

Checklist for Financial Aid Process for Class of 2019

1. Make sure your parents get an estimate of what your EFC will be at <http://www.finaid.org/calculators/finaidestimate.phtml>.
2. Have a serious conversation as a family about finances for college so that you can be realistic about whether or not your parents are willing to spend the whole EFC on college for you and what colleges you can afford. (Do not eliminate all high-priced colleges from your list- some may be able to give you the best aid if your EFC is lower than their COA.)
3. Once your college list is made, research what each has for a financial aid track record through College Board at <https://bigfuture.collegeboard.org/college-search>.
4. Do the **Net Price Calculator** for each either through College Board or through the college's own website. *You will need your parents' cooperation to gather the financial information needed to do this, but it will be worth it!*
5. Make sure you have included a "financial safety" school on your list.
6. Make a chart of which forms you will need to complete for each school and when the priority financial aid deadlines are.
7. If your parents are divorced and any of your schools require forms from the non-custodial parent, make sure that will be possible for you to attain.
8. Prepare to do the FAFSA by obtaining pin numbers for you and your parent at www.pin.ed.gov.
9. Meet the earliest deadline on your list for the FAFSA (file at www.fafsa.ed.gov), then for the CSS Profile (file at <http://profileonline.collegeboard.org>) if required, and finally for each institutional form needed as those schools' deadlines approach. Financial aid will be based on your 2017 tax returns.
10. Keep copies of anything you submit, including your IRS tax forms- they may be needed later.
11. Review your SAR (Student Aid Report) that you receive via e-mail or classic mail after completing the FAFSA. Make sure it is accurate and file any changes promptly.
12. If schools request copies of W-2's, tax returns or verification worksheets, respond promptly with the information.
13. Explore sources of scholarships:
 - a. Scholarship board in Guidance- local scholarships are posted usually beginning in March.
 - b. www.fastweb.com for national search
 - c. www.nhcf.org and www.nh93.com for NH scholarships, including the Cate Scholarship (Strafford).
 - d. Your parents' work places and affiliations.
14. Examine all Financial Aid Award letters carefully for conditions- e. g. will you need to maintain a certain GPA?
15. Use the comparison chart to evaluate the different awards you've been given by several colleges to assess which is truly the best deal.
16. Use a loan repayment calculator, e.g. at <http://www.collegetoolkit.com/co/NHHEAF/index.aspx?Page=loan> , to assess future debt before agreeing to loans, particularly those above and beyond the Stafford. Do NOT borrow more than your first year's salary will be- remember to include future costs for graduate school if applicable.
17. Contact Financial Aid offices directly if you have questions or want to negotiate for more money.
18. Respond to offers of aid in a timely fashion:
 - a. Accept the award for the school you choose and complete their financial aid entrance counseling (usually something you can do online).
 - b. Let other schools know you won't be coming so they can use the offer for others.
19. Tell the financial aid office about other outside scholarships you receive- this is required by most schools. (Your aid package from the school might be reduced- schools cannot "over award students".)
20. If you have questions, come see your guidance counselor or call NHHEAF at 1-800-525-2577.

Share this with your parents!