

# The National College Planning Summit

## The Four Year College Planning Calendar for HS Students

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**\*\*\*IMPORTANT UPDATE\*\*\*** *Since this interview was originally broadcast, the FAFSA is now available starting October of the Student's Senior Year in High School. Additionally, the FAFSA will now have a 2 year look back period.*

*Brian Safdari is the founder of College Planning Experts, located in Valencia, California. He is passionate about helping students and families navigate College Admissions and Financial Aid.*

### **1. How important is it for Students to set up a 4 year plan to prepare for college?**

- a. It is just like taking a road trip. If you have a map and follow the map, you will get to your destination, even with traffic or detours. College requires multi-year planning.

### **NINTH GRADE**

### **2. Do colleges look at 9th grade when evaluating the student's college application?**

- a. Yes, as a 9th grader you want to start strong and build your portfolio. Certain state schools focus more on 10th grade and beyond, but many private colleges are looking at the 9th grade.

### **3. What are the core things 9th graders need to do to prepare for college?**

- a. Do well in class and take college prep classes.
- b. You want to think about "What classes do I like and What are my interests?"
- c. Get involved in extracurricular activities that relate to what you like to do.

### **4. How important are extracurricular activities or community service during 9th grade?**

- a. Very important - at very competitive schools they are looking at what makes you unique and different. They want to know, "Why should we accept you?"
- b. The colleges have a business side - they want students that make them look good in the various college rankings like US News and World Report.

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- c. You are starting to build your portfolio of who you are and what makes you stand out.
- d. You want your portfolio and application to show consistency.
- e. You want to try various extracurricular activities and as you move through high school you will go deeper into the things that you really like to do.

### **5. Do you recommend visiting colleges when students are in 9th grade?**

- a. Yes, students have to find a college that is the “right fit” - that is the academic, social and financial fit. Visiting colleges is a way to get the “hands on” feel of what a college is really like.

### **6. Do think 9th grade is too young to introduce the idea of career planning or exploring the interests of the 9th grader?**

- a. No, career planning is gradually happening as you plan your High School classes.
- b. It is good for students to take career assessments of what they like to do, along with their skills and values.

### **7. What advice do you have for parents of 9th graders?**

- a. Start learning about the college admission and financial aid process.
- b. If parents haven't developed a plan for paying for college, they should start now.

## **TENTH GRADE**

### **8. What are some of the core things 10th graders need to do to continue preparing for college?**

- a. They need to continue doing everything they were doing in 9th grade and build on it.
- b. Start planning and mapping out standardized tests schedules – SAT & ACT and AP tests or SAT Subject tests (for example students in AP Biology should take the AP Biology Test as well as the SAT Subject test in Biology).
- c. The PSAT is very important – It is even worthwhile to practice for the PSAT. National Merit Scholarships are based on the PSAT scores.
- d. Students interested in sports, fine arts or the military academies need to do extra research and should start preparing and building their portfolios. (if they haven't already started.)

### **9. Do you have any advice for parents of 10th graders?**

- a. Be supportive & involved, but don't be overbearing.

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## **ELEVENTH GRADE**

*Everything in High School starts to move really quickly in the Eleventh Grade!*

### **10. What should students be doing academically in the 11th grade?**

- a. Building up their GPA. Take Advanced Placement Classes but don't overload yourself if you can't handle them. You don't want your GPA to fall because you have too many AP classes in your schedule.
- b. Now is the time to really start preparing for the Standardized Tests.

### **11. What kind of SAT or ACT prep do you recommend?**

- a. Depends on the student and their learning style.
- b. Start with a book or go to the SAT and ACT websites - This is a good way to get familiar with the test.
- c. Some students can study on their own, some need a classroom setting and others need individual tutoring.

### **12. Which Test Should they Concentrate on?**

- a. Take both and see which one you got the higher score & which one you felt more comfortable taking. Then really work hard preparing for that test.

### **13. I know college applications aren't generally available until the summer or early Fall of Senior Year, but is there anything students can be doing in the Spring of Junior Year that relates to the college application?**

- a. Yes, think about which teachers to ask for Letters of Recommendation.
- b. Work on putting your Student Resume together.
- c. Many of the Application Essay prompts are available before the actual application – you can really get a jump start on the essays during the summer.
- d. Work on your various skill sets – good study habits and time management.
- e. Break the College Admissions Process into smaller, manageable tasks.
- f. Attend College Fairs and work on your college list.

### **14. Any advice for parents of Juniors?**

- a. You really need to be planning for Financial Aid and the FAFSA Form and CSS Profile Form.
- b. You need to be developing your plan of paying for college whether you are using savings, cash flow, and loans because ultimately, you still need to retire after your children have gone to college.

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## **TWELFTH GRADE**

*Everything happens super-fast in the Fall of Senior Year!*

### **15. What are the most important things HS Seniors need to focus on?**

- a. Grades count - avoid senioritis.
- b. First half of senior year is where all the pieces come together.
- c. Make sure standardized tests are done - increase your score to get more merit scholarships & money.
- d. Finalize your list of colleges - apply to 6-10 schools - a mix of reach, target and safety that are academically, socially and financially a fit for the student.
- e. Time management is crucial.
- f. Finalize your essays and applications.
- g. Keep track of all the deadlines for applications - submit early!
- h. Don't wait until the last minute to submit applications.
- i. Get the easy applications done first!
- j. Keep track of all the various requirements.
- k. Make a timeline, calendar and list of all requirements and deadlines for each college.

### **16. When do I fill out my Financial Aid Forms? *(See Update)***

- a. FAFSA – opens January 1 – each school has a different deadline.
- b. CSS Profile - some private colleges require the CSS Profile.
  - i. The deadlines can be as early as Oct 15 in Senior Year, it depends on if you apply Early Decision or Early Action. But most deadlines are around January 1.

### **17. What is the FAFSA process? *(See Update)***

- a. FAFSA - You will need your 2015 Federal Income Tax Return to apply for Financial Aid in 2016.
- b. Submit FAFSA in January - you want to apply early.
- c. If your 2015 income is similar to 2014, use your 2014 income tax return as a guide and fill out the FAFSA with projected numbers.
- d. Grants are on a first come, first served basis so you want to submit the FAFSA early, even if you haven't completed your 2015 tax return.
- e. See your accountant early to get your 2015 taxes prepared.
- f. After your 2015 Federal Income Tax Return has been filed, you can use the IRS Data Retrieval Tool, which is a tax transcript system, to have your correct 2015 tax data go automatically to your FAFSA form.

### **18. How do I find out what my Financial Aid will be?**

- a. When you get your acceptance letter there may be scholarships on the acceptance letter. This is Merit Scholarship money.

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- b. The colleges haven't looked at your need yet, so you may still be eligible for Need Based Financial Aid.
- c. If you applied Early Decision or Early Action you may receive your acceptance even before you have filled out the FAFSA form.
- d. Your Financial Award Package generally comes in March or April - either by letter or through your college portal.
  - i. Each college you apply to will give you your own portal account and use the portal as way to communicate with you.
  - ii. Check your portal account frequently to make sure there are no missing items.
  - iii. Many schools use the portal to send your Financial Aid Award Letter.

### 19. I've been accepted to 4 colleges – how do I choose?

- a. First check the academic and social fit. What school is going to be the right fit?
- b. Look at the degrees, pay scale of graduates and the success rate of getting out of college in 4 years.
- c. Look at the long term - what is your future income, future network connections & alumni connections?
- d. Make sure you will graduate in 4 years and that academically and socially the school is going to be a good fit.
- e. Then we look at the Financial Aid Award Package.
- f. Did the school give us the maximum amount of Merit Aid, Need Based and Institutional Aid as compared with last year's numbers?
- g. If the student received less than last year's average then we negotiate for a better Financial Aid Package – this is the appeals process.
- h. Before we accept, we appeal to see if we can get any more money from the school.
- i. Once we have evaluated the financial, academic and social fit of the college and the long term future investment, it is time to make the final decision based on which school is the overall best fit for the student.
- j. May 1st is generally the date that final decisions are due.

### 20. Do you have any advice for parents of HS Seniors?

- a. Parents can help by staying organized, supportive and involved.
- b. Keep a timeline so you know everything that is coming up and where you are headed.
- c. Parents need to help students keep on track and prepared.
- d. Finally, parents still have to work on funding college.
- e. They need to determine a how much they will they have to pay out of pocket.
- f. The key is developing a plan to fund college and still prepare for retirement.

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### 21. How do you work with families?

- a. We work in three areas:
  - i. Finding the Right School & Getting In
  - ii. Maximizing Grants and Financial Aid & Filling out Financial Aid Forms
  - iii. Funding College – To Match & Mirror the Parent’s Long Term Retirement goals.
- b. As a special for our listeners, we will waive the \$97 fee for our One-on-One Consultation. Just make sure to mention College Planning Summit when you contact us.***
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