



Planning for College

Things to keep — college admissions applications, acceptance letters, college fit worksheet and other documents related to finding the best college for you.

Deciding what path to take after high school requires careful thought and planning. As you explore the best college fit for you, be sure to keep records of all important information. Staying organized and keeping track of deadlines is very important during this process. Remember, the best time to apply for college is early in your senior year.

Apply Missouri resources

The process of applying to college can seem a little overwhelming. If you need some help navigating the application process, take advantage of hands-on assistance during your high school's Apply Missouri event.

If your school doesn't participate in Apply Missouri, be sure to meet with your school counselor. Ask questions, go to college fairs and use the following resources to help you with your college applications:

College fit worksheet — Use this worksheet to compare your top four college choices side-by-side.

Personal statement and essay — When you apply to college, you will most likely be asked for an essay or personal statement. Some colleges ask specific questions, while others are more general.

Student admissions application worksheet — This worksheet asks the basic questions most applications ask. Use the completed worksheet as a quick reference when filling out admissions applications.

View Apply Missouri resources:

▶ dhe.mo.gov/ppc/students/applymissouriforstudents.php

Application printouts and confirmation

After submitting your college admissions applications, print out and file the confirmation pages for future reference.

Application payments and fee waivers

Most colleges charge a fee to apply. Keep a record of all application fees paid. If you have limited financial resources, talk to your high school counselor about possibly receiving application fee waivers when applying to a college.

College acceptance letters

Keep your college acceptance letters for future reference. Once you have decided on the college you will attend, be sure to notify the other colleges you will not be attending.

Reminder: As you research colleges, use the Missouri Department of Higher Education's college and degree search.



For more information, visit:

collegesearch.mo.gov



College Admissions

Things to keep — registration and enrollment forms, housing confirmation, semester schedules and other documents related to your college experience.

Once you've finalized your postsecondary plans, you'll dive right into the college experience. Keep track of information related to summer orientation, housing contracts and your course schedules. As you work through each semester, you'll receive more logistical documents that should be kept for future reference.

Registration/orientation documents

After you're accepted to a school and you notify the admissions office of your intent to enroll, you most likely will be invited to a summer orientation or registration event. Maintain copies of enrollment confirmation and documents associated with registering for classes.

Housing forms/confirmation

Most interaction with your college may be done online these days, but it's still important to keep records. Be sure to print off housing forms and confirmation documents indicating your housing plans.

Semester schedules

Keeping track of course schedules is a no-brainer. As you get further into your degree program, you'll want to remember the classes you've already taken, so be sure to keep copies of each semester's class schedule.

Campus resources

Keep copies of campus resources, such as available tutoring schedules and contact information for your academic advisor.

Academic or degree plan

Most schools provide a clear plan to degree completion. Keep a record of the classes you've completed and the ones you still need to take in order to graduate on time.

FERPA disclosure/release form

The Federal Educational Rights and Privacy Act allows you the right to access and amend your educational records, in addition to providing certain privacy protections for your personally identifiable information. Keep all FERPA release and disclosure forms for permission granted or removed from your educational records.

Reminder: Use this portfolio to store a variety of important college-related documents, including:

- Class add/drop forms
- eServices or online account sign-up
- Documentation of declaration of major/minor
- Transfer documents
- Graduation requirements/forms



Paying for College

Things to keep — your FAFSA confirmation page, verification documents, Student Aid Report, tax transcripts, and other financial aid and scholarship documents.

Seeking out scholarships and making sure you're eligible for other forms of financial aid should be top priority. The first step in applying for most financial aid is to complete the Free Application for Federal Student Aid. Log on to *fafsa.gov* and complete your FAFSA as soon as possible after Oct. 1 each year. Don't miss the Feb. 1 priority deadline or the April 1 final deadline to qualify for the Access Missouri Grant. Be sure to check with your school and the Department of Higher Education website for other financial aid deadlines.

Scholarship letters and applications

Thousands of scholarships are available for all types of students. As you research and apply for scholarships, be sure to keep copies of your applications and letters. Be sure to also keep scholarship renewal information.

FSA ID

You and at least one of your parents or legal guardian (if you are a dependent student) should apply for an FSA ID at *fsaid.gov*. An FSA ID is a username and password that allows you to access and electronically sign federal student aid documents, including the FAFSA.

FAFSA Frenzy

Financial aid professionals provide students and families with free help filling out the FAFSA during FAFSA Frenzy events across the state.

Find a FAFSA Frenzy date and location near you:

► dhe.mo.gov/ppc/fafsafrenzyforstudents.php

FAFSA confirmation/SAR

Once your FAFSA is processed, you will receive a FAFSA confirmation followed by the Student Aid Report. Your SAR is a summary of the information you submitted on your FAFSA. You receive this report via email a few days after your FAFSA has been processed or by mail within 7–10 days.

Verification documents

After filing your FAFSA, you may be asked to provide federal tax documents and/or complete additional forms and return them to your financial aid office to verify the accuracy of the information you submitted. This process is called verification. Keep documents used to complete the FAFSA in this section for quick reference.

Award letters

After completing your FAFSA, an award letter will be sent to you by the colleges or career schools you listed on the FAFSA. An award letter indicates the type and amount of financial aid the school is able to provide when you accept admission and register to take classes at that school.



For more information about the FAFSA, visit:

FAFSA.gov

800-4-FED-AID or 800-433-3243 • TTY Users: 800-730-8913

Email questions: <https://studentaidhelp.ed.gov/app/ask>



Student Loans

Things to keep — loan servicer information, repayment disclosures and schedules, copies of letters, refund information, receipts, and forms you sign.

Many students take out loans in order to pay for college. Be sure to understand how much interest you're being charged and how that will affect the total amount owed. Know that you have the right to reject a portion or all of the loan amounts presented in your financial aid award letter. Only borrow what you need and follow an academic plan to reduce unnecessary costs.

National Student Loan Data System

Keep track of your federal student loans with the National Student Loan Data System (NSLDS) at nslds.ed.gov. NSLDS is the U.S. Department of Education's central database for student aid.

Reading your loan record

When you log on to your NSLDS account using your FSA ID, you should see several details regarding your federal loans. Use the diagram below to help you read your federal loan record and better understand what you owe.

	TYPE OF LOAN	LOAN AMOUNT	LOAN DATE	DISBURSED AMOUNT	CANCELED AMOUNT	OUTSTANDING PRINCIPAL	OUTSTANDING INTEREST
1.							
2.							
3.							
4.							

SAMPLE

↑

Click a number to see detailed information about your federal student loan (e.g. interest rate, loan status, loan servicer).

↑

The type of federal student loans you received through the U.S. Department of Education loan programs (e.g. subsidized, unsubsidized).

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The loan amount you requested or that was approved by your school's financial aid office. For information about your annual and aggregate loan limits, visit <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized#how-much>.

↑

The date your federal student loan was processed by your school's financial aid office. For direct loans, this is the date of your first disbursement.

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The loan amount that was paid to you. Your loan may have been disbursed through a credit added to your student account or by check or direct deposit.

↑

The amount of your federal student loan that was canceled or returned to the U.S. Department of Education.

↑

The original amount you borrowed, plus any capitalized interest. If you do not pay the interest on your federal student loan as it accrues, it will be capitalized and added to your principle balance. Interest is then calculated on this larger principle amount.

↑

The cost of borrowing money. Your outstanding interest is calculated on your outstanding principle balance.



Publications & Resources

Things to keep — booklets, brochures and other resources to help you throughout your college journey.

During your senior year of high school and throughout your college years, you will be given several resources that can help you on your college journey. Be sure to save key pieces for quick reference when dealing with financial aid, scholarships, student loans and college courses.

MDHE publications

The Missouri Department of Higher Education provides a variety of free publications and online resources to help you plan and pay for college. Some of the more comprehensive publications include:

The Missouri Source — a comprehensive guide for Missouri students who are preparing for college. The guide provides information about choosing a career path, selecting a college, applying for financial aid and other topics.

Planning for Financial Success — a planner for students, complete with financial literacy and money management tips and important dates to help guide them through the year.

Request MDHE publications:

▶ dhe.mo.gov/publications.php or call 800-473-6757

Online reference materials

Many resources are available online. Print out and store important information in this section for quick reference.

Develop a Financial Plan — Learn how to adopt smart money habits to better manage your finances.

▶ dhe.mo.gov/ppc/studentloans/financialliteracy.php

Missouri Grants and Scholarships — Learn about funds designed to help Missouri students pay for college.

▶ dhe.mo.gov/ppc/grants

Journey to College Monthly Reminder — Receive a monthly resource full of tips for planning and paying for college.

▶ dhe.mo.gov/ppc/reminders2.php

College and Degree Search — Search for colleges by programs offered, school type, degree type or location.

▶ collegesearch.mo.gov

Social Media — Like Journey to College on Facebook or follow Journey to College via Twitter for tips on finding scholarships, financial aid reminders and other college-related information.

▶ facebook.com/journeytocollege and twitter.com/Journey2College

MDHE Student Portal — Use the portal to access information about state student aid, links to resources about preparing for and enrolling in college, and helpful Missouri Department of Higher Education services and tools.

▶ <https://web.dhe.mo.gov/dhe/famous/portal/splogin.faces>

Federal Student Aid website — Check out the U.S. Department of Education's website for information about preparing for college, types of financial aid, applying for aid and how to repay student loans.

▶ studentaid.ed.gov

School brochures/publications

Keep college catalogs and other publications provided by your college's admissions and financial aid offices.