October Senior Checklist

Class of 2027 | For parents and students | collegereadyparent.org/october-senior-checklist

If you only do three things this month

- [ ] **File the FAFSA.** It opened Sept 23. Student fills out their part and invites you. Say yes to the IRS connection. File even if you think you make too much.
- [ ] **Check what your state requires after the FAFSA.** Separate application? Earlier deadline? First come, first served?
- [ ] **Finish November 1 applications by the last week of October.** Request transcripts and scores now.

Key dates

Date	What	Notes
Sept 23	2027-28 FAFSA opened	Uses your 2025 federal tax return
Sept 29	ACT Oct 17 late registration closes	Added fee. Last ACT before most Nov deadlines
Oct 1	2027-28 CSS Profile opens	Only if a school on your list requires it
Oct 7	National Merit Semifinalist application due	Your school may want it sooner
Oct 16	SAT Oct 3 scores post	
Oct 23	SAT Nov 7 registration closes	Late: Oct 27. Scores post Nov 20
Oct 27	ACT Oct 17 scores post	
Nov 1	Most common Early Action / Early Decision date	Many priority scholarship deadlines too
Nov 6	ACT Dec 12 registration closes	Late: Nov 29
Nov 20	SAT Dec 5 registration closes	Late: Nov 24

Student leads

- [ ] Create a StudentAid.gov account (if not done) and fill out the student section of the FAFSA
- [ ] List every school you are applying to on the FAFSA, not just favorites (up to 20)
- [ ] Submit November 1 applications by about October 25
- [ ] Confirm recommendations and the counselor's school report show as received
- [ ] Send official test scores where required or where scores affect merit money
- [ ] Open every application portal and read every open item
- [ ] Keep writing competitive scholarship essays (deadlines cluster Nov through Jan)
- [ ] National Merit Semifinalists: finish the application before Oct 7
- [ ] Protect first-quarter grades

Parent handles

- [ ] Create your own StudentAid.gov account (identity check can take a few days)
- [ ] Complete the parent section when the FAFSA invitation arrives
- [ ] Say yes to the IRS tax data connection (required for federal aid)
- [ ] Look up your state's aid application and deadline the same week you file
- [ ] Add each college's FAFSA priority date to your deadline list
- [ ] Check whether any school on the list requires the CSS Profile
- [ ] Watch email and portals for FAFSA verification requests

Which track are you on?

Track A: Common App / selective schools	Track B: Apply direct / public universities
October is the crunch month. Finish and submit Early Action and Early Decision applications, usually due Nov 1.	Acceptances start arriving. An acceptance is not a scholarship.
If a school requires the CSS Profile, it is often due with the early application.	Find the separate scholarship and honors applications inside each portal.
Applying Early Decision? Run the net price calculator before you sign.	Many scholarship and honors deadlines close Nov through Jan. Calendar them now.

FAFSA, quick facts

- [ ] Takes most families about half an hour, split between student and parent
- [ ] Student fills out their part first, then sends the parent an invitation
- [ ] The form pulls your 2025 tax information from the IRS. You do not have to find it.
- [ ] Consent to the IRS connection is required. Without it, no federal aid.
- [ ] Divorced or separated? The parent who gave more financial support in the last 12 months fills it out
- [ ] Income dropped since 2025? File anyway, then ask each school about a professional judgment review
- [ ] Watch for your FAFSA Submission Summary and check it for mistakes

After the FAFSA: state aid

Some states have their own aid application, an earlier deadline, or grant money that runs out. Check yours at **collegereadyparent.org/state-scholarships-and-grants**.

My state: _____ State deadline: _____

Separate state application? Yes / No First come, first served? Yes / No

CSS Profile (only if a school requires it)

- [ ] Check each school's financial aid page. Most public universities do not use it.
- [ ] Opens Oct 1. $25 for the first school, $16 for each additional one.
- [ ] Families with incomes up to about $100,000 usually get an automatic fee waiver
- [ ] Often due with Early Action or Early Decision applications, around Nov 1 to 15

Questions to ask your counselor this month

- [ ] Have my student's transcript and school report been sent to every school?
- [ ] Does our state require a separate aid application, and when is it due?
- [ ] Is there an internal deadline for the National Merit application?
- [ ] When will first-quarter grades be sent, and to which schools?
- [ ] Does my student qualify for application or CSS Profile fee waivers?

Notes and deadlines