

## 2010-2011 Planning Calendar

### September - National College Savings Month

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- 10 - SAT Registration Deadline for October 9<sup>th</sup> Test
- 11 - ACT Test Day (Selected States)
- 17 - ACT Registration Deadline for October 23<sup>rd</sup> Test
- 24 - SAT Late Registration Deadline for October 9<sup>th</sup> Test

*Request letters of recommendation from faculty.*

### October

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

*Early Decision/Action deadlines*

### November - National Scholarship Month

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- 5 - Registration Deadlines - SAT December 4<sup>th</sup> / ACT December 11<sup>th</sup>
- 6 - SAT & Subject Tests
- 19 - Late Registration Deadlines - SAT December 4<sup>th</sup> / ACT December 11<sup>th</sup>

*Early Decision/Action deadlines*

### December

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- 4 - SAT & Subject Tests
- 11 - ACT Test Day
- 23 - SAT Registration Deadline for January 22<sup>nd</sup>

### January

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- 1 - First Day to Submit 2010-2011 FAFSA  
(*early completion maximizes chances for aid*)
- 7 - Registration Deadlines - SAT February 12<sup>th</sup> / ACT January 22<sup>nd</sup>

- 21 - ACT Late Registration Deadline for February 12<sup>th</sup>
- 22 - SAT & Subject Tests

### February - Financial Aid Awareness Month

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- 11 - SAT Registration Deadline for March 12<sup>th</sup>
- 12 - ACT Test Day (except in NY)
- 25 - SAT Late Registration Deadline for March 12<sup>th</sup>

### March

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- 4 - ACT Registration Deadline for April 9<sup>th</sup>
- 12 - SAT Test
- 18 - ACT Late Registration Deadline for April 9<sup>th</sup>

### April

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- 8 - SAT Registration Deadline for May 7<sup>th</sup> Test
- 9 - ACT Test Day
- 15 - Deadline to file your 2010 Federal Income Tax Return
- 22 - SAT Late Registration Deadline for May 7<sup>th</sup> Test

### May

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

### June

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

### July

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- 1 - AP scores available by phone

## Web Resources

### Information about Financial Aid

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**Fastweb**

[www.fastweb.com](http://www.fastweb.com)

**FinAid**

[www.finaid.org](http://www.finaid.org)

**Fastweb's College Gold**

[www.collegegold.com](http://www.collegegold.com)

**EduPASS: International Students**

[www.edupass.org](http://www.edupass.org)

**College Goal Sunday**

[www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)

**Federal Student Aid for Students**

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

**Mapping Your Future**

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

**FTC Project Scholarship Scam**

[ftc.gov/scholarshipscams](http://ftc.gov/scholarshipscams)

**Guide to Federal Student Aid**

[studentaid.ed.gov/guide/](http://studentaid.ed.gov/guide/)

**Financial Aid Calculators**

[www.finaid.org/calculators](http://www.finaid.org/calculators)

### Sources of Aid

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**Scholarship Search**

[www.fastweb.com](http://www.fastweb.com)

**College Savings Plan Network**

[www.collegesavings.org](http://www.collegesavings.org)

**\*AmeriCorps**

[www.americorps.gov](http://www.americorps.gov)

**\*City Year**

[www.cityyear.org](http://www.cityyear.org)

**CSS Financial Aid PROFILE**

[profileonline.collegeboard.com](http://profileonline.collegeboard.com)

**Direct Loans**

[www.ed.gov/directloan](http://www.ed.gov/directloan)

**Student Loans**

[www.studentloans.gov](http://www.studentloans.gov)

\*Award upon successful program completion

### General Information

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**Social Security Administration**

[www.ssa.gov](http://www.ssa.gov)

**Selective Service**

[www.sss.gov](http://www.sss.gov)

**Student Gateway to U.S. Government**

[www.students.gov](http://www.students.gov)

**Study Abroad**

[www.studyabroad.com](http://www.studyabroad.com)

**U.S. Department of Education**

[www.ed.gov](http://www.ed.gov)

### College Admissions and Testing

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**CollegeBoard**

[www.collegeboard.com/](http://www.collegeboard.com/)

**ACT**

[www.actstudent.org](http://www.actstudent.org)

**AP**

[www.collegeboard.com/student/testing/ap/about.html](http://www.collegeboard.com/student/testing/ap/about.html)

**SAT**

[www.sat.org](http://www.sat.org)

**PSAT**

[www.collegeboard.com/student/testing/psat/about.html](http://www.collegeboard.com/student/testing/psat/about.html)

**Admissions Information**

[www.admissions.com](http://www.admissions.com)

**College Search**

[www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)

**College**

[www.college.gov](http://www.college.gov)

### Choosing a Major and Career

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**MonsterCollege**

[www.monstercollege.com](http://www.monstercollege.com)

**Career One Stop**

[www.fastweb.com](http://www.fastweb.com)

**Bureau of Labor Statistics**

[www.stats.bls.gov](http://www.stats.bls.gov)

**Occupational Outlook Handbook**

[www.bls.gov/oco](http://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 after 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](http://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.

Loan Limits	Dependent Student	Independent Student*
<b>Perkins</b>		
Annual Limit	\$5,500	\$5,500
Aggregate Limit	\$27,500	\$27,500
<b>Subsidized Stafford</b>		
Freshman Year	\$3,500	\$3,500
Sophomore Year	\$4,500	\$4,500
Junior Year	\$5,500	\$5,500
Senior Year	\$5,500	\$5,500
Aggregate Limit	\$23,000	\$23,000
<b>Unsubsidized Stafford**</b>		
Freshman Year	\$5,500	\$9,500
Sophomore Year	\$6,500	\$10,500
Junior Year	\$7,500	\$12,500
Senior Year	\$7,500	\$12,500
Aggregate Limit	\$31,000	\$57,500
<b>Parent PLUS Loan</b>		
Annual Limit	***	Ineligible
Aggregate Limit	None	Ineligible

\* 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](http://www.cod.ed.gov)

#### Direct Loans

[www.ed.gov/directloan](http://www.ed.gov/directloan)

#### Direct Loan Servicing

[www.dlssonline.com](http://www.dlssonline.com)

#### Direct Consolidation Loan

[loanconsolidation.ed.gov](http://loanconsolidation.ed.gov)

#### Federal Student Loans

[studentloans.gov](http://studentloans.gov)

#### FSA Ombudsman

[www.ombudsman.ed.gov](http://www.ombudsman.ed.gov)

#### National Student Loan Data System

[www.nslds.ed.gov](http://www.nslds.ed.gov)

#### Project on Student Debt

[www.projectonstudentdebt.org](http://www.projectonstudentdebt.org)

#### Student Loan Borrower Assistance

[www.studentloanborrowerassistance.org](http://www.studentloanborrowerassistance.org)

#### Default Management

[ifap.ed.gov/DefaultManagement](http://ifap.ed.gov/DefaultManagement)