

FINANCIAL AID TIME-LINE

The time-line below provides an overview of the financial aid process and a general guideline to when each step in the process occurs. Scholarship deadlines will vary. **The most important thing to remember is to apply for everything as early as possible to ensure you don't miss out on any financial aid.**

August-September

- Research colleges and narrow down a list of schools you plan to apply to. Once you start applying, make sure you complete each school's scholarship application as well.
- Begin to search and apply for outside scholarships. Your school counselor will have a list of scholarships, and there are lots of free searches available online. Also check out KHEEA's *Affording Higher Education*, a book with nearly 6,000 Kentucky scholarships.
- Attend a financial aid night at your school or in your community.
- Begin gathering the biographical and financial information you and your parents will need to complete your Free Application for Federal Student Aid (FAFSA). See list below.
- Apply for an FSA ID, which will be used to sign your FAFSA. At least one parent will need an FSA ID as well. Go to fsaid.ed.gov for more information. Do not use your school email address.

October

- **Complete your FAFSA as soon as possible starting October 1!**
 - File online at fafsa.gov.
 - If you need assistance, free help is available. Check with your school counselor for FAFSA workshop dates at your school or in your area.
 - Send your FAFSA to all schools to which you've applied or plan to apply.

November-December

- Keep a close eye on your email. This is where your Student Aid Report (SAR) will be sent, which summarizes your FAFSA information. This is also how you will be notified if you are selected for verification.
- Complete the verification process as soon as possible to avoid delays in receiving financial aid.
- Notify the financial aid office at the schools you are seriously considering if you have any special circumstances which may affect your family's ability to pay for college.

January-May

- Continue to apply for outside scholarships.
- Review and compare financial aid award letters as you receive them. You will receive an award letter from each school where you were accepted and sent your FAFSA. Ask for help if you are not sure how to read or compare your award letters.
- Decide which college you will attend and notify the schools you will not attend so they can redistribute your aid.

WHAT YOU WILL NEED TO COMPLETE THE 2018-2019 FAFSA:

- FSA ID for student and parent of dependent student.
- Your Social Security number.
- Your alien registration number (if you are not a U.S. citizen).
- 2016 federal income tax returns, W-2s and other records of money earned.
- Bank statements and records of investments (if applicable).
- Records of untaxed income (if applicable).

If you are a dependent student, you will also need most of the above information for your parents.