

This year, the financial aid timing will be a bit different than previous years. Be sure to pay attention to the new FAFSA deadlines.

September 2023

1. Decide on which colleges to apply to and check their deadlines. You will want to apply to colleges in a variety of price ranges. [Watch this video](#) to learn how many schools you should apply to.
2. Get an FSA ID [here](#); your parent or guardian will need one, too. Note: The selected parent should be the one who contributes the most to the student's support.
3. Check out your state deadlines for Financial Aid on [this page](#).

Important: Don't wait until the last minute and risk the possibility that the system could be down.

October 2023

1. Start looking for scholarships! Really, it's not too early! Some deadlines close in October! You will find a helpful guide [here](#).
2. If the colleges you're applying to require the CSS Profile, begin filling it out in October. This [article](#) shows you which colleges require it.
3. You may even be able to get a fee waiver. Check [here](#) to get started.

November 2023

1. Continue and try to finish up your applications. December is going to be crazy!
2. Finish up your scholarship applications before their deadlines.

December 2023

1. The new "Better FAFSA" is launched. Go to this [page](#) to fill out the application. Your parent will need to fill it out, too. There are also lots of options for students who are in 'unusual circumstances' and you can find out how to deal with those situations [here](#).
2. It is important that you fill this out as soon as possible. To be ready you will need an FSA ID (which may take a few days to set up) and so will your supporting parent. You will also need to have the documents listed [here](#).
3. Point of confusion: The FAFSA you fill out in December of 2023 is called the 2024-2025 FAFSA because that is the year when the student will start college. The income used will be from the 2022 tax return. (Note: In most cases, this will be a parent's tax return, but not always.)

January 2024

1. Double check everything – Was your FAFSA complete? Did your colleges receive your completed applications? Was your CSS profile complete? Have the places you've applied to for scholarships received your applications?

February 2024

1. Prepare to receive financial aid packages by reading up on how to interpret them. Here are two recommended resources:
 - This [article](#) entitled *Your Financial Aid Package May Include Loans*
 - This [video](#) called *The Top 5 Things to Know About Your College Acceptance Letter*

March 2024

1. Here come your acceptances and financial aid packages. To help you compare them, go to [this page](#).

April 2024

1. Decision Time! Many colleges have a May 1 deadline. But if the colleges that have accepted you are not affordable, you still have options other than borrowing more than you should. For example, you could:
 - Take a gap year and work to make some money
 - Go to Community College for a year or two. This video shows why that could be a smart move.
 - Negotiate with your college's financial aid department
 - Look for colleges that haven't filled their classes
2. Before agreeing to attend a particular school, do the math one more time, including calculating loan payments.

May 2024

1. Make sure you understand what your college expenses may be. For a good estimate, go to this [page](#).
2. Make sure you plan to finish college in 4 years. This [video](#) shows you how extra years can cost lots of extra money.

June 2024

1. Make sure your selected school has received your AP and other college level class information so they can apply credits to your transcript.
2. Log on to [collegeboard.org](#) to make sure your AP scores have been sent to your colleges.

Recommended Reading

The Price You Pay for College by Ron Lieber - See page 33 especially.