

TOP TIPS TO HELP KICKSTART YOUR CHILD'S JOURNEY TO COLLEGE

As fall begins, it's time for families to start preparing for the future — including figuring out how to tackle next year's expenses as high school seniors apply to college.

Here are steps you'll need to take, plus resources to help your family get ready.

TO-DO'S

Fill out the FAFSA (Free Application for Federal Student Aid)

- Go to [FAFSA.gov](https://fafsa.gov) starting October 1
- FAFSA determines eligibility for federal grants, financial aid, scholarships and work study
- Complete ASAP for the best results

Build college list

Consider factors like:

- Location
- Potential majors
- Reputation
- Cost

Tip: CollegeBoard.org is a great resource

Compare college costs

Beyond tuition, room/board, other expenses include:

- Transportation
- Textbooks
- Fees
- Personal needs

Plan school visits

List deadlines/complete:

- College applications
- Admissions tests
- College essays
- Transcript requests
- Teacher recommendations

Tip:

Follow up with schools a month after submitting to ensure everything is received

Apply for online and community-based scholarships, grants

- Consult your high school guidance counselor
- Search scholarships online: [Scholarships360.org](https://scholarships360.org), [Bold.org](https://bold.org), [Scholarships.com](https://scholarships.com)
- Apply for the \$1,000 scholarship monthly sweepstakes at [CollegeAve.com](https://collegeave.com)



Financially prepare for college

- Make a plan based on what you can afford
- Open bank account for your child
- Talk about their contributions, including part-time work

Fact:

54% of families plan to borrow to help manage the financial gap¹

Consider private student or parent loans to fill gap in financial need

- Look for good interest rates, flexible repayment terms
- Check out the calculator at [CollegeAve.com](https://collegeave.com) to find monthly payments to fit your budget

Tip:

Enrolling in auto-pay with College Ave Student Loans will provide a 0.25% interest rate discount.²

Learn more about how to plan and pay for college at CollegeAve.com.

College AVE[®]
STUDENT LOANS

*College Ave Student Loans products are made available through Firsttrust Bank, member FDIC, First Citizens Community Bank, member FDIC, or M.Y. Safra Bank, FSB, member FDIC. All loans are subject to a 2022 College Ave Student Loans approval and adherence to underwriting guidelines. Program restrictions, other terms, and conditions apply.

¹According to a 2022 College Ave Student Loans survey of parents of undergraduates conducted by Barnes & Noble College Insights.™

²The 0.25% auto-pay interest rate reduction applies as long as a valid bank account is designated for required monthly payments.