## Your Summer Steps

**College/University:** __________________

### College portal
- **Log on to your college portal**
  - Most colleges now provide an online portal, where you can check your financial aid status, classes, grades, and important deadlines. Log on ASAP!
  - Your username and password were probably sent with your acceptance packet or in a separate letter or email. If you can’t find them, call your college’s admissions office.

### Financial aid
- **Check the status of your financial aid**
  - Check your college portal and most recent financial aid offer to see if there are any remaining steps you must take to complete the financial aid process.
  - If you are considering an appeal, contact your financial aid office to ask how to appeal.

### Testing
- **Check whether you need to complete placement testing before the start of the semester or before orientation**
  - Colleges often require placement tests in math, reading, and writing. Some colleges do these tests at orientation; others require you to do the tests online or on campus beforehand.

### Orientation
- **Register for your college’s orientation**
  - Most colleges hold required summer orientations for all first-year students. Register ASAP, as many orientations happen early in the summer, and check what documents you must bring.

### Housing
- **Complete any housing forms, if you are planning to live on-campus**
  - Most colleges require you to pay a housing deposit and complete a housing form to be eligible for on-campus housing. Some colleges have limited housing, so do this ASAP!

### Fall bill
- **Call your college to check when fall bills are issued and when they are due**
  - Talk with the financial aid office about how to pay the remaining balance after your financial aid has been applied; they can help you set up a payment plan to make it easier!

### Health insurance
- **If possible, waive your college’s health insurance**
  - Your college may charge you for health insurance, but depending on what kind of health insurance you currently have, you may be able to waive that charge.
  - Health insurance can cost $1,000–$3,000+ per year, so find out what kind of health insurance you have ASAP, and ask your college if you can use it to waive that cost!
Complete Entrance Counseling and sign your Master Promissory Note (MPN)

- If you are borrowing Direct Loans for college, you must complete Entrance Counseling and sign your MPN for the money to be released to your school. Both can be completed at studentaid.gov.
- Entrance Counseling is a short online lesson that teaches you about your loans.
- The MPN is a legally binding agreement stating that you agree to pay back your loans.

Know your college’s Satisfactory Academic Progress (SAP) policy!

- SAP is a policy in which students must maintain a minimum GPA and complete a certain percentage of credits attempted to remain eligible for financial aid. Each college’s policy is different; below is an example.

  “Students must complete 67% of credits attempted AND maintain a minimum GPA.”

<table>
<thead>
<tr>
<th>Credits Attempted</th>
<th>Cumulative GPA</th>
</tr>
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<tbody>
<tr>
<td>Below 12</td>
<td>No minimum</td>
</tr>
<tr>
<td>12-30</td>
<td>1.75</td>
</tr>
<tr>
<td>30+</td>
<td>2.0</td>
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</tbody>
</table>

- If you do not meet your college’s SAP policy, you may lose your financial aid eligibility! To avoid losing your financial aid, you should:
  - Know what your grades are! Talk to your professors to see how you are doing, and check your college portal to make sure your official classes and grades are what you think they are.
  - Ask for help! Professors and your academic center are there to help you. Everyone struggles with academics at some point in college— that’s why free help is available!
  - Don’t give up! If you do violate your college’s SAP policy, you can appeal to try to get your financial aid back. Ask your academic or financial aid advisor for help with the appeal process.

Get a work-study job

- Work-study is a job that your college can offer you so that you can work on campus and make some money while you are in school.
- If you were offered work-study on your award letter, call or visit your office of student employment and ask them how to get a work-study job.
- If you were NOT offered work-study on your award letter, you can ask your financial aid office if they can add it to your financial aid package. Or you can ask the office of student employment if they have any jobs for students without work-study awarded to them.