12th Grade College Checklist

A two-page checklist for parents and students. Free to copy, print, and share.

The one-line rule for 12th grade: deadlines are money. Much of merit aid is awarded on a rolling basis — the same application submitted in November and in January can receive very different scholarship offers. This year rewards the family with a calendar on the wall.

Late Summer — Set the Table

- **Finalize the college list: reach, match, and safety.** Next to each school, write three dates and one number — the admission deadline, the priority scholarship deadline, any early-action date, and the Net Price Calculator result.
- **Create FAFSA accounts at studentaid.gov — one for a parent, one for the student.** Accounts take a few days to verify, so make them before the form opens. The FAFSA is always free; never pay anyone to file it.
- **Get essays draft-ready** with feedback from a teacher or counselor — not a rewrite by an adult; readers can tell.

Fall — Applications and the FAFSA

- **Submit applications by the priority deadlines — many fall October 15 to December 1.** These deadlines, not the admission deadlines, usually control the scholarship money.

  Your move: Eligible students can apply free — the counselor approves application fee waivers.
- **File the FAFSA as soon as it opens, at every college on the list.** It uses tax information from two years back (called “prior-prior year”), so there is nothing to wait for — and some state and college aid is first-come, first-served until the money runs out.
- **File your state’s own aid application if it has one.** Many states use a separate form with a deadline earlier than any federal one — the most-missed money in the country.

  Your move: Your state’s form, programs, and deadlines are in our 50-state guide below.
- **Check whether any college requires the CSS Profile** — some private colleges use it for their own aid, with its own deadline.
- **Request recommendation letters and confirm transcripts and scores arrive.** “Sent” is not “received” — check each college’s portal.
- **Retake the ACT/SAT once more if the score sits near a cutoff.** Many colleges superscore and accept senior-fall dates for scholarships.

Winter — Scholarship Season Peaks

- **Work the scholarship list a few applications at a time.** Local awards through the counseling office have the best odds; recycle essays across applications.
- **Watch email like it’s money — because it is.** Missing-document notices, verification requests, and notes from admissions reps all move real dollars. A short reply keeps your student in scholarship conversations.

Spring — Compare, Appeal, Decide

- **Compare offers by net price, not package size.** Subtract loans and work-study first — packages often list them as if they were aid. What's left after free money is the real cost.
- **If an offer falls short, appeal.** Colleges expect it. A short written appeal with documentation — a better competing offer, a change in family finances — often works.
- **Deposit by May 1 and submit housing forms the same day** — housing is often first-come, first-served.
- **Politely decline the other offers.** It keeps doors open and releases aid for other students.

How to Read an Award Letter

What's in the package	What it really is	Counts toward net price?
Grants and scholarships	Free money — never repaid	Yes — subtract from the cost
Work-study	A job offer — earned later, never guaranteed	No — don't subtract it up front
Loans (any kind)	Borrowed money — repaid with interest	No — this **is** the price, financed

Net price = total cost of attendance minus free money only. Compare schools on that number and nothing else.

Summer — Don't Melt

- **Send the final transcript** — nearly every college requires it before enrollment.
- **If the FAFSA is selected for verification, respond fast.** It's routine paperwork, but aid is frozen until it's done — and quiet holds are how awards die in July.
- **Report outside scholarships to the college, and ask: "Does this stack?"** Some colleges reduce their own aid when outside money arrives — always ask what changes.
- **Confirm every scholarship appears on the fall bill.** If it isn't on the bill, it isn't awarded yet — call the aid office.
- **Finish orientation, placement tests, and health forms** — small holds block registration.

Four Traps in 12th Grade

- **Missing the priority deadline.** An identical application in January can receive far less than one from November.
- **Paying to file the FAFSA.** It is free at studentaid.gov. Any site charging a fee is not the official form.
- **Comparing award letters by total dollars.** Subtract everything that must be repaid or earned, then compare.
- **Going quiet over the summer.** Verification requests and missing forms cancel real aid every year — the last checklist item is answering the mail.

Free Resources — No Account, No Cost, No Data Collection

FAFSA timeline for parents	collegereadyparent.org/financial-aid-101
Aid guides for all 50 states	collegereadyparent.org/state-scholarships-and-grants
Official FAFSA (always free)	studentaid.gov
Scholarships at 400+ colleges	collegereadyparent.org/college-scholarships
Search 6,000+ scholarships by GPA and test score	collegereadyparent.org/crp-scholarship-search-tool
All four grade-level checklists	collegereadyparent.org/checklists

Produced by CollegeReadyParent.org — an independent, parent-built resource. No paywall, no accounts, no lead forms, no student data collection. Sources are cited on every scholarship and state aid page.

Course names, test dates, and program rules vary by school and state. Always confirm current details with your school counselor, each college, and studentaid.gov.