## 2010-2011 Planning Calendar

### September - National College Savings Month
- 10 - SAT Registration Deadline for October 9th Test
- 11 - ACT Test Day (Selected States)
- 17 - ACT Registration Deadline for October 23rd Test
- 24 - SAT Late Registration Deadline for October 9th Test

*Request letters of recommendation from faculty.*

### October
- 1 - ACT Late Registration Deadline for October 23rd Test and first day to register for PROFILE
- 8 - SAT Regular Registration Deadline for November 6th Test
- 9 - SAT & Subject Tests
- 22 - SAT Late Registration Deadline for November 6th Test
- 23 - ACT Test Day

*Early Decision/Action deadlines*

### November - National Scholarship Month
- 5 - Registration Deadlines - SAT December 4th / ACT December 11th
- 6 - SAT & Subject Tests
- 19 - Late Registration Deadlines - SAT December 4th / ACT December 11th

*Early Decision/Action deadlines*

### December
- 4 - SAT & Subject Tests
- 11 - ACT Test Day
- 23 - SAT Registration Deadline for January 22nd

### January
- 1 - First Day to Submit 2010-2011 FAFSA
  *(early completion maximizes chances for aid)*
- 7 - Registration Deadlines - SAT February 12th / ACT January 22nd
- 21 - ACT Late Registration Deadline for February 12th
- 22 - SAT & Subject Tests

### February - Financial Aid Awareness Month
- 11 - SAT Registration Deadline for March 12th
- 12 - ACT Test Day (except in NY)
- 25 - SAT Late Registration Deadline for March 12th

### March
- 4 - ACT Registration Deadline for April 9th
- 12 - SAT Test
- 18 - ACT Late Registration Deadline for April 9th

### April
- 8 - SAT Registration Deadline for May 7th Test
- 9 - ACT Test Day
- 22 - SAT Late Registration Deadline for May 7th Test

### May
- 1 - National Candidates’ Reply Date
- 3 - 7 - AP Exams Week 1
- 6 - Registration deadlines - SAT June 4th / ACT June 11th
- 7 - SAT & Subject Tests
- 10 - 14 - AP Exams Week 2
- 20 - Late Registration Deadlines - SAT June 4th / ACT June 11th

### June
- 4 - SAT & Subject Tests
- 11 - ACT Test Day
- 30 - Last day to submit 2010-2011 FAFSA on the Web applications

### July
- 1 - AP scores available by phone

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**Scholarship awards database containing over 1.5 million scholarships**

$3.4 billion in scholarships

1 in 3 college-bound seniors use Fastweb
Web Resources

Information about Financial Aid

- Fastweb
  www.fastweb.com
- FinAid
  www.finaid.org
- Fastweb’s College Gold
  www.collegegold.com
- EduPASS: International Students
  www.edupass.org
- College Goal Sunday
  www.collegegoalsundayusa.org
- Federal Student Aid for Students
  www.studentaid.ed.gov
- Mapping Your Future
  www.mappingyourfuture.org
- FTC Project Scholarship Scam
  ftc.gov/scholarshipscams
- Guide to Federal Student Aid
  studentaid.ed.gov/guide/
- Financial Aid Calculators
  www.finaid.org/calculators

Sources of Aid

- Scholarship Search
  www.fastweb.com
- College Savings Plan Network
  www.collegesavings.org
- *AmeriCorps
  www.americorps.gov
- *City Year
  www.cityyear.org
- CSS Financial Aid PROFILE
  profileonline.collegeboard.com
- Direct Loans
  www.ed.gov/directloan
- Student Loans
  www.studentloans.gov

*Award upon successful program completion

General Information

- Social Security Administration
  www.ssa.gov
- Selective Service
  www.sss.gov
- Student Gateway to U.S. Government
  www.students.gov
- Study Abroad
  www.studyabroad.com
- U.S. Department of Education
  www.ed.gov

College Admissions and Testing

- CollegeBoard
  www.collegeboard.com/
  ACT
  www.actstudent.org
  AP
  www.collegeboard.com/student/testing/ap/about.html
  SAT
  www.sat.org
  PSAT
  www.collegeboard.com/student/testing/psat/about.html
- Admissions Information
  www.admissions.com
- College Search
  www.nces.ed.gov/collegenavigator
- College
  www.college.gov

Choosing a Major and Career

- MonsterCollege
  www.monstercollege.com
- Career One Stop
  www.fastweb.com
- Bureau of Labor Statistics
  www.stats.bls.gov
- Occupational Outlook Handbook
  www.bls.gov/oco
Loan Information

Always borrow federal loans before pursuing private/alternative loans.

Federal Perkins Loan

Awarded based on exceptional need. Interest is subsidized and fixed at 5%. No fees. Favorable benefits may be lost upon consolidation.

REPAYMENT begins 9 months after graduation or dropping below half-time enrollment status.

Federal Stafford Loan

Subsidized
Interest accrues starting 6 months after graduation. Fixed interest rate is 4.5% if loan originated on/after July 1, 2010 for undergraduate students. 1% fees.

Unsubsidized
Interest accrues during school. Fixed interest rate is 6.8% if loan originated on/after July 1, 2006. 1% fees.

On loans first disbursed on or after July 1, 2009, annual limits have increased by $2,000 for independent and dependent undergrads.

REPAYMENT begins 6 months after graduation or dropping below half-time enrollment status.

Federal Parent PLUS Loan

If loan originated on/after July 1, 2006: Direct PLUS fixed interest rate is 7.9% with 4% fees.

REPAYMENT begins 60 days after full disbursement, or 6 months after student graduates or drops below half-time. Interest continues to accrue during deferment.

Federal Consolidation Loan

Combine loans to one lender. Fixed interest rate is the weighted average of the loans rounded up to the nearest 1/8 of a % and capped at 8.25%.

For more information visit, loanconsolidation.ed.gov

Private/Alternative Loan

Eligibility, interest rate and fees based on better of borrower and cosigner credit scores. More expensive than Federal student loans.

<table>
<thead>
<tr>
<th>Loan Limits</th>
<th>Dependent Student</th>
<th>Independent Student*</th>
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<tbody>
<tr>
<td>Perkins</td>
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<tr>
<td>Annual Limit</td>
<td>$5,500</td>
<td>$5,500</td>
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<tr>
<td>Aggregate Limit</td>
<td>$27,500</td>
<td>$27,500</td>
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<tr>
<td>Subsidized Stafford</td>
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<tr>
<td>Freshman Year</td>
<td>$3,500</td>
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<tr>
<td>Sophomore Year</td>
<td>$4,500</td>
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<tr>
<td>Junior Year</td>
<td>$5,500</td>
<td>$5,500</td>
</tr>
<tr>
<td>Senior Year</td>
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<td>$5,500</td>
</tr>
<tr>
<td>Aggregate Limit</td>
<td>$23,000</td>
<td>$23,000</td>
</tr>
<tr>
<td>Unsubsidized Stafford**</td>
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<tr>
<td>Freshman Year</td>
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<tr>
<td>Sophomore Year</td>
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<td>Junior Year</td>
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<td>$12,500</td>
</tr>
<tr>
<td>Senior Year</td>
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<tr>
<td>Aggregate Limit</td>
<td>$31,000</td>
<td>$57,500</td>
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<tr>
<td>Parent PLUS Loan</td>
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<tr>
<td>Annual Limit</td>
<td>***</td>
<td>Ineligible</td>
</tr>
<tr>
<td>Aggregate Limit</td>
<td>None</td>
<td>Ineligible</td>
</tr>
</tbody>
</table>

* or dependent student whose parent was denied a Parent PLUS loan
** Annual limits reduced by amount of subsidized Stafford loans.
*** Cost of Attendance minus other aid received

Student Loan Web Resources

- **Common Origination and Disbursement**
  www.cod.ed.gov

- **Direct Loans**
  www.ed.gov/directloan

- **Direct Loan Servicing**
  www.dlsonline.com

- **Direct Consolidation Loan**
  loanconsolidation.ed.gov

- **Federal Student Loans**
  studentloans.gov

- **FSA Ombudsman**
  www.ombudsman.ed.gov

- **National Student Loan Data System**
  www.nslds.ed.gov

- **Project on Student Debt**
  www.projectonstudentdebt.org

- **Student Loan Borrower Assistance**
  www.studentloanborrowerassistance.org

- **Default Management**
  ifap.ed.gov/DefaultManagement