

# 12 things to do before leaving for college

*from The Student Loan Guidebook*

MAY	<p><input type="checkbox"/> <b>RESEARCH STUDENT LOANS</b></p>  <p>Show your parents that you're serious about preparing for college by researching potential student loan options. Your financial aid award letters will help you figure out if you need additional money to pay your tuition bill. If you do have a gap, many families take out private student loans to cover the difference.</p>	<p><input type="checkbox"/> <b>CONSIDER A CO-SIGNER</b></p> <p>Because approval for private student loans is usually based on credit history and current income from employment, many full-time students need a co-signer to be approved. Talk to your parents, extended family and others about the possibility and impacts of cosigning for a loan. Check out our "<a href="#">What is a Co-signer?</a>" video for more details.</p>	<p><input type="checkbox"/> <b>EXPLORE BEYOND CAMPUS</b></p>  <p>Checking out the campus is a huge help when preparing for college, but take time to explore the surrounding areas, too. Scope out local restaurants, parks, museums, grocery stores, and entertainment venues. See if any local restaurants host low-cost fun during the week, like Taco Tuesday and Wing Wednesday.</p>
JUNE	<p><input type="checkbox"/> <b>MEET ROOMMATES</b></p>  <p>Before move-in day, get in touch with your roommate(s) to get a feel for who you'll be living with. Then, create a plan for who will bring which items to avoid duplication. Although having multiple TVs might not be a bad idea...</p>	<p><input type="checkbox"/> <b>APPLY FOR LOANS</b></p> <p>Gather notes from your research, and start applying. The earlier you apply and pay your tuition bill, the more time you'll have to enjoy the summer. If a family member is taking out a parent loan for you, ask them if they need any of your information to complete the application.</p>	<p><input type="checkbox"/> <b>GET A JOB</b></p>  <p>Take a part-time job during the school year for extra spending money, or to decrease the amount you have to borrow to pay for school. Check with the financial aid office for information on work-study opportunities, or other job postings.</p>
JULY	<p><input type="checkbox"/> <b>MAKE A MOVING CHECKLIST</b></p>  <p>Preparation is always key, especially when it comes to moving. Create a list of items and steps you'll need to take. To make move-in day smoother, consider taking care of things like setting up your school email, getting a college ID, and finding your dorm ahead of time.</p>	<p><input type="checkbox"/> <b>CONSIDER A CREDIT CARD</b></p> <p>There are a few different reasons you may want to consider a credit card. One might be to have a credit card with a spending limit instead of a shared checking account, or you may want to begin to establish a credit history by having a credit card in your name. Make sure you are able to make payments on time every month to avoid any negative impact to your credit reports.</p>	<p><input type="checkbox"/> <b>CHECK ON LOAN APPLICATIONS</b></p> <p>It can be stressful waiting for the answer to something important, and it's no different with your student loan application. Be proactive and check on your application status online or by contacting customer service. You may need to take action if your application is pending and the sooner you do, the sooner it can be completed. If the next steps are not clear, ask the lender for help.</p>
AUGUST	<p><input type="checkbox"/> <b>SET A BUDGET</b></p>  <p>Whether you're an incoming freshman or heading into your last year of college, it's critical to set a budget for the upcoming school year. Be honest with yourself, your family, and anyone else in the conversation to make sure you can live comfortably without spending beyond your means.</p>	<p><input type="checkbox"/> <b>SAY YOUR GOODBYES</b></p> <p><b>Bye!</b></p>  <p>Many students move on-campus for college and it's important to spend time saying farewell. It may be a few months before you see your family and friends, so reserve a day or two for visiting, or plan a goodbye party before heading off to college.</p>	<p><input type="checkbox"/> <b>CHECK YOUR STUDENT ACCOUNT</b></p>  <p>Many colleges and universities offer student spending accounts that allow students and families to add funds for on-campus use, similar to a bank account. If available, find out how you can use the money, and what you can spend it on.</p>