



## 2009-2010 Quick Reference Guide for High School Students

Here are some important Web sites and dates to help you prepare for your academic year.

### Web Resources

#### Information about Financial Aid

FastWeb's College Gold	<a href="http://www.collegegold.com">www.collegegold.com</a>
Federal Student Aid for Students	<a href="http://studentaid.ed.gov">studentaid.ed.gov</a>
FinAid	<a href="http://www.finaid.org">www.finaid.org</a>
Mapping Your Future	<a href="http://mapping-your-future.org">mapping-your-future.org</a>
Project Scholarship Scam	<a href="http://www.ftc.gov/scholarshipscams">www.ftc.gov/scholarshipscams</a>
Taxes for Students	<a href="http://www.irs.gov/individuals/students">www.irs.gov/individuals/students</a>

#### Sources of Aid

Scholarship Search	<a href="http://www.fastweb.com">www.fastweb.com</a>
*AmeriCorps	<a href="http://www.americorps.org">www.americorps.org</a>
*City Year	<a href="http://www.cityyear.org">www.cityyear.org</a>
CSS/PROFILE	<a href="http://profileonline.collegeboard.com">profileonline.collegeboard.com</a>
Direct Loans	<a href="http://www.ed.gov/directloan">www.ed.gov/directloan</a>
FAFSA (Free App. for Federal Student Aid)	<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>
FAFSA PIN	<a href="http://www.pin.ed.gov">www.pin.ed.gov</a>
Resources by State	<a href="http://finaid.org/otheraid/state.phtml">finaid.org/otheraid/state.phtml</a>

\*Award upon successful program completion

#### General Information

Social Security Administration	<a href="http://www.ssa.gov">www.ssa.gov</a>
Selective Service	<a href="http://www.sss.gov">www.sss.gov</a>
Student Gateway to U.S. Government	<a href="http://www.students.gov">www.students.gov</a>
Study Abroad	<a href="http://www.studyabroad.com">www.studyabroad.com</a>
U.S. Department of Education	<a href="http://www.ed.gov">www.ed.gov</a>

#### College Admissions and Testing

ACT	<a href="http://www.actstudent.org">www.actstudent.org</a>
AP	<a href="http://www.collegeboard.com/student/testing/ap/about.html">www.collegeboard.com/student/testing/ap/about.html</a>
SAT	<a href="http://www.sat.org">www.sat.org</a>
PSAT	<a href="http://www.collegeboard.com/student/testing/psat/about.html">www.collegeboard.com/student/testing/psat/about.html</a>
Admissions Information	<a href="http://www.admissions.com">www.admissions.com</a>

#### Choosing a Major and Career

Career Planning	<a href="http://www.fastweb.com">www.fastweb.com</a>
MonsterCollege	<a href="http://college.monster.com">college.monster.com</a>
America's Career Infonet	<a href="http://www.acinet.org">www.acinet.org</a>
Bureau of Labor Statistics	<a href="http://stats.bls.gov">stats.bls.gov</a>
Occupational Outlook Handbook	<a href="http://www.bls.gov/oco">www.bls.gov/oco</a>

#### Important Phone Numbers

FAFSA (Free App. for Federal Student Aid)	(800-4-FED-AID) 800-433-3243
ACT	319-337-1000
SAT	866-756-7346

### 2009 - 2010 Planning Calendar

#### Fall - Winter

##### September

9/9: SAT Registration Deadline for 10/10 Test  
 9/12: ACT Test Day (Selected States)  
 9/18: ACT Registration Deadline for 10/24 Test  
 9/23: SAT Late Registration Deadline for 10/10 Test  
 Request letters of recommendation from faculty.

##### October

10/1: SAT Registration Deadline for 11/7 Test  
 10/2: ACT Late Registration Deadline for 10/24 Test  
 10/10: SAT and Subject Tests Test Day  
 10/14: PSAT/NMQST Test Day  
 10/15: Late Registration Deadline for 11/7 Test  
 10/17: PSAT/NMQST Test Day  
 10/24: ACT Test Day  
 10/30: SAT Registration Deadline for 12/5 Test

##### November - National Scholarship Month

11/6: ACT Registration Deadline for 12/12 Test  
 11/7: SAT and Subject Tests Test Day  
 11/12: SAT Late Registration Deadline for 12/5 Test  
 11/20: ACT Late Registration Deadline for 12/12 Test

##### December

12/5: SAT and Subject Tests Test Day  
 12/12: ACT Test Day  
 12/15: SAT Registration Deadline for 1/23 Test  
 12/30: SAT Late Registration Deadline for 1/23 Test

##### January

1/1: First Day to Submit FAFSA  
 (early completion maximizes chances for aid)  
 1/5: ACT Registration Deadline for 2/6 Test  
 1/15: ACT Late Registration Deadline for 2/6 Test  
 1/23: SAT and Subject Tests Test Day

##### February

2/4: SAT Registration Deadline for 3/13 Test  
 2/6: ACT Test Day (except in NY)  
 2/18: SAT Late Registration Deadline for 3/13 Test



## Scholarship Scams

### Scam Warning Signs

- You have to pay a fee
- Money-back offers or guarantees
- Credit card or bank account information required
- Provides "exclusive" information

### Scams: "Phishing" & Pharming"

#### "Phishing"

- Unsolicited emails that bear the logo of your bank or credit card
- Appear legitimate but are traps to lure you into giving out your personal or account information

NEVER give out Social Security, credit card, or bank account numbers to unsolicited emails or calls

#### "Pharming"

- Unsolicited emails that encourage you to visit a website or click on suspicious links
- Make sure your inbox spam filters are up to date

BE CAREFUL to whom you give out your contact information or email address

### Reporting Scams

National Fraud Information Center (NFIC)

File an online complaint at [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams), call 1-877-FTC-HELP (382-4357), or write to:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

### State Attorney General's Office

File your complaint with the Consumer Protection Division in your state. Visit [www.naag.org](http://www.naag.org) to find your state Attorney General's Office

### US Postal Inspection Service (USPIS)

File an online complaint involving mail fraud at <http://postalinspectors.uspis.gov> or call the Crime Hotline at 1-877-876-2455, or write to:

Inspection Service Support Group  
222 S. Riverside Plaza  
Suite 1250  
Chicago, IL 60606-6100

## 2009 - 2010 Planning Calendar

### Spring - Summer

#### March

3/5: ACT Registration Deadline for 4/10 Test  
3/13: SAT and Subject Tests Test Day  
3/19: ACT Late Registration Deadline for 4/10 Test  
3/25: SAT Registration Deadline for 5/1 Test

#### April

4/8: SAT Late Registration deadline for 5/1 Test  
4/10: ACT Test Day  
4/15: Deadline to File your 2009  
Federal Income Tax Return  
4/29: SAT Registration Deadline for 6/5 Test

#### May

5/1: SAT and Subject Tests Test Day  
5/3-5/7: AP Testing Week 1  
5/7: ACT Registration Deadline for 6/12 Test  
5/10-5/14: AP Testing Week 2  
5/13: SAT Late Registration Deadline for 6/5 Test  
5/21: ACT Late Registration Deadline for 6/12 Test

#### June

6/5: SAT and Subject Test Test Day  
6/12: ACT Test Day  
6/30: Last day to submit 2009-2010 FAFSA on the  
Web applications

#### July

7/1: AP scores available by phone

## Loan Information

### Perkins Loan

Awarded based on exceptional need. Interest is subsidized and fixed at 5%. Favorable benefits may be lost upon consolidation.

REPAYMENT begins 9 months after graduation or dropping below half-time enrollment status.

### Stafford Loan

#### Subsidized

Interest accrues starting 6 months after graduation

Fixed interest rate is 5.6% if loan originated on/after July 1, 2009 for undergraduate students.

#### Unsubsidized

Interest accrues during school

Fixed interest rate is 6.8% if loan originated on/after July 1, 2006.

On loans first disbursed on or after July 1, 2009, annual limits have increased by \$2,000 for independent and dependent undergrads.

REPAYMENT begins 6 months after graduation or after dropping below half-time enrollment status.

### Parent PLUS Loan

If loan originated on/after July 1, 2006:  
Direct PLUS fixed interest rate is 7.9%  
FFEL PLUS fixed interest rate is 8.5%

REPAYMENT begins 60 days after full disbursement, or 6 months after student graduates or drops below half-time. Interest continues to accrue during deferment.

### Federal Consolidation Loan

Combine loans to one lender.

Fixed interest rate is the weighted average of the loans rounded up to the nearest 1/8 of a % and capped at 8.25%.

Lower monthly payments through alternate payment plans.

### Private/Alternative Loan

Eligibility, interest rate and fees based on better of borrower and cosigner credit scores.

More expensive than Federal loans.

For more information on private/alternative loans, visit:

[www.finaid.org/loans/privateloan/phtml](http://www.finaid.org/loans/privateloan/phtml)