



Checklist for your freshmen and sophomores

Encourage them to think ahead toward college by:

- Getting involved in **SCHOOL AND COMMUNITY ACTIVITIES.**

Long-term commitment looks better on a college application than a sudden surge during senior year.

- Setting up a **COLLEGE SAVINGS ACCOUNT.** Starting a College Savings Iowa account requires just \$25.

- Researching **ACADEMIC REQUIREMENTS** for schools that interest them, and plan class schedules accordingly.

- Looking into **ADVANCED PLACEMENT AND CONCURRENT ENROLLMENT** opportunities.

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Teaching & Advising College-Bound Students

Changes will make FAFSA easier

At its annual conference last month, Federal Student Aid announced changes designed to simplify the FAFSA process. Among those changes is the development of a mobile app to make filing easier from a phone or tablet. Read more about FSA's announcement in [this article](#) from National College Access Network.

It's beginning to look a lot like ... test time

For students who plan to take the SAT in January or the ACT in February, winter break provides an excellent opportunity to prepare. Encourage them to take online practice tests. Free apps are available to prepare for both exams—might as well make good use of long car, train or plane rides over the holidays. And remind students of registration deadlines that might sneak up on them: December 28 for the [January SAT](#) and January 13 for the [February ACT](#).



Students taking fewer private loans

Undergraduate students in the United States are taking out fewer private loans but are borrowing more through the federal Stafford Loan Program, according to a report released in late November by the U.S. Department of Education's National Center for Education Statistics. The percentage of students who borrowed from private sources dropped from its peak of 14 percent in 2007-08 to 6 percent in 2011-12, according to the report. In the same time frame, the percentage of students taking out Stafford Loans increased from 35 percent to 40 percent. Read the [full report](#).

'Your Course to College' in Spanish

One of our most popular publications, "Your Course to College," has been translated into Spanish: "Tu camino a la universidad." [Download it](#) or order a [free print copy](#).

