



PLAN

TOOLS TO HELP YOU PURSUE EDUCATION
AFTER HIGH SCHOOL



Your road map
to education
and training

FAME

FINANCIAL AID

PLAN: TOOLS TO HELP YOU PURSUE EDUCATION AFTER HIGH SCHOOL

Education after high school opens doors to better career opportunities and higher paying jobs. Whether you're interested in college, trade school, or specialized training, having additional education gives you more choices in your career and life.

This guide will help you explore careers that match your interests, research schools that fit your goals, and plan your next steps. Let's get started on your journey to a brighter future.

FINANCE AUTHORITY OF MAINE (FAME)

FAME helps families afford higher education through financial planning tools and programs. No matter where you are on your path to higher education, FAME has the team and the resources to help you be successful.

ADDRESS

Mailing: PO Box 949
Augusta, Maine 04332-0949
Physical: 5 Community Drive
Augusta, Maine 04330

PHONE

1-800-228-3734, TTY: 207-626-2717

EMAIL

Education@FAMemaine.com

ONE-TO-ONE FAFSA & FINANCIAL AID COACHING

FAMemaine.com/contact

WEB

FAMemaine.com
NextGenforME.com
ClaimYourFuture.org

SOCIAL

[f /FAMemaineorg](https://facebook.com/FAMemaineorg)
[@ fame.maine](https://instagram.com/fame.maine)
[@FAMemaine](https://youtube.com/FAMemaine)

JOIN OUR FACEBOOK GROUP

Paying for College for ME

JOIN OUR LIST

Stay on track throughout your senior year with texts and/or emails from FAME. You'll receive timely tips and helpful info about the financial aid process and the FAFSA. Sign up at FAMemaine.com/join.





WHAT'S INSIDE

Pursue Your Interests	4
Get Prepared	5
Do You Prefer Hands-On Learning?	6
Explore Careers	7
Learn About Options for Higher Education and Training	8
Consider Taking Standardized Tests	9
Research Schools	10
Fit Test	11
Tour Prospective Schools	12
School Comparison Worksheet	13
Apply for Admission	14
Letters of Recommendation/Essay	15
School Application Checklist	16
Apply for Financial Aid	17
Transition to Higher Education	18
Transition to Higher Education Checklist	19
High School Checklist	20
Need More Help?	23



PURSUE YOUR INTERESTS

Schools and employers want students who are well rounded and committed to the activities and causes they care about. Choose a few activities, like sports, clubs, the arts, volunteer work, or a paid job, where you can work hard and develop your skills.

EXPLORE YOUR INTERESTS

- Get involved in activities and sports that interest you and stay involved for four years.
- Consider summer or after-school employment. Not only can working outside school help you explore interests and gain skills, you can also save money to help pay for future education.
- If you enjoy hands-on learning or job training, explore options at your area Career and Technical Education (CTE) school (see **page 6**).

CREATE A RESUME OR PORTFOLIO

A resume or portfolio shows your skills and accomplishments. Share it with scholarship organizations, employers, and colleges. Common categories to include:

- **Profile:** A quick summary of yourself and your interests
- **Academics:** Your high school, graduation date, and stats
- **Activities and Accomplishments:** Academic honors, sports participation, extracurricular activities, leadership, and volunteer work
- **Career Development:** Any work or internships

RESUME TIPS

- Use standard fonts.
- If you use a template, make it yours! Be sure to replace all copy with your own words.
- List only relevant interests/skills.
- Avoid graphics, memes, or photos.



MONEY TIP

Consider taking Advanced Placement or Early College classes. Not only does this give you a head start on college, but it can also save you money if you don't have to take these classes in college.

GET PREPARED



ARE YOU CONSIDERING A FOUR-YEAR COLLEGE?

MOST REQUIRE:

- Four years of English
- Three years of science
- Three years of math
- At least three years of social science

Many require at least two years of a foreign language.

TAKE CHALLENGING CLASSES IN CORE ACADEMIC SUBJECTS

Explore classes that are of interest to you. If you prefer to take courses that offer you more hands-on learning or job training, be sure to explore the options at your area Career and Technical Education (CTE) school. Learn more about CTE on **page 6**.

Focus on your classes and on maintaining a good GPA. Having good grades can pay off. Better grades improve your chances of receiving merit aid and scholarships. Colleges and employers will want to see that you can demonstrate proficiency in your classes. Develop skills that will help you succeed in college and beyond.

No matter what your goals are after high school, communication, organization, time management, grit, and perseverance are critical skills for building relationships and working in a team. These skills will help you be successful in school and help you turn your academic experience into a good job.



DO YOU PREFER HANDS-ON LEARNING?

If so, consider a career in the skilled trades like a carpenter, electrician, or welder. At a Career and Technical Education (CTE) center, you can acquire the technical skills needed for entry into a wide range of jobs or postsecondary education while still in high school. Maine has 27 CTE high schools located throughout the state. Skilled workers are in high demand in Maine.

Learn more at **MaineCTE.org**.

CAREER AND TECHNICAL EDUCATION OPTIONS

Each CTE center offers a variety of career pathways connected to postsecondary training, including these career clusters:

- Advanced Manufacturing
- Construction
- Supply Chain & Transportation
- Arts, Entertainment, & Design
- Hospitality, Events, & Tourism
- Financial Services
- Education
- Healthcare & Human Services
- Public Service & Safety
- Agriculture
- Energy & Natural Resources
- Digital Technology
- Marketing & Sales
- Management & Entrepreneurship

CONSIDER THE MILITARY

In the military, you can develop skills such as leadership, perseverance, and discipline. In addition, service members often receive education benefits and training that transfer to the civilian world. For more information on education benefits for service members, veterans, and their families, visit **FAMEmaine.com/military**.

The most common branches of the military are: Army, Navy, Air Force, Marines, and Coast Guard. Contact your local military recruiter for detailed information on requirements, obligations, and benefits before making a decision.



EXPLORE CAREERS

Education after high school helps you explore interests, meet new people, go somewhere new, and get a better job. Deciding where to go or what to do is a big decision!



Think about your likes and interests and connect them to a job you might enjoy:

- What are your interests and strengths? Check out this free Interest Assessment at **[Careeronestop.org/Toolkit/Careers/interest-assessment.aspx](https://careeronestop.org/Toolkit/Careers/interest-assessment.aspx)**.
- What are your favorite and most successful classes?
- What work or volunteer experiences did you like or dislike?
- What made you successful in high school?

Learn how your strengths can translate into possible college majors and career fields. Create a free account on ACT Profile at **myACT.org** or **BigFuture.CollegeBoard.org**.

Once you have a job in mind, think about whether you'll want to complete an apprenticeship or get a certification or college degree. There are lots of different pathways—find the one that's best for you!



CLAIM YOUR FUTURE

Explore future careers, salaries, and learn basic money management at **FAME.ClaimYourFuture.org**



LEARN ABOUT OPTIONS FOR HIGHER EDUCATION AND TRAINING

Higher education includes public and private two-year and four-year institutions, community colleges, trade or career schools, and apprenticeship programs.

TYPES OF SCHOOLS

- **Adult Education Centers:** College preparation, industry certifications, and job training
- **Career and Trade Schools:** Certificate programs
- **Community Colleges:** Certificate and associate degree programs
- **Public Colleges and Universities:** Associate, bachelor's, master's, and professional degrees
(Note: not all schools will offer all of these degrees)

TYPES OF PROGRAMS *(and the standard time to complete if full-time)*

- **Apprenticeships:** On-the-job training and instruction (Learn more about the Maine Apprenticeship Program at Apprenticeship.Maine.gov)
- **Certificate Programs:** Typically one year or less of full-time courses that provide training and practical skills needed for a specific field
- **Microcredentials:** Short-term and targeted certifications for particular skills
- **Associate Degrees:** Typically two years of full-time study
- **Bachelor's Degrees:** Typically four years of full-time study
- **Master's and Professional Degrees:** Typically two to four years of full-time study after a bachelor's degree



MONEY TIP

Think about the **return on investment** when considering a school. Make sure the education you receive is likely to “pay off” financially in the way you hope.

To learn more about costs, check out the College Board's Big Future (BigFuture.CollegeBoard.org) or the U.S. Department of Education's College Navigator at NCES.Ed.gov/CollegeNavigator.

To research careers and salaries, check out CareerOneStop.org.





CONSIDER TAKING STANDARDIZED TESTS

Some schools require standardized tests like the SAT and ACT for admission and merit scholarships. Check with any schools you are applying to for the latest info.

DIFFERENCES BETWEEN THE SAT AND ACT:

- The SAT does not have a science section; the ACT has a science section.
- The SAT no longer has an essay, while the ACT has an optional essay that tests how well you evaluate and analyze complex issues.
- The SAT has some math questions that do not allow calculator use. The ACT lets you use a calculator on all its math problems, and all answers are multiple choice.
- The SAT gives you slightly more time per question, but the questions also require more logical thinking than the ACT.

There is a fee to take both the SAT or ACT. Visit **CollegeBoard.org** for information about the SAT and **ACT.org** for information about the ACT. **Fee waivers may be available for tests.** Check with your school counselor for more information.


TOEFL

TOEFL (Test of English as a Foreign Language) is a standardized test used to measure the English language ability of non-native speakers who wish to enroll in English-speaking universities. To determine if you are required to take this test, contact any college you are interested in attending. To learn more about the TOEFL visit: **ETS.org/TOEFL**. Looking for more information about accessing higher education as a new Mainer? Visit **FAMEmaine.com/newmainers**.

DATES AND DEADLINES FOR REGISTRATION

- SAT: **CollegeBoard.org** • ACT: **ACT.org**

Prepare with free tools from Khan Academy at **KhanAcademy.org/test-prep/sat**.

 **Did you know?** Not only is the PSAT a good way to prepare for the SAT, but it is also the qualifying test for the National Merit Scholarship Program. Learn more at **NationalMerit.org**.

HOW TO PREPARE

- Take the PSAT in preparation for the SAT, or the PreACT in preparation for the ACT.
- Start prepping early in your junior year to take the SAT or ACT in the spring.
- Be sure to register before the deadline to avoid additional fees.
- Take the SAT and/or the ACT during the spring of your junior year. Retaking the test is often recommended and can be done during the fall of your senior year.
- Khan Academy provides free individualized test preparation tools by linking your College Board account to your Khan Academy account. Find out more at **KhanAcademy.org/test-prep/sat**.



RESEARCH SCHOOLS

There are dozens of colleges just in Maine and thousands in the United States. To find those schools that are the best fit for YOU, consider the following:

- **School and class size:** Do you want to be where you'll see new people every day or where most people will become familiar to you? Do you prefer classes with 20 to 30 people, or do you think you'll easily adjust to larger, lecture-style classes?
- **Academics:** Do you learn best when you are academically comfortable or academically challenged? Are you looking for diversity among the students in your classes? Are you okay with some of your classes being taught by a teaching assistant? How do you feel about online classes?
- **Location:** Are you looking for a different climate, culture, or setting, or do you want to stay in a location that is similar to Maine? Do you want to be able to come home on the weekends?
- **Campus life:** What aspects of campus life are most important to you? Do you plan to live in a residence hall or off campus? What type of clubs would you like to join? What entertainment and recreational activities are offered on campus?
- **Affordability:** Are you going to be heavily reliant on financial aid to pay for school? If so, focus on the Net Price of a school, not the sticker price. Learn more about Net Price on **page 11**.
- **Career services or job placement:** Will you want help connecting with employers and finding a job after graduation? Are you looking for a school that focuses on making sure their graduates have a job after graduation?

Find schools using tools like **BigFuture.CollegeBoard.org** and **NCES.Ed.gov/CollegeNavigator**.

Learn more about schools by visiting their website, taking a live or virtual campus tour, watching student videos, or following them on social media. If you can, attend a college fair to talk to a college rep or visit the school in person.

THE 2-2-2 APPROACH

Consider using the 2-2-2 approach and narrow your choices to six schools. Be sure at least one of your probable schools is a good fit financially.

Apply to: **2 Probable Schools + 2 Target Schools + 2 Reach Schools**

- **Probable:** Your GPA and test scores are higher.*
- **Target:** Your GPA and test scores are very similar.*
- **Reach:** Your GPA and test scores are slightly lower, but not by too much.*

*As defined by comparing yourself to the average admitted student. Visit **BigFuture.CollegeBoard.org** and look under the "Admissions" tab for schools you're interested in to learn more about the GPA and test scores of those schools' incoming classes.

FIT TEST

Where do you want to live, work, and play for the next two to four years? What school characteristics matter to you?

Use your answers to help you find the best fit. To get started, check out the **BigFuture.CollegeBoard.org** and/or the **NCES.Ed.gov/CollegeNavigator** online search tools.

What type of school do you want to attend?

- ☐ Less than two-year program (certificate) ☐ Two-year college (associate degree)
- ☐ Four-year college or university (bachelor's) ☐ Public ☐ Private

What size school would you like?

- ☐ Large (over 10,000) ☐ Medium (3,000–10,000) ☐ Small (under 3,000)

What setting do you prefer?

- ☐ Urban ☐ Suburban ☐ Rural

Geographic location

- ☐ Northeast ☐ Southeast ☐ South ☐ Midwest ☐ Southwest ☐ Northwest ☐ Canada

How selective do you want the school to be?

- ☐ Most selective (<25% admitted) ☐ Very selective (25-50% admitted)
- ☐ Somewhat selective (50-75% admitted) ☐ Least selective (>75% admitted)

What off-campus opportunities are important to you?

- ☐ Public transportation ☐ Outdoor activities ☐ Volunteering ☐ Nightlife

Is there a particular sport or activity that you want to participate in?

- ☐ No ☐ Yes List _____

Is there a particular religious affiliation you would like the school to have?

- ☐ No ☐ Yes

Is financial aid important to you?

- ☐ No ☐ Yes*

*If yes, be sure to use the school's Net Price Calculator to get an early estimate of your cost to attend that school.

NET PRICE CALCULATOR

COST - SCHOLARSHIPS & GRANTS = NET COST TO YOU

The Net Price Calculator is a tool that provides an estimate of what a particular college will cost YOU! Net Price Calculator is student- and school-specific and calculates net price—the difference between the published price (full cost) and any grants or scholarships that you may be eligible to receive. Some of the most expensive schools offer the largest grants and scholarships, making them more affordable than you may think. Each school is required to have this tool on their website, and it can typically be found on the school's financial aid page.

TOUR PROSPECTIVE SCHOOLS

Visit colleges in person or virtually to get a feel for the campus. Walking around a campus can give you the best sense of whether or not a school feels right to you.

VISIT IN PERSON

On your tour:

- Eat in the dining hall.
- Sit in on a class.
- Stay overnight in a residence hall.
- Explore the area to see if you feel comfortable.

TAKE A GUIDED TOUR

Contact the admissions office to schedule a tour, either in-person or virtual. These tours are often led by current or past students who can share their experiences. Don't forget to ask questions!

SHOW YOUR INTEREST

Colleges like students who are excited to enroll. Talk to students and professors in your desired major. Asking questions shows you're interested.

TAKE NOTES AND SEND THANK-YOU NOTES

Write down your thoughts about schools while they're fresh in your mind. Send thank-you notes to the admissions staff and professors you meet.

A good in-person campus visit takes two to four hours, including time to get a sense of the surrounding area. Don't try to visit more than two schools in one day.



TOUR QUESTIONS

Ask your student tour guide:

- What is the transition like from high school to college?
- How would you rate campus safety?
- How do you like the food and residence halls?
- How would you describe your personal experience at this school?
- Why did you choose this school?

Ask your admissions rep:

- How large are typical freshman classes?
- What unique programs are incorporated into your school's curriculum?
- What is the school culture like?
- What do students like most about this college/university?
- What academic and career services are available to students?

SCHOOL COMPARISON WORKSHEET

Use the criteria below to help you compare your top schools.
Use the blank rows to add any other characteristics that are important to you.

SCHOOL				
Location				
Size				
Net Price estimate				
Average amount in loans				
Percent admitted				
Application deadline				
Standardized test requirements				
Four-year graduation rate				
Career services				



APPLY FOR ADMISSION

There are many steps in the admissions process. Schools have different types of deadlines and requirements. Track each school's requirements on [page 16](#).

TYPES OF ADMISSION

- **Early Decision:** Apply early and get an early decision. If you are accepted, YOU MUST ATTEND. You can only apply to one school Early Decision. If you are accepted, you will have to withdraw your applications at all other schools. Read the school's Early Decision policy before applying!
- **Early Action:** Apply early and get an early decision, but you won't be obligated to attend. Unless you apply under Single-Choice or Restrictive Early Action, you can apply to more than one school through their Early Action deadline.
- **Single-Choice Early Action:** Apply to one school by their Early Action deadline. If accepted, you're not obligated to attend.
- **Regular Decision:** Standard deadline and notification period.
- **Rolling Admission:** Apply anytime, and spots are filled on a first-come, first-served basis.

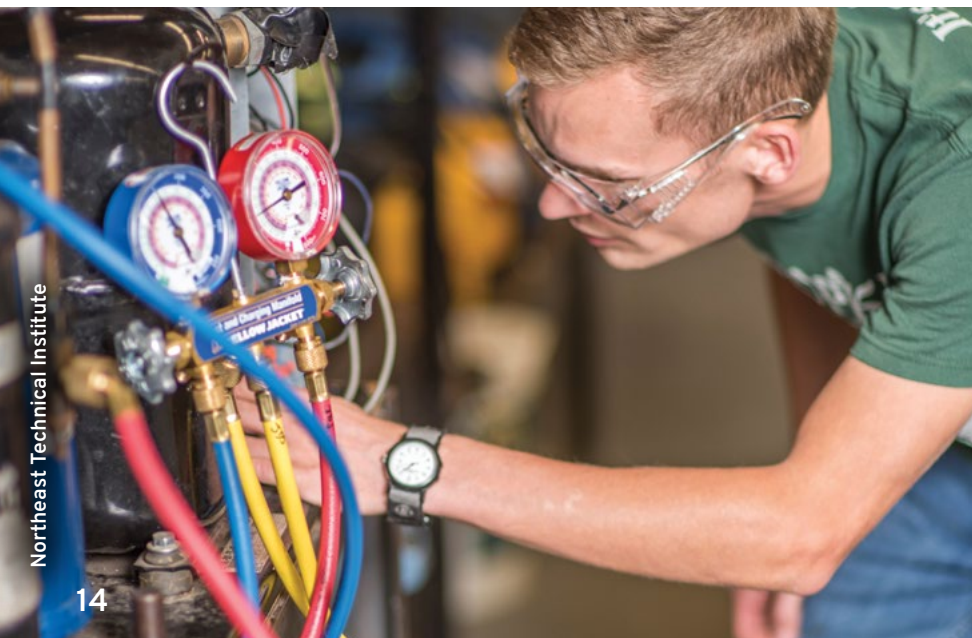
Some schools have priority deadlines, meaning that applications submitted after the priority deadline will be considered, but the ones submitted before take priority.

THE COMMON APPLICATION is an online application accepted by over 1,000 schools including most of the schools in Maine. Fill it out once and send it to multiple colleges. Some schools require a supplement. For more information, visit [CommonApp.org](#).

ONLINE APPLICATIONS?

Most schools primarily use online applications. Proofread your online application carefully, especially the essay, before you press the submit button.

Let your school counselor know you've applied so they can send your transcript and supporting information.



SOCIAL MEDIA TIP

Schools may check you out online. Keep your social media profiles appropriate. Use them to showcase yourself positively.

LETTERS OF RECOMMENDATION can show how others view you in a variety of settings and are strongly considered by an admissions officer. Most schools require at least one; some require more. Many schools will let you choose who writes your recommendation, but be sure to check for any specific requirements.

- Choose someone who knows you well and can speak positively about you. People in these roles make strong recommendation writers: teachers, school counselors, work supervisors, coaches, activity advisors, and community leaders.
- Recommendation letters are not typically shared with you.
- Consider providing an info sheet with specific skills or activities to help them write a stronger letter of support.
- Follow up with a thank-you note to your recommendation writers.
- The lessons we take from obstacles we encounter can be fundamental to later success. Recount a time when you faced a challenge, setback, or failure. How did it affect you, and what did you learn from the experience?
- Reflect on a time when you questioned or challenged a belief or idea. What prompted your thinking? What was the outcome?
- Reflect on something that someone has done for you that has made you happy or thankful in a surprising way. How has this gratitude affected or motivated you?
- Discuss an accomplishment, event, or realization that sparked a period of personal growth and a new understanding of yourself or others.
- Describe a topic, idea, or concept you find so engaging that it makes you lose all track of time. Why does it captivate you? What or who do you turn to when you want to learn more?
- Share an essay on any topic of your choice. It can be one you've already written, one that responds to a different prompt, or one of your own design.

THE ESSAY

The essay is an important part of your application. A well-written essay can be a good way to show more of yourself to a school.

- Start early and give yourself plenty of time.
- Be yourself! Think about what interests you and what you love to talk about. Then write about it! Students sometimes write about what they think others want to read instead of what excites them. That essay is boring to write and boring to read.
- Take a risk. Don't write the same essay that everyone is writing. Write an essay that will stand out while making sure that it's appropriate for an admissions rep to read.
- Choose your essay question carefully and get a second set of eyes to proofread.

THE COMMON APPLICATION ESSAY TOPICS

- Some students have a background, identity, interest, or talent that is so meaningful they believe their application would be incomplete without it. If this sounds like you, then please share your story.



SCHOOL APPLICATION CHECKLIST

Schools										
Follow-up	Check that all colleges have received all materials									
Aid	Financial Aid Submitted (FAFSA, CSS Profile ^{®*})									
Interview	Interview Required									
	Thank-You Note									
Test Scores	Test Scores Sent									
Recommendation Letters	Recommendation Request									
	Thank-You Note									
	Recommendation Request									
	Thank-You Note									
	Recommendation Request									
	Thank-You Note									
High School Records	Transcript Request									
	High School Report Request									
Applications	Application Sent									
	Regular Deadline									
	Early Deadline									

*If required

APPLY FOR FINANCIAL AID

Most families rely on financial aid to pay for school. Almost all students can get some type of financial aid, which includes scholarships, grants, work-study, and loans.



TYPES OF FINANCIAL AID

There are two main types of financial aid:

- **Merit-Based Aid:** Aid is awarded for things like good grades, sports, or artistic talents, not on how much money your family makes. Usually, the admissions office or a specific department gives out this aid. Doing well in school can help you get these scholarships and make paying for college easier.
- **Need-Based Aid:** This is based on your family's financial situation. The financial aid office usually gives out this aid, which may include grants, work-study, and federal student loans.

Learn how to apply for both types of aid at each school you are interested in applying to attend.

FOCUS ON NET PRICE, NOT STICKER PRICE

Most students don't pay the published price for a school because of financial aid. Focus on the **net price**: the published price minus any grants and scholarships you might get. To estimate your net price, use the school's **Net Price Calculator**, which is usually on the school's financial aid page. Some schools that seem expensive might actually be affordable!

FILE THE FAFSA

Everyone should apply for financial aid regardless of income. Fill out the **Free Application for Federal Student Aid (FAFSA)** at **StudentAid.gov**. Some schools might also ask for the **CSS Profile®** or another financial aid application.

RESEARCH AND MEET DEADLINES

Meeting deadlines is super important when applying for financial aid. Not all schools have enough aid for everyone, so many prioritize students who meet their deadlines. Research the deadlines early and make sure you don't miss

them. Missing a deadline could mean missing out on some aid.

RESEARCH AND APPLY FOR SCHOLARSHIPS

Scholarships can help cover the cost of school and reduce the amount you need to borrow. You'll apply for most scholarships during your senior year, but start researching early so you'll have your list ready to go when applications open.

To start your search, check out:

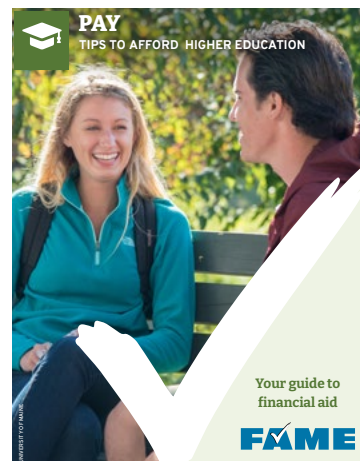
- Your local high school guidance office
- Your employer or your parents' employers
- Local service organizations or your town office
- Faith-based institutions

You can also search for scholarships online, but make sure to use only free scholarship searches. Start by visiting **FAMEmaine.com/scholarships**.

UNDERSTAND THE DETAILS OF THE FINANCIAL AID PROCESS

Make sure you understand the whole financial aid process, including what you need to do before and after you file the FAFSA. Check out FAME's booklet **PAY: Tips to Afford Higher Education**.

Download or order a free copy at **FAMEmaine.com/publications**. FAME also offers in-person and virtual help sessions statewide. Visit **FAMEmaine.com/events** for a list of sessions.





TRANSITION TO HIGHER EDUCATION

Once you've committed to a college and paid the deposit, it's time to celebrate! But there are a few things to do before you get to campus.

GO TO ORIENTATION

Most schools have an orientation for new students. It's a great way to meet classmates, learn about the campus, and find important resources.

FOLLOW YOUR SCHOOL ON SOCIAL MEDIA

Stay connected by following your school's social media accounts. It helps you feel like part of the community even before classes start.

REGISTER FOR CLASSES

Each school's class registration process is different and may happen before, during, or after orientation.

BUY YOUR BOOKS EARLY

Once you have registered for classes, you can get a list of required books from the bookstore. Buying books online can save you money. Research costs at **Amazon.com** or **Chegg.com**.

PAY YOUR BILL

Paying your bill on time avoids late fees and stress. Bills usually come in early July and are due by late July or early August. If you need help, contact your school's financial aid office.

COMPLETE REMAINING REQUIREMENTS

- **Student Loans:** If borrowing a Federal Direct Loan, complete Loan Entrance Counseling and a Master Promissory Note at **StudentAid.gov**.
- **Housing Forms and Deposits:** Make sure you have completed your housing forms and paid your housing deposit.
- **Health Forms/Insurance Waivers:** Submit health forms before moving to campus or starting classes. If you have your own health insurance, provide proof and waive the school's insurance.

CREATE A BUDGET

Create a plan for your money by comparing your income and expenses. Plan to save a little each month, even if it's just a few dollars to build a savings habit. Adjust your spending plan as needed. For free online financial wellness tools and resources, visit **FAME.iGrad.com**.



For more tips on managing your money, check out **FAME's** booklet **BUILD: Steps to Financial Wellness**. Download or order a free copy at **FAMEmaine.com/publications**.

TRANSITION TO HIGHER EDUCATION CHECKLIST

Be sure you are ready to go the first day of school. Each school is different, but the tasks below are common at most schools. Not every item is required of every student (and some schools may have additional items). Contact your school with student-specific questions.

Review the following items carefully:

- ☐ Activate and regularly check your school email. Most schools use that email address as the primary means of communication once you are accepted. **Check it regularly** so you don't miss deadlines and important information.
- ☐ Log in to your school's student portal and become familiar with the information included on the portal. Keep track of all usernames and passwords.
- ☐ **Regularly check** "to-do lists" in the student portal.
- ☐ Complete any remaining financial aid or verification paperwork.
- ☐ If borrowing a Federal Direct Student Loan, complete Master Promissory Note and Entrance Counseling at **StudentAid.gov**. (You will need your StudentAid.gov username and password.)
- ☐ Review the paper bill and/or view your bill on the student portal.
- ☐ When is the first bill due? _____
- ☐ What is the plan to cover the bill balance (gap)? _____
- ☐ Report outside scholarships to the financial aid office—discuss impact on financial aid, if any.
- ☐ Understand the school's FERPA policy which protects student privacy and restricts the sharing of information (including with parents in most cases). Complete a FERPA release, if appropriate.
- ☐ Attend orientation.
- ☐ Complete placement testing, if required.
- ☐ Submit housing application and deposit.
- ☐ Submit final high school transcript to your school.
- ☐ Submit any early college transcripts from the colleges you attended (if applicable).
- ☐ Submit AP (Advanced Placement) scores (if applicable).
- ☐ Register for classes and/or connect with academic advisor.
- ☐ Plan to purchase books. Allot at least \$500 per semester.
- ☐ Get any needed immunizations and submit documentation.
- ☐ If health insurance is listed on your bill, waive the insurance if you already have coverage.
- ☐ Connect with your roommate(s) and coordinate living space needs.
- ☐ Obtain parking permit (if applicable).
- ☐ Plan for additional expenses—incidentals, travel, etc.
- ☐ Make a transportation plan to get to college. First day: _____

HIGH SCHOOL CHECKLIST

HIGH SCHOOL GOALS

EVERY YEAR

- ❑ Take challenging classes in core academic subjects.
Most colleges require:
 - Four years of English
 - Three years of math
 - Three years of science
 - At least three years of social science
 - At least two years of a foreign language
- ❑ Keep a calendar of important dates and deadlines.
- ❑ Be involved in school and community activities.
Keep track of these activities to use on your resume.
- ❑ Considering a skilled trade? Look into attending a CTE program.
- ❑ Work on saving for your education. Even small amounts can make a big difference.
- ❑ When visiting a new location, take the opportunity to visit local colleges.

SOPHOMORE YEAR

- ❑ Explore careers based on your interests. The ACT Profile (myACT.org) can help you form a plan for after high school.
- ❑ Talk with your school counselor about your goals.
Be sure you are on the path to success and fulfilling college course requirements.
- ❑ Take the PSAT in preparation for the SAT, or the PreACT in preparation for the ACT.
- ❑ Focus on your classes and on maintaining a good GPA.
- ❑ Look for resume-boosting summer opportunities—camps, jobs, classes, volunteer work.
- ❑ Start making a list of schools that interest you.
It's never too early to visit.
- ❑ Attend a college planning and/or financial aid information session at your school or online.

Ready to start searching for schools? You can search online at BigFuture.CollegeBoard.org.

JUNIOR YEAR

September/October

- ❑ Attend a college fair. Find one at NEACAC.org.
- ❑ Take the PSAT in preparation for the SAT, or the PreACT, which is a prep test for the ACT.

November/December

- ❑ Start your college search.

December/January

- ❑ Start prepping for the SAT or the ACT to take in the spring.

March/April

- ❑ If possible, visit schools during vacation weeks and long weekends and talk to current students.
- ❑ Gather information from schools. Request viewbooks or check out their online videos.
- ❑ Talk with your parents and high school counselor about schools that interest you.
- ❑ Research costs and use the Net Price Calculator tool for the schools that interest you.
- ❑ Attend a college planning and/or financial aid information session at your school or online.
- ❑ Register for and take the SAT or the ACT.

May/June

- ❑ Take the SAT Subject Tests, if applicable.
- ❑ Attend an in-person or virtual college fair. Find one at NEACAC.org.
- ❑ Review your senior year schedule and make a plan for applying to schools and financial aid.
- ❑ Create an account at StudentAid.gov. When you create your account, you'll set up a username and password that you'll need to access and sign the Free Application for Federal Student Aid (FAFSA).

July/August

- ❑ Explore opportunities for volunteering, internships, or summer classes. Seek ways to be a well-rounded student.
- ❑ Visit schools. Take campus tours and explore the possibility of scheduling an interview with an admissions counselor.
- ❑ Talk with your family about the plan to pay for school.
- ❑ Keep a calendar of application deadlines. Use the School Application Checklist on [page 16](#) to organize and track application and financial aid deadlines. If applying Early Decision or Early Action, these deadlines will likely be in early fall.



SENIOR YEAR

September

- ❑ Meet with your school counselor and begin gathering your application materials (e.g., essay, resume, and a list of extracurricular activities).
- ❑ Narrow your list of schools to between six and eight.
- ❑ Research financial aid and application deadlines. Use the School Application Checklist on **page 16** to track deadlines.
- ❑ Prepare to file your FAFSA. Gather information, including copies of tax returns and other financial statements.
- ❑ If either you or your parent hasn't created an account at **StudentAid.gov**, do so now! When you create your account, you'll set up a username and password that you'll need to access and sign the Free Application for Federal Student Aid (FAFSA).

October/November/December

- ❑ File your FAFSA at **StudentAid.gov**. The FAFSA becomes available October 1.
- ❑ If you need help with your FAFSA, attend a FAFSA Help Session. A list of sessions can be found at **FAMEmaine.com/Events**.
- ❑ File the CSS Profile® if required by your schools.
- ❑ Retake the SAT and/or the ACT if needed.
- ❑ Begin the Common Application online at **CommonApp.org**. If the school(s) you are applying to do not accept the Common Application, fill out the individual application from the admissions website.

- ❑ Finalize your application essay.
- ❑ Select and speak with anyone that you want to provide recommendations for you.
- ❑ Complete admission applications. Most schools' regular decision deadlines are between December 1 and February 15.
- ❑ Research scholarships. Start by visiting **FAMEmaine.com/Scholarships**.

January

- ❑ Follow up with your counselor and recommendation writer(s) to be sure materials are sent to the schools to which you've applied.
- ❑ Make sure the financial aid office(s) have all of the documents necessary to offer financial aid.

March

- ❑ Decision letters from schools should arrive by mid-March.

April

- ❑ Compare your financial aid offers from the schools where you have been accepted.
- ❑ Visit the schools again if you are having a tough time deciding which to attend. Many schools will have Accepted Student Open Houses that you can attend.

May

- ❑ Typically, by May 1, you must send a deposit to the school you choose.
- ❑ As a courtesy, inform other schools of your acceptance or rejection of their offers of admission or financial aid.



NEED MORE HELP?

These resources are available in Maine.

Program	Serving	Services			Phone Numbers / Websites
		Career	Admissions	Financial Aid Information	
EMBARK A comprehensive high-school-to-college transition program with a potential scholarship from Maine's Community Colleges.	High School Juniors and Seniors	•	•	•	EMBARK@mccs.me.edu EMBARK.me.edu
Finance Authority of Maine (FAME) Whether you're a parent of a young child, a high school student, a recent graduate, or an adult seeking new skills, FAMEmaine.com/education is your resource for higher education success.	All Ages			•	800-228-3734 FAMEmaine.com/education TTY: 207-626-2717
JMG Identifies students who face barriers to education and guides them to a successful path toward continued education, a meaningful career and productive adulthood.	6th Grade - College Students	•	•	•	207-620-7180 JMG.org
Maine State Approving Agency for Veterans Education and training programs provide outreach and information to foster the usage of the GI Bill.	Service Members, Veterans, and Eligible Dependents	•		•	207-582-2100 Maine.gov/veterans/benefits/education/msaa/index.html
TRIO Maine Educational Talent Search (METS) Early intervention program for eligible youth in grades 6-12 to prepare for higher education.	6th - 12th Grade	•	•	•	UMaine 800-540-0493 METS.Maine.edu UMPI 207-768-9620 UMPI.edu/trio-college-access/educational-talent-search/
TRIO Student Support Services Helps eligible students (including individuals with disabilities) stay in college until they earn their bachelor's degree and provides tutoring, counseling, and remedial instruction.	College Students	•	•	•	CMCC EMCC KVCC NMCC SMCC Thomas College UMaine UMA UMF UMFK UMPI USM WCCC YCCC 207-755-5238 207-974-4866 207-453-5013 207-768-2839 207-741-5670 207-859-1111 207-581-2320 207-621-3157 207-778-7297 207-834-7532 207-768-9613 207-780-5203 207-454-1064 207-216-4300
TRIO Upward Bound Helps eligible high school students prepare for higher education and includes a summer residential component.	9th - 12th Grade	•	•	•	Bowdoin College UMaine UMF UMPI USM 207-725-3559 207-581-2522 207-778-7297 207-768-9414 207-780-5282



FAMEmaine.com

Southern Maine Community College

DID YOU KNOW FAME OFFERS THE FOLLOWING SERVICES?

- Financial Aid Information Sessions
- FAFSA Help Sessions
- One-to-One Financial Aid Coaching
- Timely Texts and Emails
- *Paying for College for ME* Facebook Group



FAME's FAFSA and financial aid help is always **FREE!**

Finance Authority of Maine

Mailing: PO Box 949
Augusta, Maine 04332-0949

Physical: 5 Community Drive
Augusta, Maine 04330

1-800-228-3734

TTY: 207-626-2717

FAMEmaine.com

The Finance Authority of Maine (FAME) does not discriminate in the administration of any of its programs or in its employment practices on the basis of race, color, national origin, age, gender, religion, physical or mental disability, political affiliation, marital status or sexual orientation. FAME is an equal opportunity employer, provider and lender.

FAME provides links to other websites as a convenience and does not endorse or guarantee the content, accuracy or usability of such sites.

© 2025 Finance Authority of Maine.

All rights reserved. PLAN-2025

