

THE SCHOLAR'S ASCENT

FAFSA Readiness Timeline & Tracker

Your Step-by-Step Guide to Financial Aid Success

Reminiscent Road Media LLC • Founded by Dr. Ijezie-Desbois, PharmD

thescholarsascent.org

Why Start Early?

The FAFSA Is Your Gateway to Financial Aid. The FAFSA (Free Application for Federal Student Aid) is the gateway to grants, scholarships, work-study programs, and loans. Starting your preparation in sophomore year gives you a significant advantage. Financial aid is often first-come, first-served -- the earlier you file, the more aid is available.

Sophomore Year Timeline (Grade 10)

Month	Action Items	Done
September	Create an FSA ID account at studentaid.gov (student AND parent each need one)	<input type="checkbox"/>
October	Attend a college fair or financial aid night at your school	<input type="checkbox"/>
November	Research 3-5 colleges and note their net price calculator URLs	<input type="checkbox"/>
December	Family meeting: Discuss college costs and financial expectations openly	<input type="checkbox"/>
January-March	Begin researching scholarships. Create a spreadsheet to track opportunities	<input type="checkbox"/>
April-May	Start building your activities resume and community service hours	<input type="checkbox"/>

Junior Year Timeline (Grade 11)

Month	Action Items	Done
September	Meet with school counselor about college and financial aid planning	<input type="checkbox"/>
October	Take PSAT/NMSQT (potential scholarship qualifier). Attend college fairs	<input type="checkbox"/>
November	Run net price calculators for your top 5 schools	<input type="checkbox"/>
December	Family financial planning discussion -- review tax returns, savings, and budget	<input type="checkbox"/>
January	Start applying for scholarships with early deadlines	<input type="checkbox"/>
Feb-April	Take SAT/ACT. Apply for 2+ scholarships per month. Visit campuses	<input type="checkbox"/>

May-June

Finalize college list. Begin gathering FAFSA documents. Summer scholarship push



Senior Year Timeline -- Critical Year

FAFSA OPENS OCTOBER 1 -- File as close to this date as possible. Earlier = more aid.

Month	Action Items	Done
October 1	FAFSA OPENS! File as close to October 1 as possible.	<input type="checkbox"/>
October	Submit FAFSA. Check if schools require CSS Profile. Submit state aid forms.	<input type="checkbox"/>
November	Submit early action/early decision college applications. Continue scholarships.	<input type="checkbox"/>
December	Check FAFSA Student Aid Report (SAR) for errors. Correct if needed.	<input type="checkbox"/>
January	Submit regular decision applications. Continue filing FAFSA if not done.	<input type="checkbox"/>
Feb-March	Watch for financial aid award letters. Compare offers using the worksheet below.	<input type="checkbox"/>
April	Compare financial aid packages. Appeal if needed. Ask questions!	<input type="checkbox"/>
May 1	DECISION DAY: Accept your admission offer and financial aid package.	<input type="checkbox"/>

FAFSA Document Checklist

Gather these documents BEFORE you sit down to fill out the FAFSA:

Student Documents	Parent Documents
<input type="checkbox"/> Social Security Number	<input type="checkbox"/> Social Security Numbers (both parents)
<input type="checkbox"/> Driver's license (if applicable)	<input type="checkbox"/> Federal tax returns
<input type="checkbox"/> Federal tax return (or W-2)	<input type="checkbox"/> W-2 forms and other earnings records
<input type="checkbox"/> Records of untaxed income	<input type="checkbox"/> Records of untaxed income
<input type="checkbox"/> Bank account statements	<input type="checkbox"/> Bank account statements
<input type="checkbox"/> Investment records	<input type="checkbox"/> Investment and real estate records
<input type="checkbox"/> FSA ID (username + password)	<input type="checkbox"/> FSA ID (parent's own account)
<input type="checkbox"/> Alien Registration Number (if applicable)	<input type="checkbox"/> Business/farm records (if applicable)

Key Deadline Alerts

Deadline Type	Details
Federal FAFSA Deadline	June 30 (but file by October for maximum aid!)
State Deadline	Varies by state -- check studentaid.gov/understand-aid/types/state
College Deadlines	Each college sets its own priority date -- check admissions websites
CSS Profile	Required by ~200 schools -- opens October 1, deadlines vary by school

Parent Discussion Guide

Having the Money Talk

#	Topic	Questions to Ask
1	Budget Reality	"How much can our family realistically contribute per year to college costs?"
2	Savings Plans	"Do we have a 529 plan or any college savings set aside?"
3	Loan Comfort	"Are we comfortable with student loans? If so, what's the maximum?"
4	Expectations	"Will I be expected to work during college? How much?"
5	School Choice	"Are there limits on where I can apply based on cost?"

Scholarship Search Strategy

Strategy	Details
Start Local	Community organizations, local businesses, rotary clubs, churches, and employer programs. Less competition = better odds.
Go Niche	Search by your unique traits: heritage, hobbies, career goals, health conditions, parent's employer, intended major.
Apply Small	Don't ignore \$500-\$1,000 scholarships. Ten small scholarships = \$5,000-\$10,000. They add up fast.
Set a Schedule	Apply to at least 2 scholarships per month starting junior year. Treat it like a part-time job.
Reuse Essays	Many scholarship prompts are similar. Create a "master essay" and adapt it for each application.

Common FAFSA Mistakes to Avoid

#	Mistake	What to Do Instead
1	Missing the deadline	File as early as possible after October 1. Aid is limited and runs out.
2	Not filing at all	Even if you think you won't qualify, FILE. You may qualify for more than you think.
3	Wrong tax year	FAFSA uses "prior-prior year" tax info. For 2026-27, use 2024 taxes.
4	Not listing enough schools	You can list up to 20 schools on your FAFSA. List all schools you're considering.
5	Not signing with FSA ID	Both student and parent must sign with their own FSA ID. Create these early!
6	Reporting wrong income	Use IRS Data Retrieval Tool to auto-import tax data and avoid errors.
7	Not following up	Check your SAR for errors. Respond to school verification requests promptly.

My FAFSA Notes

My FSA ID email:

(Created?)

Parent FSA ID email:

(Created?)

My top 5 schools and their financial aid deadlines:

1.

Deadline: _____

2.

Deadline: _____

3.

Deadline: _____

4.

Deadline: _____

5.

Deadline: _____

Your Education Is an Investment, Not an Expense

The FAFSA process can feel overwhelming, but every step you take brings you closer to making college affordable. Start early, stay organized, and ask for help when you need it. Your future self will thank you.

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