









# The Ultimate Financial Aid Timeline & Checklist






Your month-by-month guide to securing the money you need for college—federal, state, and beyond









## JUNIOR YEAR – SPRING (March–May)

-  Research the difference between federal, state, and institutional aid
-  Ask your school counselor about your state's grant and scholarship programs
-  Use a Net Price Calculator to estimate your cost at different colleges
-  Learn about the FAFSA and CSS Profile requirements
-  Build your college list (and flag financial aid deadlines!)
-  Have a family conversation about expected contributions and savings






## SUMMER BEFORE SENIOR YEAR (June–August)

-  Create an FSA ID for you and one parent at [studentaid.gov](https://studentaid.gov)
-  Gather financial documents: tax returns, W-2s, bank statements
-  Start a “college money” folder—physical or digital
-  Look up FAFSA and state aid deadlines in your state
-  Begin a spreadsheet to track aid requirements for each college







## SENIOR YEAR – FALL (September–November)

-  FAFSA opens October 1—submit ASAP for maximum aid
-  Submit the CSS Profile, if required by your colleges
-  Apply for state financial aid (many deadlines are early!)
-  Double check each college's institutional aid process
-  Attend financial aid nights or virtual workshops
-  Research aid options if you're an undocumented student





## SENIOR YEAR – WINTER (December–February)

-  Confirm your FAFSA has been processed
-  Respond to verification requests from colleges ASAP
-  Apply for work-study if you're eligible
-  Let colleges know if your financial circumstances change
-  Use net price calculators to compare schools (see Colleges of Distinction for guidance)




## SENIOR YEAR – SPRING (March–May)

-  Review and compare financial aid award letters
-  Separate grants and scholarships from loans
-  Submit a financial aid appeal if needed (see Colleges of Distinction for guidance)
-  Make your final decision by May 1 (National Decision Day)
-  Let colleges know if you're declining their offer
-  Finalize payment plans or loan paperwork as needed

## POST-GRADUATION PREP (June–August)

-  Complete loan entrance counseling and sign your Master Promissory Note
-  Budget for books, travel, tech, and campus essentials
-  Set up a student bank account and download a budgeting app
-  Save all your aid documents—you'll need them again next year!

## Bonus Tips

-  Reapply for the FAFSA every year
-  Keep your FSA ID secure—it's your key to all things financial aid
-  Ask your college's financial aid office about emergency funds or payment plans