

It's time to start preparing for the college application process. Here's how to prepare for your school's College Application Week in the fall of your senior year.

- **Explore college majors.** Many applications will require that you choose a major or specific area you will study. Think about your interests and pick your top three college majors.
 - **In Career Cruising**, use the Career Matchmaker, My Skills, and Learning Styles inventories to explore your interests and discover possible majors and careers.
- **Create a list of colleges where you would like to apply.** Consider school size, location, cost, academic majors, or special programs. To gather information about a variety of colleges and start your search, visit:
 - bigfuture.collegeboard.org
 - collegescorecard.ed.gov
- **Visit colleges over the summer.** Visit or take virtual tours to get a feel for what it's like to be on campus. Check online to see when tours and information sessions are offered and plan to participate in both when you visit.
- **Prepare to fill out applications.**
 - Create a calendar of deadlines so that you know when the applications are due.
 - Review the application steps for the colleges you are applying to and work on your application materials.
 - Compile a list of all of the documents you will need. Visit delawaregoestocollege.org/seniors.
- **Work on your application essays.** Draft the essays you need for your college applications. Identify individuals who can proofread your essays.
- **Estimate your financial aid.** Use the **FAFSA4caster** to compare the cost of specific colleges and estimate your financial aid eligibility.
- **Explore scholarship opportunities.** Use these links for help:
 - scholarships.delawaregoestocollege.org
 - fastweb.com
 - bigfuture.collegeboard.org
 - myscholly.com
- **Register for college admission exams.** Check with the colleges you are interested in to see if they require the ACT, or SAT subject tests. Plan to take them in the fall. You can retake the SAT to improve your scores.
- **Ask your counselor about fee waivers.** Use fee waivers for the SAT, SAT subject test, ACT, and college applications. Many Delaware colleges waive the application fee during College Application Month.
- **Identify the teachers, coaches, and mentors who will write recommendation letters.** Ask them early so they have enough time. Make sure they know you well and can speak about your strengths. Provide your resume to help them with specifics.

For more resources and information

www.DelawareGoesToCollege.org



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Now is the time to start learning about financial aid.
Here are some tips about paying for college.

What is the Free Application for Federal Student Aid (FAFSA)?

Completing the FAFSA is the first step in receiving financial aid. The FAFSA application is used by the U.S. Department of Education to determine your Expected Family Contribution (EFC) based on provided financial information. Your EFC score is the amount the federal government expects you to contribute toward the cost of college and helps determine how much you qualify for in financial aid. Based on this information, your college's financial aid office produces your individual financial aid package detailing your financial aid award and how much you will be expected to pay out of pocket.

$$\begin{array}{l} \text{Cost of Attendance} \\ - \text{Expected Family} \\ \text{Contribution} \\ \hline = \text{Financial Need} \end{array}$$

Types of Aid

Grants may come from the federal government, the state of Delaware, or the college. For financial aid resources, visit delawaregoestocollege.org/pay-for-college.

Scholarships are available from a variety of organizations. Visit scholarships.delawaregoestocollege.org. The *SEED (Student Excellence Equals Degree)* and *Inspire Scholarships* are available for Delaware residents. Visit delawaregoestocollege.org/state-aid.

Federal Loans are funded by the government and are repaid with interest. Fixed interest rates and income based repayment plans are often used to make paying off loans easier for recipients.

Private Loans are made by a lender, such as a bank, with higher and more varied interest rates. Repayment options are less flexible than federal loans.

Check the Price

The tuition cost listed online (sticker price) is not always the price students pay (net price). Your cost will depend on your family income. Use the net price calculator available on college websites to estimate the total amount that you will pay in an academic year. Visit the U.S. Department of Education's website at collegecost.ed.gov/netpricecenter.aspx to learn more.

Common Concerns about Paying for College

1

My family can't afford to pay for my college.

College is expensive, but there are multiple ways to finance your education. Visit delawaregoestocollege.org to learn more.

2

I don't even know where to start. Financial aid seems confusing!

Visit the U.S. Department of Education's Federal Student Aid website at studentaid.ed.gov/sa for great info. In the fall, attend financial aid sessions at your school and talk with your school counselor.

3

When should I apply for financial aid?

The FAFSA opens October 1. Federal aid is awarded on a first-come first-serve basis so be sure to complete the FAFSA as early as possible. Visit fafsa.ed.gov/help.htm for tips on filling it out.