

Junior year: Financial aid planning

Decide where you want to apply:



Research colleges

- Visit college websites or check out Big Future by CollegeBoard (www.bigfuture.org) to start looking at your options.



Create a college list

- Include a diverse group of colleges such as four-year and two-year colleges, as well as public and private colleges.
- Check out [TuitionFit's free tool](#) to find colleges that match your academic and financial criteria*.



Include at least ONE financially safer school on your college list

- Financially safer schools are colleges you'll likely get into AND be able to afford. Every family's situation and financial aid offered will look different.
- See uAspire's list of [financially safer colleges in Massachusetts](#).

Apply for scholarships:



Research scholarships and gather necessary materials

- See [uAspire's Scholarship Toolkit](#) for tips on searching and applying for scholarships.

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Start the financial aid process:



Create an FSA ID

- Visit studentaid.gov/fsa-id to make a username and password in order to complete the FAFSA. Each person who will contribute information to the student's FAFSA will need to create an FSA ID - even if they do not have a social security number. **Be sure to save this information so you can access it again when you need it**



Prepare with your family

- Many steps in the financial aid process require family support.
- To prepare for the FAFSA and other forms like the CSS Profile, save tax documents, green cards, social security cards, and other financial documents in a safe place so you can easily access them next year.
- See our [FAFSA / CSS Profile checklist](#) to start gathering the information you'll need.



Estimate college costs

- Net Price calculators can provide a sense of how much colleges may cost based on you and your family's financial situation.
- You can find Net Price calculators on college websites, or visit collegecost.ed.gov to get started.