

Financial Aid Timeline – What to do When

During your junior year in high school:

September

- Discuss college with your family, particularly your finances.
- Get and stay organized: Create files for applications and correspondence. Set up a calendar to track dates and deadlines.

October–November

- Start searching for scholarships and ways to pay for your education.
- Learn the basics about federal student loans and private student loans.

December/January

- Attend Financial Aid night to familiarize yourself with the financial aid process.

February

- Keep up college discussions with your family and counselors.

April–May

- Line up a summer job to earn extra money and save some of it for college.

Summer

- Continue searching for scholarships and ways to pay for college.

During your senior year in high school:

September

- File copies of your applications and correspondence. Keep your calendar up-to-date: track important dates and deadlines.

October

- Male students who will be 18 when they complete the Free Application for Federal Student Aid (FAFSA) are required to register with Selective Service to be eligible for federal and state aid. You can register at the post office or through the FAFSA form. Call Selective Service toll-free at (888) 655-1825 for more information or go online at www.sss.gov.

November

- You and your parents should request a Department of Education PIN. The PIN serves as an electronic signature when you complete the FAFSA on the Web. Filling out the FAFSA online significantly reduces processing time.
- Get a jump on things by estimating your Expected Family Contribution (EFC). A good site is www.fafsa4caster.ed.gov.

December

- Review the steps in completing the FAFSA. However, don't submit your FAFSA before January 1. It will be returned unprocessed.
- Stay organized. Continue to keep copies of everything. Continue to track important dates and deadlines on your calendar.
- You won't be required to supply your social security number when you apply for admission, but you should consider adding it if you'll also be applying for financial aid. Without your social security number, processing your financial aid application will take longer.

January

- Submit your FAFSA as soon after January 1 as possible. Some student aid programs award funds on a first-come, first-served basis. Waiting too long to submit your FAFSA can be costly. Estimate if necessary in order to meet school deadlines for filing. Follow the instructions carefully and make copies.
- If you have financial aid questions, contact our Financial Aid Office at 814-362-7550 or e-mail at finaid@list.pitt.edu.
- Familiarize yourself with state financial aid deadlines. They can differ from federal and school deadlines.

February–March

- Watch for your Student Aid Report (SAR). Carefully review it because a mistake could cause you to miss out on college funding.
- If there are special circumstances affecting your family's financial situation, discuss them with the financial aid office.
- If your financial aid application is selected for verification, don't panic. Just provide the additional documents that are requested, such as signed copies of your tax returns, W-2 and 1099 forms. The federal government selects approximately 30% of the FAFSAs for verification.
- Stay on top of financial aid deadlines.
- Respond quickly to requests for additional documentation from the financial aid office and/or your state agency.

April

- Carefully analyze any financial aid award letters you receive. Watch for information about how to apply for loans.
- Continue to mark your calendar with important deadlines.

May

- Respond quickly to requests and return necessary forms. When in doubt, contact the financial aid office.
- Notify our financial aid office of additional funding you'll get for college (scholarships and loans, etc.).
- Learn about borrowing responsibly.
- Consider a cosigner to help you get your student loan.
- If you take out a student loan, borrow only what you absolutely need to cover the cost of your education. When it's time to repay, you'll have other financial obligations, too.
- Save some of your graduation money for school.

June

- Respond to requests from the college you will be attending. Keep copies of everything you send.

July–August

- Finalize your college budget.
- Apply for private student loans if more funding is needed.
- Follow up and finalize private loan applications.
- Notify the financial aid office of all scholarships and loans you will receive.
- Sign up for Direct Deposit. It is the quickest, safest, and easiest way to get your refund.
- **Subsequent Years:**
 - You will need to reapply for financial aid each year you are in school. Even if you did not qualify this year, you should reapply next year, since financial circumstances can change. The number of family members in college, for example, can have a big impact on your eligibility for financial aid.
 - Pitt-Bradford's priority deadline for FAFSA submission is March 1 of each year proceeding the upcoming academic year.
 - If you submitted a FAFSA during the previous year, you may be able to pre-fill the answers to some questions on your FAFSA form instead. Verify that the old responses are still accurate and supply corrections or new answers where appropriate.
 - Apply for a donor scholarship no later than March 1 of each year
 - Continue to apply for scholarships as your qualifications change and as new scholarships get added to the online databases.