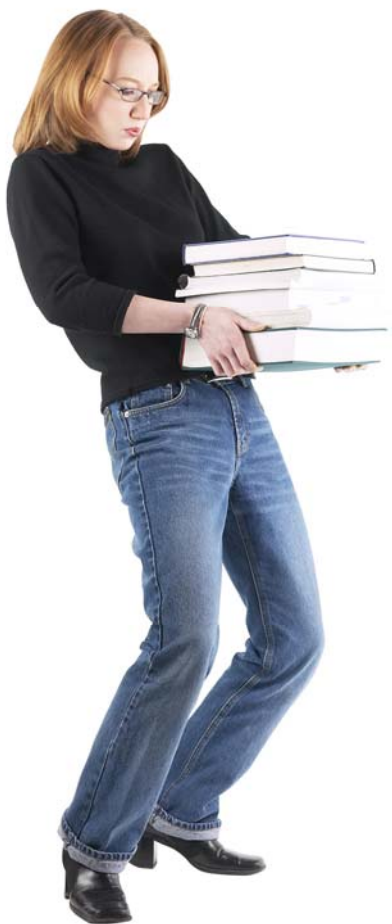


it's Your Life...
Are You Ready?



Financial Aid Application Deadlines

If you're planning to attend college **and** apply for financial aid, make sure you meet the federal, state, and college application deadlines.



Federal Deadline

Online applications for the 2011-2012 school year must be submitted by midnight Central Daylight Time, June 30, 2012.

That date might seem far in the future, but the application requires a bit of work. Give yourself (and your parents) and head start—so you won't need to rush at the last minute.

State Deadline

To find the application deadline for your state:

1. Visit FAFSA.ed.gov/
2. Click [Deadlines](#)
3. Select your state of legal residence from the drop-down list
4. Click [View Deadlines](#)
5. The screen will expand to show your state's deadline

College Deadline

Each college may have a different deadline—so check with the college(s) you want to attend. Also, ask each college about its definition of an application deadline. Is it the date they receive your FAFSA or the date your FAFSA is processed?

Don't lose out due to tardiness!

Do You Understand Student Loans?

While a college degree can help you achieve a better future, a college education is usually expensive. If you're planning to apply for loans to finance your college education, it's important that you and your parents understand the costs and risks of those loans.

A couple of government agencies (the Consumer Financial Protection Bureau, or CFPB, and the Department of Education) are working together to make sure you understand what you're agreeing to when you consent to the terms of a student loan.

Take a Look at the Model Form

The Department of Education will publish a model financial aid form that schools can use to communicate financial aid offers to students and their families.

A draft of this form is available—and is considered an example, not a formal proposal. The goal is to make people think and provide their opinions.

This "thought starter" is called "Know Before You Owe for Student Loans."

How to Give Your Opinion

The CFPB wants your opinion about the model form. They want to know what information you think is useful. To tell the CFPB what you think:

1. Visit ConsumerFinance.gov/students/knowbeforeyouowe/
2. Review the model form
3. Provide your comments
4. Rank the features that can be included in a financial aid offer

Anyone can provide their opinion—so tell your friends, parents, and other family members about "Know Before You Owe for Student Loans." Together, you can help make sure that loan information is presented in a manner that's easy to understand.




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