College Money Matters



College and Financial Aid Timeline 2026-2027

SEPTEMBER 2026

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 **this page** on our website for more information on where to apply for scholarships and grants and also how to avoid possible scams.

OCTOBER 2026

1. Have a family discussion about paying 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 fee waivers, check **collegeboard.org.** Contact your college choices for their waiver criteria.
5. Fill out the FAFSA because some financial aid is first come first served.
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 probably haven't finished filling out your college applications.

NOVEMBER 2026

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 2026

1. Are you studying hard and getting good grades?
2. Fill out the FAFSA 2026-27 form (for students starting college in Fall 2026) 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 until the last minute and risk the college application system crashing! (It's happened before.)

JANUARY - FEBRUARY 2027

1. Prepare to receive and evaluate financial aid packages by reading up on how to interpret them. Here are three recommended resources:

   - This article entitled ***A brief guide to understanding financial aid.***
   - This video called ***The Top 5 things to know about your college acceptance letters.***
   - This 20 minute **video** on financial aid packages.

MARCH 2027

1. Most financial aid packages will come in March and April.
2. Most Important! Some financial aid packages 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.)

3. Figure out what your loans will really cost you, both in total and every month, with these online calculators:

   - ***Loan payment calculator***
   - ***Simple student loan calculator***
   - ***College Money Matters simulators***

APRIL 2027

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 2027

1. Send in your deposit and 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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