

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

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

**For informational purposes only. Take note that some services on TuitionFit require upgraded, paid access*

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Start the financial aid process

Create a studentaid.gov account (also called 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 or MASFA, 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 / MASFA Checklist](#) and our [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.