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## Get College Ready<sup>SM</sup> Planning Guide

Going to college is a big step, but there are lots of smaller steps to take along the way. You can use this guide as your roadmap as you chart your journey to college.

- Use it to stay on track and organize information and resources.
- Download or print it so it's handy when you talk with your family and high school counselors about college.
- Refer to it often — the content is clickable, and the radio buttons let you check off your tasks, so you can come back to your selected section later.



**Tip:** In addition to this guide, subscribe to our [CollegeSTEPS newsletter](#) for ongoing, relevant, and tailorable financial guidance now and through your student career.

We're committed to helping college-bound students like you take control of your finances and develop good financial habits so you can make informed decisions through college and beyond.

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# Your staying-on-track checklist



Planning for college begins while you're still in high school. This checklist lets you know what you need to do — and when — so you won't miss important milestones.

You can download and save, or print the checklist to help you keep track of your progress over time.

Be sure to research the timelines and calendars for the colleges you're considering.

## JUNIORS

### Fall

- **Meet with your school counselor**  
Set up a meeting at the beginning of the school year to ensure the courses you're taking will put you on the right path for college admission. Consider classes that may give you college credits while you're in high school. *(For conversation starters, visit pages 5 – 6.)*
- **Consider taking the PSAT in October**  
The exam will help prepare you for the SAT and serves as a qualifying test for the National Merit Scholarship Program.
- **Explore careers and majors that interest you**  
This may help you narrow your choices — not all colleges specialize in or offer all majors. *(For more resources and information, go to page 7.)*
- **Go to college fairs and financial aid events**  
Attend workshops at your school or in your community. Visit the websites of schools you're interested in and look for virtual campus tours or other informational online opportunities.
- **Take inventory of your extracurricular activities**  
Consider if your college application might benefit from additional school or community involvement.
- **Register and prepare for the ACT or SAT**  
If the schools you're interested in require it, you can register to take these exams in the spring. You may want to take a course to help you prepare. You can find test dates on the [ACT](#) and the [College Board](#) websites\*.
- **Talk to your parents or guardians**  
What are their assumptions about college for you? What are yours? What financial contribution is your family planning to make, if any? A candid conversation early on may help you map out your college planning journey.

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## JUNIORS

### Spring

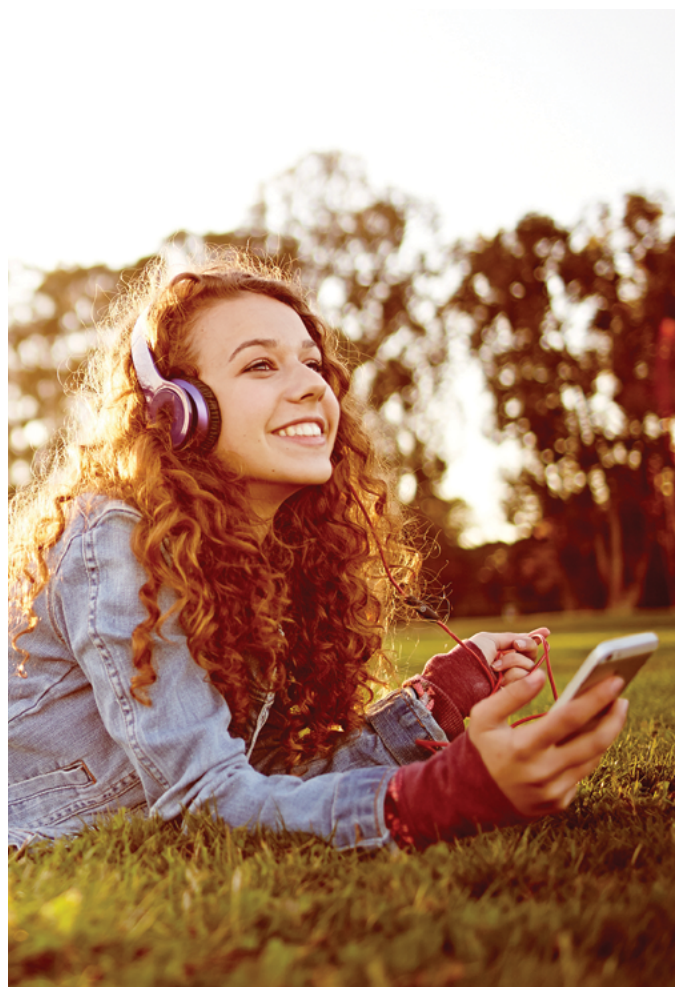
- **Make a list of colleges that interest you**  
If you can, schedule campus visits for spring or summer break and continue to explore virtual and online opportunities to learn more about the schools you are considering. (*Go to page 7.*)
- **Assess admission requirements**  
Create a checklist of the schools that interest you to include application components, key dates, and deadlines. Consider who you'll ask to write letters of recommendation for you.
- **Meet with your school counselor**  
Set your senior schedule with your counselor. Use this time to review your college application checklist.
- **Take the SAT and/or ACT**  
Check to see if the schools you're interested in require these exams.
- **Consider summer opportunities**  
Expand your experiences through volunteerism, a summer job, or an internship.
- **Research scholarship opportunities**  
Make a spreadsheet to help you keep track of scholarships you're interested in applying for as well as application requirements and deadlines. Go to the [Scholarship Resource Center](#) to access billions of dollars in higher education funding, plus strategies and tools to help you find them.



**Tip:** Ask your counselor if you qualify for fee waiver for the SAT/ACT.

### Summer

- **Narrow down your list of colleges**  
Use your junior year grades, college entrance exam scores, and extracurricular activities to prioritize your list. Discuss your choices with your parents or another trusted advisor to ensure your list is reasonable and balanced.
- **Create or update your high school resume**  
While not all schools require a resume, having one handy may help you with the application process and will be useful to share with those who you ask to write recommendation letters.
- **Start drafting your college and scholarship essay(s)**



## SENIORS

### August – September

- **Work on application essays**  
You may need to write essays for scholarships and admissions. Ensure that you note all requirements like word counts and deadlines, then recruit a trusted adult to proofread for you.
- **Secure recommendation letters**  
Many applications require recommendations from a teacher, coach, or other influential adult. Make sure to ask for the recommendation well in advance of the deadline, and include your high school resume for their reference.
- **Review application deadlines**  
Note the deadlines for schools where you want to apply. The Common App is used by hundreds of colleges and opens August 1 every year. For more information, visit the [Common App](#) website\*.
- **Continue your scholarship search**  
You'll find scholarship information at the [Scholarship Resource Center](#).
- **Get your federal aid eligibility estimate**  
Get your estimate using the [FAFSA Student Aid Estimator](#) on the Free Application for Federal Student Aid (FAFSA®) website\*.
- **Compare estimated costs and aid availability**  
Use the Net Price Calculator (NPC) on the websites of your top colleges and universities.
- **Review social media accounts**  
Update your accounts if necessary.

### October

- **Create your [Federal Student Aid \(FSA\) ID](#)\***
- **Complete your [FAFSA](#)\***  
Apply as soon as possible after October 1 every year you plan to attend college.
- **See if you need additional financial aid applications**  
If your college requires them, note specific deadlines for completion.

### November – January

- **Complete your applications**
- **Request that your high school to send transcripts**  
Have your school forward them to the colleges and universities you've applied to, adhering to each school's requirements.
- **Ensure all information is correct**  
When you receive your Student Aid Report, make sure it's accurate.



**Money tip:** College application fee waivers are a great way to save money when you're applying to college. Talk to your school counselor to learn more.



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## SENIORS

### February – May

- **Watch for financial aid award letters**
- **Compare award letters**  
Determine whether your awarded financial aid and family resources cover college costs.
- **Register to take AP exams**  
If you've taken AP courses, be sure to register to take the exams at the end of the semester.
- **Select your college**  
Submit the tuition deposit by the deadline to secure your admission.
- **Register for summer orientation at your college or university**
- **Celebrate your high school graduation**
- **Apply for additional financing, if needed**

### June – July

- **Watch for college notifications**  
These may include dorm selections and assignment, on-campus parking, registration, etc.
- **Watch for upcoming fall term class registration process and deadlines**
- **Watch for college bills**  
Verify costs are covered by financial aid and family resources.
- **Visit [Get College Ready](#) on the [CollegeSTEPS](#) website**  
Make sure you have what you need as you head to college.



**Money tip:** Does your bank have branch or ATM locations near your school? If not, consider opening an account with a local bank.



# Meeting with your school counselor



Your two key considerations about your college career are where you want to go and how you'll pay for it. Both can be complicated, requiring thought, research, and a formal application process. Fortunately, there's someone who can help — your school counselor.

To make the most of your counselor's time, it's helpful to be prepared for your meeting. Think about topics you'd like to discuss and any questions you may have. Below and on the next page are some conversation starters to help you get ready.

## JUNIORS

### Your class schedule

Are you currently on track to graduate? Are you taking all the necessary courses? What kind of grades and test scores do you need for college? Should you register for AP/IB/Honors courses? Are there certain electives and extracurricular activities you should consider?



### Colleges you're considering

Bring a list if you have one, or talk with your counselor about how to get started exploring different schools. Are there college fairs or financial aid events planned at these schools?



### ACT/SAT prep and sign-up

Will you need to take the SAT/ACT? Do the colleges you're considering require these exams? What resources are available to help you prepare? Where and when can you take the exams?



### Financial aid

List any questions you might have about the financial aid process, including when and how to apply. Find out if your school hosts a financial aid night and plan to attend with your family. Now is a great time to start researching for scholarships — ask your counselor if there are local scholarships that may be available to you.



## SENIORS

### Potential scholarship opportunities

Ask if there are local scholarships your counselor is aware of. Discuss how to begin outlining a basic application essay.



### ACT/SAT prep and sign-up

Will you need to take or retake the SAT/ACT? What colleges that you're applying to require these exams? What resources are available to help you prepare? Where and when can you take the exams?



### Financial aid

List any questions you might have about the financial aid process, including when and how to apply. Find out if your school hosts a financial aid night and plan to attend with your family. Share where you are in the process and any scholarships you may have applied for already. Ask your counselor if there are local scholarships that may be available to you.



### Applying for colleges

Ask if your counselor writes letters of recommendation for students. Can they go over your application to make sure nothing's missing? Is there anything that would make your resume look better? What would make your personal essay stronger? Do you qualify for fee waivers for your college applications?



**Tip:** Are you the first in your family to attend college? Ask your high school counselor for resources for first-generation college students or view this [article](#) for guidance.





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# Choosing a college



## Exploring majors and careers

Considering your college major and future career goals early in the planning process may help you narrow your college choices. You'll also want to consider:

- What are you looking for in a college experience?
- What college amenities are important to you?



**Tip:** Check out the [U.S. Bureau of Labor Statistics](#) for information on choosing a career, such as what to expect for salaries, job prospects, and what majors align to the career.\*

As you explore, consider the activities you enjoy, how you like to work, and your personality type.

- What have been your favorite extracurricular activities so far (both in and out of school)?
- What are your favorite school subjects? When looking at online college course catalogs, which classes and majors interest you?

For more information on finding the right college for you, go to the [College Board website](#)\*.

## Exploring college experiences and outcomes

There are a variety of factors to note when evaluating colleges:

- Graduation rates
- Job placements
- Average debt upon graduation
- Your dream schools
- Distance from home
- Private and public school options

## College and campus qualities

- Type of school
- Size of school
- Location
- Campus safety
- Academic programs
- Activities
- Financial aid

The [College Scorecard website](#) can help you find the right fit with information on colleges, their programs, costs, admissions, results, and more\*.



## CAMPUS VISIT

If you're able, it's helpful to get a true feel of the campus vibe to know if it is a good fit for you. Ask questions, take notes, and be sure to ask students there about campus activities, local hangouts, and restaurants. If you aren't able to visit in person, then research the town, look online for a virtual tour, read up on the school from students' perspectives, or ask to speak to a current student.

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## Assessing costs

Factor in these costs when choosing a college:

- In-state vs. out-of-state tuition
- Living at home vs. living on campus
- Bringing a car vs. public transportation
- Roommate(s) vs. living alone
- Financial aid



Search for the Net Price Calculator on each college or university website to get a cost estimate. You'll then be able to determine if you need extra money — and if you should consider applying for financial aid.

Identify your list of schools to apply to and document your impressions here:

College 1:

Pros:

Cons:

College 2:

Pros:

Cons:

College 3:

Pros:

Cons:

College 4:

Pros:

Cons:

## Get College Ready<sup>SM</sup> College Cost Comparison Worksheet

### Determine if you need additional money

Once you get an early estimate of your costs and receive award letters from schools you're considering, you can determine your actual college costs.

Based on your FAFSA, your award letter outlines how much you can expect in grants and financial aid from a school. Evaluate each award letter carefully to see how your expenses may vary from one school to another.

#### Weigh your options

Carefully consider all your choices before selecting a financial aid option. Award letters provide the maximum amount of aid a school can offer you, so if you've received enough funds through other sources, you can scale the offer back. Likewise, if you still have expenses to cover, then additional scholarships, low-cost federal loan options, or private student loans may help provide the money you need for college.

#### Here's how you can figure out if you'll need additional money for college:

**1. Add up the costs for each school.** Enter the total cost for each school you're comparing.

	Sample	School 1	School 2	School 3
Total cost of tuition, fees, and room and board	\$20,000			
Other projected costs like books, gas, and cell phone	\$5,000			
Total cost	\$25,000			

**2. Subtract the financial aid you'll receive.** Enter the financial aid listed on your award letter from each school.

	Sample	School 1	School 2	School 3
Grants	\$4,000			
Scholarships	\$6,000			
Federal Work Study Program	\$2,000			
Federal student loans	\$5,500			
Other	\$0			
Total funding received from the school	\$17,500			

**3. Determine whether you'll need additional money for college.** After you add up the costs and subtract the financial aid received from each school, you'll be better able to evaluate your financial situation. If you need more money for college, then scholarships, income, savings, and additional loans are all options. Learn more about these options in the Paying for College section at [wellsfargo.com/collegesteps](https://wellsfargo.com/collegesteps).

	Sample	School 1	School 2	School 3
Total cost	\$25,000			
Total funding received from the school (subtract this amount)	- \$17,500			
Total additional funds needed	\$7,500			

# Paying for college



## Student aid

Regardless of your income, all families should complete the **Free Application for Federal Student Aid (FAFSA)** each year you plan to attend college. The FAFSA is required in order to be eligible for all federal financial aid, as well as most state and institutional aid.

### File your FAFSA as early as October 1

Families have from October 1 to June 30 each year to submit their FAFSA. Funds are allocated on a first-come, first-served basis, so the sooner you apply, the more aid you may receive.

To complete and submit your FAFSA, set up your personal Federal Student Aid ID (FSA ID) on the [FAFSA website\\*](#).

Be sure to know the federal and state aid deadlines, as well as cutoffs set by the colleges you are interested in. Get deadline details on the [FAFSA website\\*](#).

## Your SAR and EFC

You will receive a Student Aid Report (SAR) within three weeks of completing your FAFSA. The SAR is a summary of your aid eligibility and includes your Expected Family Contribution (EFC). Review your SAR carefully to ensure it's correct and complete.

## Put your EFC amount here for quick reference

My EFC

\$

Your EFC is the amount the government calculates you and your family can pay toward your college education. Schools will use this number to calculate your financial aid package.



## Your 5-step guide to paying for college

1. Complete the FAFSA.
2. Apply for scholarships.
3. Estimate and compare total costs.
4. Determine if you need additional money.
5. Explore additional financing options.

For more information, visit the [CollegeSTEPS site](#).



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## Scholarships

When it comes to paying for college, put applying for scholarships at the top of your priority list. There are many scholarships available, and every little bit counts, so don't discount even seemingly small awards.

Here are a few tips to consider when applying for scholarships:

- Start your search early so you have plenty of time; the extra work is worth it for money that doesn't have to be repaid.
- Visit the [Scholarship Resource Center](#) for access to billions of dollars in higher education funding, plus strategies and tools to help you find them.
- Work with your school counselor to learn how to search for scholarships and which ones you should apply for.
- Look into organizations you're connected with to see if they offer scholarships.
- Ask your parents or guardians if their workplaces or civic organizations offer scholarships.
- Talk with the financial aid office at the college you'll be attending for help with your scholarship search.

## Scholarship list

Scholarship name	Special requirements (Essay/Recommendation, etc.)	Deadline	Date submitted
<i>ABC Scholarship</i>	<i>Essay</i>	<i>January 1</i>	<i>November 8</i>



**Tip:** Check out this Wells Fargo [video](#) about scholarships.

# Applying for college



## The college application process

Now that you've narrowed down the colleges you're interested in attending, you can begin filling out applications. There are documents and information you'll need to provide. Be sure to allow yourself time to complete these tasks based on the application deadlines.

### Taking the ACT or SAT

While not always required, taking the ACT or SAT can be an important step toward college admission, which is why it's a good idea to take the test early. This gives you time to prepare and still have additional opportunities to take it again if you'd like to improve your score.

As you plan ahead for the ACT or SAT, think about how you'll prepare. Your high school counselor will be able to help you with classes and resources in your area. You can also study online and take advantage of study apps. In addition, free practice tests are available at the [ACT](#) and [College Board](#) websites\*.

#### Map out your ACT/SAT plans and ideas below

*Evaluate how many schools require these tests, and which one they need.*

Target score:

What score do you need for college admission and scholarship opportunities?

First test date:

Second test date (if needed):

## Consider a community college

A community college is a nonresidential, publicly funded junior college that serves your community. Attending a two-year community college may reduce the cost of your college education. Should you choose this option, you can then transfer to a four-year college or university. If transferring is your goal, you may find these tips helpful:

- If possible, choose a major and work toward completing your associate degree.
- Focus on transferable courses and get help from college advisors from your current school and the



**Tip:** Look ahead to the test dates that will work for you and block those off on your calendar.



**Tip:** The [Common Application](#) is a single undergraduate college admission application that you can use to apply to more than 800 member colleges and universities\*.

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## Building your college resume

A college resume is an overview of your accomplishments, extracurriculars, hobbies, and work history. Not every college requires one, but it can be helpful in preparing for college and scholarship applications. In addition, a resume is helpful to anyone you ask to write a letter of recommendation for you. Start with these topics to craft your resume.

### Jobs

List all the jobs you've held (paid and unpaid), where you've worked, for how long, and what your title was.

### Activities

Highlight some of your personal interests or extracurricular activities in and out of school.

### Volunteer work/community service

List all the volunteer work you've done, whether it was an ongoing commitment or a one-time thing.

### Honors/awards

List any awards, honors, or recognition that you've received over the years — both in and out of school.

## Additional application documents



### Writing a personal statement

Many college and scholarship applications require a personal statement or essay. This is your opportunity to talk about yourself and your goals in your own words and convey why you should be considered. Write so that your personality shines through, but be sure to use correct grammar and punctuation, and proper writing conventions.

Here are ideas to get you started:

- What are you passionate about now? What were you passionate about when you were 10 years old? What sparked your interest in these things?
- Name three accomplishments that you're proud of and what you learned from each.
- Name three times you didn't achieve a goal and what lessons you gained from them.
- Talk about someone in your life who inspires you and why.



### Writing a college essay

College essays are important because they allow you to express yourself and show your personality. You can get tips and ideas for [writing your essay](#) on the College Board website\*.



### Requesting letters of recommendation

Colleges often ask for two or three recommendation letters from people who know you well and can describe your skills, accomplishments, and personality. Be sure to give your references at least one month before your earliest deadline to complete and send your letters. You'll find more information about [letters of recommendation](#) on the College Board website\*.



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# Managing your money



Congratulations and good luck on your journey to and through college.

This is an exciting time — full of possibilities and promise. The work you’re putting in now will not only help you get ready for college, but also help you develop habits you’ll need to become financially independent.

## Subscribe to CollegeSTEPS

We’re committed to helping you make money decisions with confidence. By [subscribing](#) to our CollegeSTEPS newsletter, you’ll get timely insights, tips, and action plans for meeting all your financial obligations.

## Keys to financial independence

Beyond planning and paying for college, there are three key areas to start thinking about as you focus on financial independence. You can refer to the [CollegeSTEPS](#) website for this information, or select the links below:



### [Managing money](#)

Learning how to earn, spend, and save are the keys to managing money.

#### [Creating a budget](#)

A budget is simply a plan for your income and expenses. It lets you know exactly where you stand financially and empowers you to make confident financial decisions.



### [Earning money](#)

When you are responsible for paying expenses, there has to be income to pay for those bills, whether it’s from scholarships, family, or your own earnings.



### [Building credit](#)

Credit may not be something you need right now, but it’s something to start learning about now. It’s ideal to start building creditworthiness before you ever need to use credit.



**Tip:** Share this guide with friends or anyone who might find it helpful by email or by directing them to the [Get College Ready section](#) of the CollegeSTEPS website.