First-Generation College Cheat Sheet

A two-page starter map for families where no parent finished a four-year degree. Free to copy, print, and share.

The one-line rule: if neither parent earned a **four-year (bachelor's) degree**, your student is first-generation — even if a parent took classes, earned a certificate, or holds an associate degree. Definitions vary slightly by school, so when in doubt, **check the box.** It never hurts admissions chances, and it unlocks scholarships, fee waivers, and support programs.

The Whole Process on One Page

When	What matters most
9th–10th grade	Grades count from day one. Choose challenging classes and one or two activities your student can grow into — depth beats a long list.
11th grade	Take the ACT/SAT (plan to test twice — superscores can raise scholarship money). Start the college list and a brag sheet, and look up your state's aid programs so you know the GPA/score cutoffs early.
Fall, senior year	Applications go in — many priority deadlines fall Oct 15–Dec 1 and often control the scholarship money. The FAFSA opens: file early. Request recommendation letters.
Winter, senior year	Scholarship season peaks — work the list a few applications at a time. State aid deadlines often hit before federal ones.
Spring, senior year	Aid offers arrive. Compare what you'd actually pay (net price), not package size. If an offer falls short, appeal — colleges expect it. Deposit by May 1.
Summer before college	Housing, orientation, final transcripts — confirm every scholarship shows up on the bill.

Three Things to Do This Week

- **Open your state's aid page** and write down every deadline that applies to your student. State grants are the most-missed money in the country.
- **Create FAFSA accounts at studentaid.gov** — both a parent and the student need one. The FAFSA is **always free**; never pay anyone to file it.
- **Start one shared deadline list** with your kid — paper, phone, or our free Scholarship Tracker.

Money Set Aside Specifically for First-Gen Students

- **TRIO programs** (Upward Bound, Talent Search) — free, federally funded help with applications, tutoring, and campus visits. Ask the school counselor if your student qualifies.
- **Application fee waivers** — first-gen and lower-income students can often apply to colleges and take the ACT/SAT for free. The counselor approves these.
- **Fly-in visit programs** — many colleges pay for first-gen students to visit campus (flights, meals, housing). Apply junior year or early senior fall.
- **First-gen scholarships** — some colleges and outside groups fund awards only first-gen students can win — a smaller pool means better odds.

Five Terms That Unlock the Money

Term	Plain-English meaning
FAFSA	The free federal form (studentaid.gov) that unlocks nearly all aid — grants, state money, work-study, and much of what colleges give. File it even if you think you make too much — there's no income cutoff to apply.
Net price	What your family actually pays after grants and scholarships — the only number that matters when comparing schools.
SAI	Student Aid Index — the number the FAFSA produces to estimate what your family can contribute. It replaced the old "EFC."
Automatic merit	Guaranteed scholarship money at published GPA/test cutoffs — no competition, no extra essay. The most predictable money in the entire process.
Stacking	Whether awards can be combined. Some colleges reduce their own aid when outside scholarships come in — always ask, "Does this stack?"

Five Questions to Ask Any College (You're Allowed to Ask)

■ Does this school offer **automatic merit aid**, and what are the exact GPA and test-score cutoffs?

■ What is the **priority scholarship deadline** — and is it earlier than the admission deadline?

■ Do you **superscore** the ACT/SAT (combine the best sections across test dates)?

■ Can my student's awards be **stacked** — merit, state grant, and outside scholarships at the same time?

■ What does your **Net Price Calculator** say a family like ours would actually pay?

Aid offices answer these all day — it's their job. Ask again if you get a vague answer.

Three Traps That Cost First-Gen Families Money

- **Paying to file the FAFSA.** It is free at studentaid.gov. Any site charging a fee is not the official form.
- **Trusting the sticker price.** Almost nobody pays the published cost. Every college must post a Net Price Calculator — run it before crossing a school off the list.
- **Ignoring emails from admissions reps.** A rep reaching out means your student is on a list that matters. A short reply keeps them in scholarship conversations.

> **One honest note:** a four-year campus straight out of high school isn't the only smart route. Community-college transfer pathways can cut the cost of a bachelor's degree dramatically, and many states guarantee university admission for transfers who hit a GPA benchmark. It's a strategy, not a step down.

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

Full first-generation guide for parents	**collegereadyparent.org/first-generation-college-guide**
Official FAFSA (always free)	**studentaid.gov**
Aid guides for all 50 states	**collegereadyparent.org/state-scholarships-and-grants**
Scholarships at 400+ colleges	**collegereadyparent.org/college-scholarships**
Search 6,000+ scholarships by GPA and test score	**collegereadyparent.org/crp-scholarship-search-tool**
Brag sheet builder + recommendation kit	**collegereadyparent.org/brag-sheet-builder**

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.

Definitions, deadlines, and program rules change. Always confirm current details with each college and studentaid.gov before applying.