

# What Class of 2012 Should Be Doing Right Now As We Speak!

## **FOR 2012 HIGH SCHOOL SENIORS**

### **Explore interests and reinforce strengths.**

Get a job or internship in your field of interest. Start a college file and begin researching colleges. Also interview people with interesting jobs or students that attend schools you're considering. Work on developing and expanding your hobbies and talents.

### **Track application requirements.**

Track the application requirements of your favorite schools. Make sure your college preparation is on track as well.

### **Aim for high SAT/ACT scores and GPA.**

Make sure to take an ACT or SAT prep course. These courses can often add points to your overall score. Talk to your guidance counselor about the courses you need to meet college admissions requirements. If need be, look into AP courses and/or placement tests. Don't coast either. Keep your GPA as high as possible.

### **Improve student positioning.**

Improve your student positioning to increase your chances of admission and receiving college grants and scholarships. Student positioning is extremely important to your family's financial bottom line.

### **Determine what forms are required.**

Determine if the CSS Profile is required to receive financial aid or scholarships. Also find out if the colleges you're considering require their own financial aid forms, in addition to the FAFSA and CSS Profile, before they will award their own scholarships or student loans.

### **Accurately complete financial aid forms regardless of income level.**

Complete the FAFSA, CSS Profile and any other required financial forms, regardless of your income or assets. Doing this ensures that your child will be considered for many grants, scholarships and low-interest student loans. Complete all forms accurately, on time, and in a consistent manner or they may get held up or you might lose your aid.

### **Look into merit scholarships.**

Determine your child's eligibility for merit-based scholarships. Find schools where your child can be in the top 20 percent. Students in this percentage of the admitting class tend to receive more "free money" and need less student loan money.

### **Apply to colleges meeting 75 to 100 percent of your need.**

Apply to colleges that meet 75 to 100 percent of your "need" as defined by both federal guidelines and institutional policies. Determine what percentage of aid is self-help (loans and work study) vs. gift aid (scholarships and grants). Many of the more expensive private schools not only award a higher percentage of need based aid, but generally award a higher percentage of gift aid, significantly reducing overall costs.

**Determine includable vs. non-includable assets.**

If your assets are exposed to either the federal rules or institutional guidelines, it can significantly reduce your financial aid package. Be careful to properly and legally implement available strategies. These issues can be very complicated, and any mistakes made could cost your family. Make sure you know the rules!

**Develop cash flow scenarios.**

Temporarily convert short-term debt into long-term debt and take full advantage of low-interest student loans. Cash flow strategies like this take full advantage of tax deductions, exemptions, credits and exclusions to lower your out-of-pocket college expenses. These strategies can minimize the out-of-pocket money you invest in your child's education and are well worth the time and effort. But even with these strategies, you need to consider whether you can handle the complicated college funding process on your own or with guidance from Collegiate Financial Solutions, Inc.

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