



Your Summer Steps

Muskegon Opportunity – www.muskegonopportunity.com

Apply	<input type="checkbox"/> If the application deadline has not already passed, the first thing you should do is apply to the college.
Financial aid	<p>Check the status of your financial aid</p> <input type="checkbox"/> Complete the FAFSA and apply for aid if you haven't already. <input type="checkbox"/> Check your most recent award letter and your personalized website to see if there are additional steps you need to take to apply for aid. <input type="checkbox"/> If you are considering an appeal, contact your financial aid office to ask how to appeal.
Testing	<p>Check whether you need to complete placement testing before the start of the semester or before orientation</p> <input type="checkbox"/> Colleges usually offer 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.
Computing	<p>Log on to college's online student account</p> <p>Most colleges now provide a website, named something like <i>my.collegename.edu</i>, where you can check your financial aid status, classes, grades, and important deadlines. Log on ASAP!</p> <input type="checkbox"/> Your username and password were probably sent with your acceptance packet or in a separate letter/email. If you can't find them, call your school's admissions office.
Housing	<p>Complete any housing forms, if your college offers housing</p> <input type="checkbox"/> Most colleges require you to pay a housing deposit and complete a housing form in order to be eligible for on-campus housing. Some colleges have limited housing, so do this ASAP!
Term bill	<p>Call your school to check when term bills are issued and when they are due</p> <input type="checkbox"/> Talk with your advisor about how to pay whatever balance is left to pay after your financial aid award; they can help you set up a payment plan to make it easier!
Orientation	<p>Register for your college's orientation</p> <input type="checkbox"/> Most colleges hold required summer orientations for all first-year students. Register ASAP, as many college orientations are early in summer. Check what documents you are required to bring to orientation.

Health Insurance	<p>If possible, waive your school health insurance Your college will charge you for health insurance, but depending on what kind of health insurance you currently have, you may be able to waive that charge.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Health insurance can cost over \$1000, so find out what kind of health insurance you have as soon as possible, and ask your school or advisor if you can use it to waive that cost! 								
Satisfactory Academic Progress (SAP)	<p>Know your school's SAP Policy! SAP is a policy in which students must maintain a minimum GPA and complete a certain percentage of credits attempted in order to remain eligible for Financial Aid. Each school's policy is different, below is an example.</p> <p style="text-align: center;">"Students must complete 66% of credits attempted AND maintain a minimum GPA."</p> <table border="1" data-bbox="264 701 1052 852"> <thead> <tr> <th><i>Credits Attempted</i></th> <th><i>Cumulative GPA</i></th> </tr> </thead> <tbody> <tr> <td>Below 12</td> <td>No minimum</td> </tr> <tr> <td>12-30</td> <td>1.79</td> </tr> <tr> <td>30+</td> <td>2.0</td> </tr> </tbody> </table> <p>If one or both of the GPA and credit requirement are not met, you will lose your financial aid eligibility! To avoid losing your financial aid, you should:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Know what your grades are! Talk to professors to see how you are doing, and check your online student account to make sure your official classes and grades are what you think they are. <input type="checkbox"/> 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 the free help is there! <input type="checkbox"/> Don't give up! If you do violate the SAP policy, ask someone at your school what you should do about it. There is sometimes a way to appeal and get financial aid back. 	<i>Credits Attempted</i>	<i>Cumulative GPA</i>	Below 12	No minimum	12-30	1.79	30+	2.0
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Student Loan Setup	<p>Complete Loan Counseling If you are taking loans out for college, you have to sign for your loans in order for the money to be released so that it can help pay for your education. Both can be completed at studentloans.gov. These are called:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Entrance Loan Counseling- a short online lesson that teaches you about your loans. <input type="checkbox"/> Master Promissory Note- provide references and sign electronically for your loans. 								
Work-Study Info	<p>Get a work study job Work study is a job that your school can offer you so that you can work on campus and make some money while you are in school.</p> <ul style="list-style-type: none"> <input type="checkbox"/> 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. <input type="checkbox"/> If you were NOT offered work study on your award letter, you can call your financial aid office if they could 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. 								