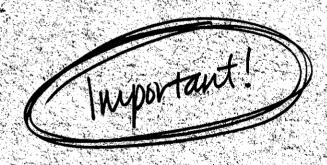
Planning for COLLEGE



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resource guide

Planning for college is exciting, but there is a lot to do! You'll be making many decisions over the next couple of years. We hope this guide can help you along the way.

As you make your college plans, you can use this guide to store and record the information that is important to you at each step. You can keep track of scholarship deadlines, compare your financial aid award letters, and even make a college packing list.

Our hope is that with all you have going on in high school, that this guide will help you stay organized and focused when it comes to college planning.

More resources

· CollegeSTEPS® program

Sign up at **wellsfargo.com/collegesteps** and receive emails with tips, tools, and information on college planning and money management.

· CollegeSTEPS magazine

Discover articles, quizzes, and checklists on topics such as the ACT/SAT, college financing options, and budgeting basics. Ask your local Wells Fargo banker for a free copy.

The Student LoanDown[™] blog

Find conversations focused on everything from college planning to paying student loans at blogs.wellsfargo.com/studentloandown.

Student Center

Find information on private student loans and how to pay for college at **wellsfargo.com/student** or call a knowledgeable Student Loan Consultant who can help answer your questions each step of the way at 1-800-378-5526.

College Planning Center and calculators

Find out how to save, plan, and pay for a college education at wellsfargo.com/student/planning.

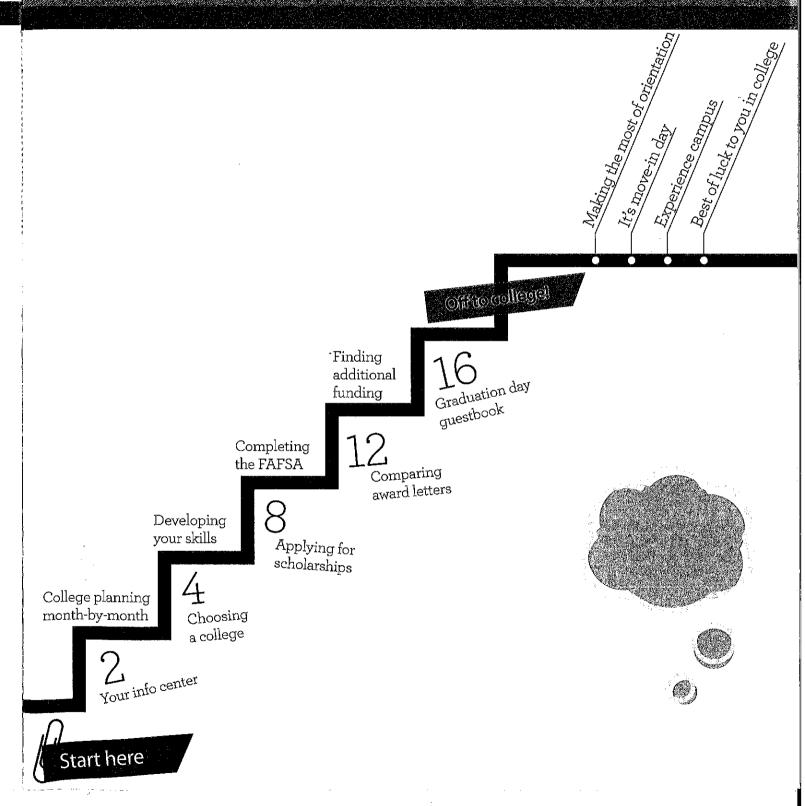
Online videos

Your financial aid journey in 5 steps: Meet Mr. Fellows and Monty as they journey with you through the financial aid process at wellsfargo.com/fivesteps.

Path to credit videos: Why is credit important? How do I get credit? How do I build good credit? Find the answers to these questions and more through helpful videos found at wellsfargo.com/pathtocredit.

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Steps.to COLLEGEPLANNING



INFORMATION

Mark important dates on your calendar to help you stay on track for college.

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College planning — month-by-month

August

- ☐ List your top college choices.
- Request admissions information and school catalogs.
- ☐ Schedule visits to colleges.
- ☐ Compare costs of each school that interests you.

September/October

- ☐ Submit your college applications.
- ☐ Search and apply for scholarships from a variety of sources, including your college(s) of choice.
- ☐ Check with the college(s) to see if you need to complete a College Scholarship Services (CSS) profile or a Financial Aid form.

November/December

- Obtain your personal log-in information to authenticate your identity and to access your federal student aid information at fafsa.ed.gov.
- ☐ Gather the data needed for the FAFSA.
- Use fafsa4caster.ed.gov and Net Price
 Calculator on college websites to
 determine costs for going to college.

January

- ☐ Complete the FAFSA online at fafsa.ed.gov as soon as possible after January 1.
- ☐ Then check with your top colleges for FAFSA, institutional, and state aid priority deadlines.

February/March

- Look in the mail for your:
- ☐ Student Aid Report
- ☐ Financial aid award letter

April/May

- Make your final selection of the college you want to attend.
- \square Send in deposit by the required deadline.
- Consider all funding options to cover costs of college after reviewing award letter.

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 to help cover your education costs.

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Choosing a COLLEGE

Document your college impressions here



Cons



When deciding on a school, think about what you want from your college experience and do your research to learn all you can about prospective schools.

Use the following list as a guide as you work out details of what you want out of a college.

Type o	of scho	ol

☐ Size of school

☐ Location

☐ Academic programs

☐ Activities

☐ Financial aid

Campus visit

The campus visit is your ultimate research task. It's important to get a true feel of the campus vibe to see

if the college is a good fit for you. Be sure to make the most of it by asking questions and keeping track of what you learn.

Don't forget to ask students about the local hangouts, best places to eat, and activities on campus. If possible, check them out while you are visiting.



Don't misplace the list of questions you want to ask while you're on campus. Store them in the pocket folder in the back of this guide for quick reference.

Not sure what questions to ask? When you sign up for our *CollegeSTEPS* program at wellsfargo.com/collegesteps, you'll receive our campus tour questions guide along with other helpful resources.

Developing your SKILLS

When you're applying to colleges and competing for scholarships, you want to set yourself apart from the crowd. Volunteering in your community is one great way to do that — and it can be beneficial in a number of different ways. Volunteering helps you build character and important leadership skills that are highly regarded when you're applying for college, scholarships, internships, and jobs. Community involvement can help you stand out from other applicants and is important for your individual growth. The experiences and relationships you develop by volunteering are invaluable and may help build skills that you can use in a variety of areas in your life. If you haven't thought about it already, consider ways you can set yourself apart through community involvement.

Organizations and events that I would like to participate in
--

What do you see that needs to be done in your community? Is there a park in disrepair? Are there organizations that could use your help (think food pantry, animal rescue league, etc.)?

Top 3	ideas:
ased on your inter	ests and passions, what three organizations or events do you want to reach out to first?
Vho to call/co	ontact:
	dea of the events or organizations you would like to volunteer for, contact the organization of to find out how to initiate your involvement.
Vho else cou	ld be involved?
re there student o omething? Could Iumanity, etc.)?	rganizations looking for a project? Does your senior class want to work together on you partner with an existing organization in your community (Kiwanis Club, Habitat for
9	
our to-do lis	t:

What are you volunteering for and what do you need to do to prepare or help with the organization/event?

Applying for SCHOLARSHIPS

cholarship list

cholarship name

Special requirements

(Essay? Recommendation? Etc.)

When it comes to paying for college, put applying for scholarships at the top of your priority list. There are many scholarships out there, regardless of whether or not you're a superstar student or athlete. Every little bit counts, so don't discount even seemingly small scholarships.

Here are a few ways to go about seeking scholarships:

- ☐ Visit with your school counselor to get some direction on what scholarships you should apply for.
- ☐ Ask your parents if their workplaces or civic organizations offer scholarships.
- ☐ Check online. Tuition Funding Sources is a free scholarship database with over 7 million scholarships totaling more than \$41 billion in award opportunities. Sign up and complete your personal profile at tuitionfundingsources.com.
- Talk with the financial aid office of the college you'll be attending and see if they can help you with your search as well.
- ☐ Check with any organizations you are affiliated with either as a volunteer or member — some may offer scholarship opportunities.

Give yourself plenty of time to devote to searching and applying for scholarships. It may seem like a lot of work when you don't have much time to spare, but in the end, it's worth it to secure college money that doesn't need to be repaid.

Reminder: Many organizations check social media when reviewing your scholarship applications.





TIP: Some scholarships may require a resume to be submitted with your application. Your resume should highlight your accomplishments, whether they are personal triumphs, professional achievements, extracurricular activities, community involvement and volunteering, or academic successes. Visit with your school counselor for more information and tips on how write a great scholarship resume.





MORE HELP

Get additional information on searching for scholarships when you enroll in the CollegeSTEPS program at wellsfargo.com/ collegesteps.

Deadline

Date

submitted

Completing the FAFSA

Regardless of your income, all families should complete the Free Application for Federal Student Aid (FAFSA) annually. The FAFSA is required for all federal financial aid and most state and institutional aid. You will need to complete the form each year you plan to attend college. Go to fafsa.ed.gov after January 1 to apply the sooner you complete the FAFSA, the more financial aid you may receive.

View student aid deadlines at fafsa.ed.gov/deadlines. htm. It is important to know the federal and state aid deadlines as well as deadlines set by the colleges you are interested in.



Here's how to get it done:

- ☐ Gather the required family tax and income information from the previous year
- Obtain personal log-in information to authenticat your identity and to access your federal student ai information at **fafsa.ed.gov**
- Complete your FAFSA application as soon as possible after January 1 each year you plan to atte college at **fafsa.ed.gov**



eBook and videos at: wellsfargo.com/fivesteps.

Information you may need to complete the FAFSA

FAFSA may take a little while to complete — but it's worth it! Before you begin your application, together some of the information you and your family may be asked for, including:

Your Social Security number (Your parents' Social Security numbers if you are a dependent student)

Your driver's license number (if you have one)

Student and parent income tax returns

Earnings statements (W-2 forms, recent paycheck stubs)

Bank and investment account statements

Records of untaxed income like Social Security, contributions to a 401(k), or tax-deferred pension

MORE INFO: For more information on completing then your FAFSA is complete and you receive your Student Aid Report (SAR) a couple FAFSA, check out our Financial Aid Journey in 5 Stepseks later, put your Expected Family Contribution (EFC) amount here for quick reference.

Your EFC can be found on your Student Aid Report (SAR) which will be sent a couple weeks after your FAFSA is complete.

The SAR is a summary of the information you submitted on your FAFSA form,

The EFC is the dollar amount the government calculates you and your family can pay toward your college education, and schools will use this number when calculating your financial aid package.

Comparing AWARD LETTERS

Comparing award letters can be tricky, because they're not all written in the same format and they don't all use the same terms to describe the different financial aid components. In order to help you keep it all straight, we'll break down the different elements you may see in your award letter, and on the next page, you can record your award/loan/family contribution amounts for each school you're considering, so you can compare them in an "apples to apples" format.





TIP: Keep copies of your award letter(s) in the pocket folder in the back of this guide to quickly access and refer back to.

Wondering what types of aid you might receive after completing the FAFS

Pell Grants provide need-based grants to undergraduate students. The money doesn't have to be repaid (unless you withdraw from school before finishing an enrollment period).

State aid is primarily available to students who attend college in their state of residence.

Institutional aid may be provided by public and private colleges and universities to help their students pay for tuition and fees.

Federal Work-Study Programs are offered by colleges to help their students earn money by working part-time.

Federal Perkins Loans are for undergraduate and graduate students with exceptional financial need. These loans will need to be repaid.

Federal Direct Loans (subsidized and unsubsidized are available to undergraduate and graduate students attending college at least half-time. These loans will need to be repaid.

! Apply for scholarships

While scholarships may not appear on award letters, it is a financial aid option you can apply for. Scholarships help support a student's education, and the money doesn't have to be repaid. Begin your search with Tuition Funding Sources for access to over 7 million scholarships, totaling more than \$41 billion, at **tuitionfundingsources.com**.

mpare your vard letters here

	School #1	School #2	School #3
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Room and board:	. 🗆		
Other estimated college expenses (Books, meals, laundry, computer, etc.):			
Total expenses:			
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Scholarships			
Pell Grant			
State aid/state aid loans			. 🗆
Institutional aid			
Federal Work-Study			
Federal Perkins Loan	. 🗆		
Federal Direct Loan			
Other aid			·

Total aid:

Total expenses - Total aid = Additional funds needed

Note: If you are unable to pay for your Expected Family Contribution (EFC from page 11) out-of-pocket, you may need to factor it into the amount of additional funds needed.

Remember, you don't have to accept all the financial aid listed in your award letters. You can choose to use additional scholarships, savings, or other funding.

If you have additional expenses that are not covered, low-cost federal loan options or private student loans may help.

12

Finding additional FUNDING

dent loans I'm using to pay for college

Consider your options. If the funding you receive from the school doesn't cover your total college costs, and other funding sources — like savings accounts, income, or 529 plans – aren't enough, you may want to explore other government and private financing options that may be available:

Additional funding options

Tuition payment plans — Offered by some colleges to help their students pay tuition in installments instead of one lump sum at the start of the semester. A payment plan may allow you to pay tuition in interest-free monthly installments — rather than one lump sum. You may be able to:

- · Spread your tuition payments over a period of several months
- · Use a payment plan in place of a traditional student loan to make monthly payments or use it along with your student loans and financial aid

Federal Direct PLUS Loans — Credit-based student loans offered by the federal government. These loans are available to graduate or professional degree students and parents of dependent undergraduate students.

Private or alternative loans - Credit-based student loans which may be available for graduates, undergraduates, professional degrees, or qualified certificate or licensure programs. There may also be financing options available for anyone (such as a parent, relative, or sponsor) who may be interested in borrowing to help the student pay for college. These loans are provided by banks or other lenders.

Use our Financial Aid Journey in 5 Steps eBook an videos to help you determine the financing option dent loan		Amount borrowed	Interest rate	Monthly payment amount	Payments required while in school?
may fit your situation. wellsfargo.com/fivesteps	□ Fed		□ Fix		☐ Yes
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TIP: Estimate your post-graduation salary at the U.S. Department of Labor website using their	☐ Fed ☐ Pvt	\$	□ Fix • % □ Var	\$	☐ Yes ☐ No
employment projections and median annual incomdata at www.bls.gov/k12/content/students/	□ Fed □ Pvt	\$. % □ Fix	\$	☐ Yes ☐ No
careers/career-exploration.htm. You can also estimate how much student loan debt	□ Fed □ Pvt	\$	□ Fix . % □ Var	\$	□ Yes □ No
can manage with the Debt vs. Earnings Power calcu at wellsfargo.com/student/planning/calculators/	□ Fed □ Pvt	\$. % □ Fix	\$	☐ Yes ☐ No
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Graduation day GUESTBOOK

he + Words of advice —

Thank you for celebrating my graduation day with me!

Next fall, I'm planning to

Please sign my guestbook with words of advice or your favorite memory we've shared. Then, text your email address to me at () - so I can keep in touch when I head off to college!

Name + Words of advice —

Making the most of ORIENTATIO

Once high school graduation is behind you, college orientation is probably the next big event on your calendar. Orientation is your chance to get prepared for college, so you will want to plan ahead for your trip.

Use these pages to get organized and write down the information you want to seek out and who you want to talk with while you're there.

When is orientation (date and time)?



Where is the first session held (building name and classroom)?

Before you go

If you know who your roommate will be, find out ahead of time if he or she will be attending the same orientation session as you. If you'll be there at the same time, plan to meet up in order to get acquainted and make some plans about your room (who's bringing what, etc.).

Who to visit on-campus:

- Academic advisor
- ☐ Roommate
- ☐ Financial aid office





Don't forget to write down a list of questions to ask while you're at orientation. You can store the in the pocket folder in the back of this guide.

my MINOR:

ired courses:

a list of those courses you'd most like to take first semester, so you're prepared when it's

credi<u>ts</u>

-up classes:

courses you listed above are full, list some additional courses you'd like to take.

credits

Congratulations, it's MOVE-IN DA



As you prepare to head off to school, organize yourself with a complete packing list. Here are some categories to help get you started. Any items you don't want to forget? List them here and then be sure to share your ideas with other students at the Wells Fargo Community. Find it at wellsfargocommunity.com.

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Framed photos

Yep, there's more!

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Bright fabric pillows

Gadd color and extra

School suppli	es		
□ Desk organizer	☐ Pens/pencils		
О			
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Electronics & a	ccessories		
☐ Extension cords	☐ Multi-plug USB port (for charging		

Clothing Tip: take only we gister gest after	hat you need for fall, bring your bulky r Thanksgiving break to save space.
winter gear and	7 7 2 2 2 2

Your college packing list

Caddy for carrying bathroom items	

Toiletries

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	☐ Extension cords		Multi-plug USB port (for charging multiple devices
	☐ Surge protector		at once)
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Bedding			Tools		
☐ Pillow-top mattress			Hammer	☐ Duct tape	
pad (makes dorm mattresses more comfortable)					
		_		□	

Kitchen-type supplies				
Microwave-safe bowls and plates	☐ Can opener			
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Experience CAMPUS

As a college freshman, it's important to realize that your college campus isn't just where you go to school, it's your new home for the next few years. One important way to feel at home on campus is to become familiar with it, and really experience campus life to its fullest.

How do you do that? Here are a few ideas that can help.

Find your way around

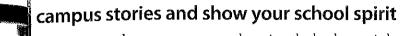
First things first. No one wants to feel lost on campus, so take some time before classes start to learn your way around. Use your class schedule as a place to start, finding all the buildings where your classes are located. And don't forget to locate the dining halls and the library.

Join an on-campus group or activity

There's no better way to start to feel at home on your college campus than by getting involved right away. Your classes will take up most of your time, of course, but making friends and being part of the campus community is a big part of why you're there as well. Keep your eyes open for groups and activities that might interest you.

Keep up with current campus life

Stay in the know about what's happening on your campus. Read your college newspaper, and attend on-campus events. Take part in activities organized by your dorm, clubs, fraternity, or sorority. Give yourself time to explore new things and find out where you fit into your new community.



ou're getting to know your campus, learning the backstory is half the fun. Many colleges have famous interesting history, traditions, and outgoing school spirit that get passed down through generations ge students. Find out more about the people and stories from your school and you'll start to feel more ed to the place you now call home.

the words to your school song.

school colors on game day.

the campus legends that your school special.

case your school's good and proudly represent ollege or university at and away events.

art in some campus traditions school and instantly feel a the community.

n the special events and rations that help define school.





Best of luck to you in college!

When you have a college education, there's no telling what you'll accomplish in life. Enjoy the adventure that is to come!