

# An education planning timeline for Juniors and Seniors

**Jerry Inglet, Ed.D**

Family Legacy Advisor  
Wilmington Trust, N.A.



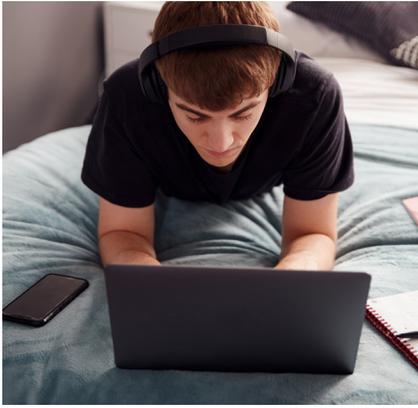
It's never too early to start planning for a child's or grandchild's educational experience. But with so much information available in so many different places, it can be difficult to know where to begin. A good way to start is to establish an activity roadmap for your student's junior and senior years of high school so that the larger picture can be in clear view. You may want to consider approaching this in a similar manner to the example time-line and checklist below.

## **JUNIOR YEAR:**

March—June

- Complete a series of career/personality assessments and view employment search engines in concert with the assessment output. Then use keywords and job titles to search sites such as [O Net](#) and [Indeed.com](#) for a greater understanding of different industries and investigate possible fields of study
- If business school is the desired academic pursuit, pursuing a leadership role in a business-related activity, preferably outside of the school, can demonstrate a unique interest in business and possibly create a connection to community engagement and improvement
- If an additional SAT test is in the future, study and prepare for one last run and register for the SAT
- Use a college search engine and include/widen the school list, researching all institutions on the list
- Register/get on the radar of the admission/enrollment management team for each college under consideration
- *Parents:* Complete net price calculators for each school under consideration to gain an understanding of the approximate cost

Continued



- Request permission to speak with a young alumnus from each college under consideration within different programs of study to gain a perspective on the employment market and college simultaneously. Use career assessments and key words to guide this process and exploration
- Approach a few key teachers and school counselors and request college recommendations for the following year.
- Complete a meeting with a high school counselor and request a list of all local scholarships, deadlines, and details

## SUMMER BEFORE SENIOR YEAR

- Complete college visits
- Complete the final SAT
- Complete a series of job shadowing experiences that help define a possible major
- Narrow the colleges down to 8–12 possibilities
- Begin to determine how you plan to apply to each college, i.e., early decision, early action, or regular decision
- Begin to complete the Common Application
- Write the draft and final versions of the Common Application essay
- Create the draft and final versions of a resume
- Compose a handwritten thank you note to the teachers/counselors who have agreed to write a college recommendation. Students should acknowledge what they learned from the person and provide details of the leadership roles and activities they have undertaken as a result of their mentorship
- Create a [myscholly.com](https://myscholly.com) and [fastweb.com](https://fastweb.com) profile, and select five to seven scholarships that are a possible fit to pursue

## SENIOR YEAR

### September

- Complete and finalize the Common Application (if there is no desire to complete an additional SAT)
- Complete any addendums that the school requires in addition to the Common Application
- Finish any applications that cannot be completed through the Common Application

Continued



**Please contact your Wilmington Trust advisor if you have further questions about planning for college.**

## October

- *Parents:* Complete the FAFSA® (Free Application for Federal Student Aid)
- *Parents:* Complete the College Scholarship Service (CSS) profile for applicable schools
- Follow up on any scholarship deadlines that were identified through [myscholly.com](https://myscholly.com) or [fastweb.com](https://fastweb.com) or the school counselor

## November

- With the output from the Cappex.com website, contact the financial aid office of each of the colleges under consideration. Inquire and ask for additional detail on at least three scholarships that are a fit. Find out if there is automatic consideration for the award, or if there is a separate process

## December—February

- Await admissions decisions
- Await the award letter from schools where admission was granted

## March—May

- Review and compare all college award letters
- Attempt an appeal for more merit-based aid if necessary
- Make the final decision on which college to attend. Deposits are typically due by May 1

## SUMMER BEFORE FRESHMAN YEAR OF COLLEGE

- Review the college bill for accuracy (sometimes health insurance from the school requires an opt out)
- Parents/students complete a Health Care Proxy, Power of Attorney, and Family Educational Rights and Privacy Act (FERPA) release

---

Wilmington Trust is a registered service mark used in connection with various fiduciary and non-fiduciary services offered by certain subsidiaries of M&T Bank Corporation including, but not limited to, Manufacturers & Traders Trust Company (M&T Bank), Wilmington Trust Company (WTC) operating in Delaware only, Wilmington Trust, N.A. (WTNA), Wilmington Trust Investment Advisors, Inc. (WTIA), Wilmington Funds Management Corporation (WFMC), and Wilmington Trust Investment Management, LLC (WTIM). Such services include trustee, custodial, agency, investment management, and other services. International corporate and institutional services are offered through M&T Bank Corporation's international subsidiaries. Loans, credit cards, retail and business deposits, and other business and personal banking services and products are offered by M&T Bank, member FDIC.

This material is for informational purposes only and is not intended as an offer or solicitation for the sale of any financial product or service or as a determination that any investment strategy is suitable for a specific investor. Investors should seek financial advice regarding the suitability of any investment strategy based on their objectives, financial situations, and particular needs. This material is not designed or intended to provide financial, tax, legal, accounting, or other professional advice since such advice always requires consideration of individual circumstances. If professional advice is needed, the services of a professional advisor should be sought.

The information in this article has been obtained from sources believed to be reliable, but its accuracy and completeness are not guaranteed.

There is no assurance the any investment, financial or estate planning strategy will be successful.

Third-party trademarks and brands are the property of their respective owners.

Wilmington Trust, M&T Bank or any of its affiliates are not affiliated with any of the third parties referenced above. The opinions of the above third parties are their own and do not necessarily represent those of Wilmington Trust, M&T Bank or any of its affiliates.