

# TOP 10 STEPS FOR COLLEGE PLANNING

## *News Everyone Can Use*

Setting out to plan your college education, or your child's education, may appear challenging at first glance. Just trying to figure out where to start can be a daunting task.

If you're nodding your head in agreement, you are not alone. There are resources available to help you, including financial planners, high school and college counselors, and the college planning Web site for Illinois families, [collegezone.com](http://collegezone.com).

Early planning can make a big difference... just ask any high school guidance counselor. Follow the timeline below to start the process.

Today, there are plenty of resources to choose from. High school counselors can help you select a college curriculum and the appropriate colleges. Financial planners can provide advice on savings options. College admissions coun-

selors can help you complete admissions applications and determine when to register. Financial aid advisors can assist you with completing scholarship and grant applications.



Illinois also sponsors a one-stop source for college planning information, College Zone, powered by the Illinois Student Assistance Commission. College Zone provides assistance, regardless of your stage in the planning

process, through [collegezone.com](http://collegezone.com), one-on-one counseling at 800-899-ISAC (4722) and at college outreach centers throughout the state. Complete with grant and scholarship information, a financial aid estimator, timelines, checklists and insightful news articles on university trends, [collegezone.com](http://collegezone.com) can help answer any question a student or parent may have.

In order to support the growing Hispanic population in Illinois, a Hispanic micro site is available through [collegezone.com](http://collegezone.com) and Spanish-speaking counselors are available at the toll-free number.

Few states offer as comprehensive an array of student financial aid programs as Illinois, including state and federal grants and scholarships, loans, and college savings and investment options. There's no time like the present to begin planning a college education.

## COLLEGE PLANNING TIMELINE

### **Kindergarten through 6th Grade**

1. Begin a college savings plan. Options you might think about include IRAs; savings bonds; tax-deferred, state-sponsored, pre-paid tuition plans like *College Illinois!*; or state-sponsored savings plans like Bright Start.

### **8th and 9th Grades**

2. Students should think about career possibilities and explore different occupations.

3. Students need to earn good grades and begin a college preparation curriculum. Grade-point-average (GPA) plays an important part in college admissions.

4. Save money now to pay for school, if you haven't already done

so. Begin investigating the possibility of receiving scholarships, grants or financial aid.

### **10th Grade**

5. Students and parents should begin thinking about selecting a school. Find out about different types of colleges, and decide what characteristics matter most to you.

6. Students prepare for college entrance exams (standardized tests), taking the PSAT now in preparation for next year.

### **11th Grade**

7. Gather information from colleges. Request brochures and catalogs, attend college fairs and begin campus visits.

8. Students should take standardized tests; retake the PSAT for a shot at a National Merit Scholarship, and take the SAT or ACT test in the spring.

### **12th Grade**

9. Finish gathering information on colleges, select four to six, and apply for admission. Students retake the SAT or ACT if dissatisfied with the first results.

10. Apply for financial aid by filling out the *Free Application for Federal Student Aid* (FAFSA). Consider all of your options for paying for college. Find out about scholarships and grants before taking out a student loan.

Source: [Collegezone.com](http://Collegezone.com), powered by the Illinois Student Assistance Commission