It’s important for parents to start preparing the student for college early so that the college admission, selection, and payment process doesn’t seem as daunting. From the time the child is born, the parents should set up a bank account, preferably a CD account or another with a high rate of interest, in which you deposit a set amount of your paycheck weekly or monthly. Parents should continue to do so until it is time for the student to attend college. When the student is in his or her elementary school years, it’s a good idea to start touring colleges around home to become acquainted and familiar with the campuses, the student life, the academics, and other important aspects of what will be the student’s higher education. Also, it’s never too early to encourage students to participate in academic and extracurricular activities to keep his or her mind and body active throughout the childhood years. Parents should provoke their child’s interest in being involved in sports, science fairs, and clubs. Additionally, parents should set up a schedule or routine for homework, studying, and reading with the student to become involved in his or her academics and to ensure that good, studious behaviors are developed early on.

In the student’s middle school years, parents should continue to encourage him or her to participate in sports, clubs, plays/musicals, and other school functions, and should be knowledgeable about and involved in his or her activities. Parents and students should begin to attend college fairs together to learn about local colleges and what they can offer to the students. It is imperative for the student to develop good, consistent studying habits and to put a lot of effort into his or her classwork. At this point, the student should begin exploring careers that fit his or her interests. A good tool for the student to realize and acknowledge his or her skills and interests, and careers that meet these, is to use a career website, such as CareerZone ([www.careerzone.ny.gov](http://www.careerzone.ny.gov)). After browsing through careers, the student should begin to search for colleges that will meet his or her needs and collecting information about the colleges. CollegeBoard ([www.collegeboard.org](http://www.collegeboard.org)) has a great search function that allows parents and students to sift through schools based on location, majors offered, price range, and other useful options to narrow down choices in the college search. After this is done, the student should ask the colleges of his or her choice to begin sending information, either electronically or through the mail services.

During the student’s freshman year of high school, he or she should choose to take more challenging courses and should concentrate his or her energy and effort on performing well in these classes and on keeping up with assignments, getting help if needed. At this point, the student should have his or her social security number memorized. Social security numbers are normally required to apply to colleges and to receive financial aid. Also, the student should continue looking into colleges that fit his or her changing interests, and he or she should become familiar with the admissions requirements that these colleges have.

During sophomore year, the student should again assess their interests and skills and careers that will match up to them. The parents and student should attend programs geared toward freshmen and sophomores that give information on college planning. They should also attend financial aid planning seminars. The student should think about taking the PSAT practice SAT exam in the fall, to get an idea of how the SAT is written and how the questions should be answered. Then, in the spring and summer, the parents and student should attend college visits and open houses that inform them of the colleges and their application, admissions, and financial aid processes. This is also a good way for the student to determine if a particular college is a “good fit.”

During September of the junior year of high school, the parents and student should begin searching through college catalogs. They should attend all informational sessions about the college admission process, and should also have conversations with college students and the student’s teachers about college. The student should make appointments to meet with college admissions representatives that come to his or her high school. Through these meetings, the student can learn information about the college, and the college can become familiar with the student. The student should also be preparing for the PSAT.

In October of junior year, the student should arrange a meeting with his or her counselor to discuss college choices, high school grades, etc. The student should also sign up for and take the PSAT. The parents and students should continue attending college fairs.

In November, the parents and students should familiarize themselves with financial aid terminology, look into the different types of financial aid, and take a look at financial aid forms that the parents and students will have to complete.

During December, the student should request more information about colleges and should look over and talk about his or her PSAT results with the parents, and discuss ways to better perform on the SAT.

In January, the parents and student should go to a financial aid program seminar, look into the student taking an SAT preparation class, and should begin searching for potential scholarships.

In February, the student should register for an SAT and/or ACT exam, and should request to have the results forwarded to his or her top college choices.

In March, the parents and student should visit college campuses and attend open houses. They should do more college searches on the internet and find other potential schools of interest. Also, if the student is interested in the ROTC or attending a service academy, the student should meet with his or her counselor to discuss the options and process, and the student should also talk with service representatives.

Throughout April, May, and June, the student should take the ACT or SAT tests that he or she registered for. In July and August the parents and student should continue making college visits and should also make plans to meet with admissions counselors. Also, if the student is interested in concurrent enrollment programs, if available, the parents and student should talk to the student’s high school counselor about options. The student should also consider looking into taking applicable AP courses during his or her senior year.

In September of the student’s senior year in high school the student should arrange to retake the SAT or ACT tests, if necessary. The student should also continue to take challenging classes. In addition, the student should being preparing his or her resume, should obtain and maintain a calendar that keeps track of important college application, scholarship, and financial aid deadlines, and should begin to ask teachers, counselors, employers, or club leaders to write college recommendations. The parents and student should continue to attend informational college seminars.

In October, and all throughout the fall, the student should meet with college representatives making visits to his or her high school. The student must take note of which colleges require certain financial information or forms and must also take into consideration the due dates. If the student registered for another SAT or ACT test, the student should take the test in this month. Most importantly, the student should complete all college applications and go over them with his or her guidance counselor.

In November the ACT or SAT tests may also be taken. The student should ask for financial aid applications from his or her guidance office and should being filling out the information that they know. At this point, all college applications should be completed and submitted to the colleges.

In December the student should pick up a FAFSA form and should being working on completing it, although it cannot be mailed without tax returns, which will not be sent to the student’s household until sometime in January. The student should be sure to keep copies of all things that are sent to colleges. Scholarships should continue to be worked on.

In January the FAFSA form should be completed by the parents and student and mailed as soon as possible. The student should continue seeking out and working on scholarships.

 In February, a midterm report should be completed and sent to the colleges that require this form. The student should begin ranking his or her colleges to decide which are his or her top choices.

 In March the parents and student should be mindful of all deadlines, and they should also be on the look-out for the SAR (student aid report) that will arrive via mail. The SAR contains important federal financial aid information.

 In April college decisions letters will begin arriving from the colleges. If the college sends out notice electronically, the student should keep a close eye on his or her e-mail or college applicant account. When admissions decisions are received, the parents and students should discuss the results and being thinking about which college the student will attend. After all decisions are received, the student should send in his or her final decision to the college of choice. The student should be sure to notify the colleges that he or she is not attending of his or her choice. A deposit should be sent to the school that the student will be attending. The parents and student should being looking into housing options.

 In May and June the student should continue to be studious and keep up his or her grades to ensure the best possible final grades when the time of graduation comes.