

In this edition:

- College and financial aid deadlines

Insights and info from College Money Matters – a non-profit organization dedicated to helping high school students and their families make informed decisions about applying, choosing and paying for college.

The college and financial aid deadlines you need to know

For most high school seniors, September isn't just the start of the last year of high school, it's when that all-important college search begins.

There's a lot to the process, which means there's a lot to keep organized. So to help this year's seniors and their families stay on track, College Money Matters has put together this timeline of the key dates a student needs to keep in mind when applying to college and for financial aid.



September 2024

1. Write your college essay before things get too crazy.
2. Decide which colleges you want to apply to and check their deadlines. Watch this [video](#) for some good tips on how to apply.
3. Learn what an FSA ID is and get it [here](#). Your parent or whoever will be contributing the most money towards your education also needs one. Key: Remember your passwords because you will use this ID every year you're in college.
4. Check out your state's higher education website to see what grants are available and the deadlines for applying. Here's a [link](#) to get you started.

5. Believe it or not, September is the time to look for scholarships! Some deadlines come as early as the end of October and most close in December or March. Check out the [scholarship section](#) on our website for more information on where to apply for scholarships and grants and also how to avoid possible scams.

October 2024

1. Have “the talk” about money for college with your parents now. Don’t wait until your acceptances to learn how much money is available to you. This [.pdf](#) provides some helpful guidelines for that sometimes-sensitive discussion.
2. Try out the free model at tuitionfit.org to get a list of colleges that might provide the financial aid you could need.
3. Start your applications and keep a careful filing system to track recommendations and other items you’ll need to complete your applications.
4. Some application and test fees (like the SAT) can be waived. For test waivers, check collegeboard.org. Contact your college choices for their waiver criteria.
5. Normally, you would fill out the FAFSA form in October. But this year, it won’t be available until December.
6. If your college requires the CSS profile, fill that out. Use this [link](#) to go to collegeboard.org.
7. Keep looking for scholarships, even though you haven’t yet had to fill out your college applications.

November 2024

1. Finish up your college applications and financial aid forms (See CSS and FAFSA above).
2. Make sure the organizations where you sent your scholarship applications have received them
3. Make sure that the college board has the list of schools you applied to so they know where to send your test scores.
4. Remember to check out special offerings by your state. This [page](#) on our website is a good place to start.
5. Did you apply to a financial safety school? Did you apply to a less selective college where you might get more financial aid? Find out why those are smart things to do in this [video](#).

December 2024

1. Are you studying hard and getting good grades?
2. Fill out the [FAFSA 2025-26 form](#) (for students starting college in 2025) as soon as it becomes available. The FAFSA online application is your key to most scholarships and financial aid.
3. Have a good holiday.
4. Keep looking for scholarships.
5. Don’t wait til the last minute and risk college application software crashing! (It’s happened before.)

January – February 2025

Prepare to receive financial aid packages by reading up on how to interpret them. Here are three 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*

This 20 minute [video](#) on financial aid packages

March 2025

- Hopefully this year financial aid packages will come in March and April. (This was an issue last year, but it's hopefully fixed now.)
- Most Important! Some financial aid will include loans, so be careful about how much you are really borrowing. Use one or more of the calculators listed below to compare your financial aid offers.
 - [Consumer Financial Protection Bureau calculator](#)
 - [uAspire college cost calculator](#) (Note: It's free, but you have to sign up first)
- Figure out what your loans will really cost you in total, and every month, with these online calculators:
 - [Loan payment calculator](#)
 - [Simple student loan calculator](#)

April 2025

1. Decision time. Do the math to be sure what the colleges you like will cost you.
2. If you can't afford any of the colleges where you were accepted, [read this article](#).

May 2025

1. Send in your deposit. Once you've done that, watch this [video](#) to avoid a common mistake that costs students too much money.
2. If you are planning to do work-study at college, don't forget to apply at the college before the jobs are gone.

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