# **EducationQuest Foundation**

# **College Planning Bulletin**

A monthly college planning guide for Nebraska high school students

May 2015

### Seniors ... borrow wisely for college!

Review these tips before you decide how much to borrow in student loans:

- Borrow only what you need, even if it's less than the amount offered in your award letter.
- Try to use your student loan money *only* for tuition, room & board, books and fees. Get a part-time job during college to pay personal expenses.
- Compare the estimated starting salary of your potential future careers to your estimated college debt to ensure you can afford future loan payments.
- Apply for financial aid each year you attend college by completing the <u>FAFSA</u>.
- Continue to look for scholarships while you're in college.
- Keep track of your student loan debt throughout college at nslds.ed.gov.

To learn more about student loans, see the <u>"Paying for College" section</u> at **EducationQuest.org** and <u>watch this brief video</u>. To estimate your future loan payments, use this <u>Repayment Calculator</u>.

#### How to prepare for your freshman year of college

Visit the <u>College Students</u> section at **EducationQuest.org** for tips to help you prepare for your freshman year of college. You'll find information on these topics:

- Achieving academic success
- How to manage your money
- How to select a major
- What to expect your freshman year of college

Check out the EducationQuest Blog for additional articles about college life.

#### Juniors... your summer to-do list

- Start narrowing your college choices. Visit some college campuses this summer and check out college websites. Narrow your choices to three or four colleges by the time school starts.
- Update your <u>Activities Resume</u> at EducationQuest.org. Include extracurricular activities, honors, awards, and part-time jobs.
- **Look for scholarships**. Check out <u>ScholarshipQuest</u> at **EducationQuest.org** for Nebraska-based scholarships, and pay attention to scholarships current seniors have received.
- Find a summer job to help pay for college expenses. Ask prospective employers if they offer education assistance programs.

# May "To Do" List

#### Seniors

- \_\_\_ Apply for student loans, if necessary.
- \_\_\_\_ Register for freshmen orientation at your college.
- \_\_\_ Start a list of dorm room essentials.
- \_\_\_ Get a summer job to help pay college expenses.

#### **Juniors**

- Register by May 8 for the June 6 SAT.
- Register by May 8 for the June 13 ACT.
- Continue campus visits.
- \_\_\_ Get a summer job and save for college.

## For free help with college planning, contact EducationQuest Foundation:

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