

# Planning for College

- ▶ Let CEFCU® help you plan for your future...

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## FINANCIAL AID GUIDE

You can never be too prepared when it comes to college. Follow these steps to set yourself up for success.

- ▶ **Fill out the FAFSA.** Schools use this form to award most types of financial aid and scholarships. Visit [fafsa.gov](https://fafsa.gov) after October 1 for the upcoming academic year to complete this free application.
- ▶ **Estimate your total college costs.** Most often, your ideal school will provide you with a net price calculator that will give you an estimate of your total cost and your financial aid award. Actual costs and awards may vary.
- ▶ **Determine additional college expenses.** Your financial aid may not cover all of your college expenses. To calculate what will be your out-of-pocket expenses, deduct your aid award from your estimated total cost, and that will give you an estimate of what you'll still owe.
- ▶ **Explore financing options.** When financial aid and federal loans aren't enough to cover college costs, count on an affordable Private Student Loan from CEFCU®. There are no processing or origination fees, and you'll enjoy competitive interest rates.\*
- ▶ **Know your financial aid deadlines.** Use the month-by-month college planning outline on the next page to keep track of important dates and to be on your way to success.
- ▶ **Utilize resources — like Student Choice.** If you have more general questions, like how to fill out your FAFSA, federal student loan options, financial aid, etc., we've got resources to help for that, too! Just visit [cefcu.studentchoice.org](https://cefcu.studentchoice.org) to access FAQs, view webinars, or even schedule a phone consultation.

\*Subject to change quarterly.



## COLLEGE PLANNING MONTH-BY-MONTH

### AUGUST/SEPTEMBER:

- Make a list of your top college choices.
- Download or request admissions information and school catalogs.
- Visit colleges.
- Compare the tuition and other costs for the schools that interest you.

### OCTOBER:

- Complete the FAFSA online at [fafsa.gov](https://fafsa.gov) as soon as possible after October 1.
- Apply to the colleges you want to attend.
- Check with the college(s) where you applied to see if you need to complete a College Scholarship Services (CSS) profile or a Financial Aid form.
- Search for scholarships.

### NOVEMBER–MARCH:

- Check with your top colleges for FAFSA, institutional, and state aid priority deadlines.
- Watch the mail for your:
  - Student Aid Report
  - Financial Aid Award letter

### APRIL/MAY:

- Make your final choice of which college you want to attend.
- Send in your deposit before the deadline.
- Review your award letter to learn about funding options to cover costs of college.

### JUNE/JULY:

- Determine how much additional money you may need to pay for college expenses.
- After exhausting grants, scholarships, and other aid — if you have additional expenses — consider applying for a Private Student Loan from CEFCU to help cover your educational costs.

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[cefcu.com](https://cefcu.com)



## Ready to apply?

Scan the QR code below,  
visit [cefcu.com/student](https://cefcu.com/student),  
or call **309.633.3474** or  
**1.800.633.7077, ext. 33474.**



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