.

Complete applications, essays, and other documents as required. May involve interviews with scholarship selection committees.

Notification of winners varies (based on each contest deadline). Generally during spring semester.

Campus-Based
(Directly from colleges)

Federal FAFSA application always required. Generally, no additional documents are required beyond the admission application. (Some colleges require CSS / PROFILE & additional applications.)

When? Oct-May

When? FAFSA 1st week Jan. CSS / PROFILE Oct 15 - Feb 1 (college specific)

Notification: Financial Aid Award Letter mailed to students in late March - early April.

Make corrections to FAFSA & CSS / PROFILE as needed (after Federal tax returns complete).

Accept or reject need-based financial aid offers by May 1.

Federal & State

Submit FAFSA

When? FAFSA cannot be submitted until Jan. 1

Individual states may require supplemental forms for State financial aid.

Make corrections to FAFSA as needed (after Federal tax returns complete).

Notification: Financial Aid Award Letter mailed to students in late March–early April.

Accept or reject need-based financial aid offers by May 1.

ROTC
(Military-based)

Complete applications for Air Force (Dec. 1), Army (Jan. 10) Navy (Jan. 20)

Notification: During spring semester and on Financial Aid Award Letter mailed to students in late March – early April.

Campus-Based
(Directly from colleges)

Generally, no additional documents are required beyond the admission application. Some colleges require supplemental applications. Check with each college for specific requirements to apply for all academic scholarships.

Recruitment scholarships are awarded by colleges in Dec. – Jan.

Notification of all awards is given on Financial Aid Award Letter mailed to students in late March–early April.

National & Local
(Winning criteria based on academic success and/or quality of community service.)

Find these through high school announcements and by using Fastweb.com.

Complete applications, essays, and other documents as required. May involve interviews with scholarship selection committees.

When? Oct-May

Notification: Generally during spring semester.