

# Stay on track: **Your stress-free guide for applying to college**

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**Members Credit Union**

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## Junior year

### September

#### Have the “college” talk with your parents

Where do you want to go? What major? How much can you spend?

### October

#### Take the PSAT®/PreACT®

It can give you an idea of where you fall in the college applicant pool. Plus, your scores may make you eligible for national scholarships.

### November

#### Consider how you'll pay for college

Scholarships? Financial aid? Student loans? A combo? Start looking into your options.

### December

#### Consider taking the ACT®/SAT®

Some schools require a test score to be considered for admission, and these tests may help qualify you for additional scholarships.

### March

#### Make a list

Keep a focused list of schools you're interested in. Start planning campus visits for the spring and summer.

#### Consider taking Advanced Placement (AP®) courses

AP courses may give you a leg up if you are considering attending a selective or highly selective college/university. Have the conversation with your high school counselor and parents to see if they are right for you and your situation.

## Senior year

### August

#### Start your college application essays

With your top schools in mind, start drafting your work and be sure to leave yourself time for edits and reviews.

### September

#### Secure letters of recommendation

Reach out to teachers, coaches, and employers who would be happy to write you a glowing review. Don't forget to send them a thank you note afterwards!

### October

#### Consider re-taking standardized tests

You can re-take your exams to try to raise your scores.

#### Apply for financial aid

Financial aid is first-come, first served, so you should submit the FAFSA® once the application opens in the fall.

### November

#### Stay on top of application deadlines

Don't let the date for early application sneak up on you. Many schools have different application deadlines; make sure you know when everything is due.

### January

#### Apps are due

January 1 is the universal deadline for most schools, so make sure yours are in. If you applied early action, you could get your decision letter any day.

### February

#### Mail's here

Keep an eye out for your college acceptance letters.

### March

#### Watch for financial aid offers

Start reviewing the financial aid offers you've received from the schools that have accepted you. Compare them to see which school offers the best financial aid package.

### April

#### Decision time

After deciding where you'd like to go, make sure to stay on top of communications from your school. Deposits, forms, and housing apps are all due prior to leaving in the fall.

### May

#### Make a budget

Talk with your parents to figure out how much you'll expect to earn and pay while at school. Having a budget will start you on the journey toward financial responsibility.

### Summer

#### Final to-do items

This is the time to attend orientation, register for your classes, and make sure the tuition bill is paid. It's also the time to have fun!

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