

PLANNING FOR COLLEGE STARTS NOW.



Check out our online resources to get organized and on your way to a great college experience:

Visit pnc.com/studentbanking

Learn about what PNC has to offer students.

Visit pnc.com/myfinanceacademy

Build your financial knowledge, make informed financial decisions and develop healthy money-management habits for college and beyond.

Visit pnc.com/scholarship

Create a PNC Financial Literacy account and enter for a chance to win a \$2,000 scholarship for college.*

Financial Aid Definitions

DIRECT LOAN

A low-interest federal student loan offered to students seeking education after high school, including college, university and trade school students

DIRECT PLUS LOAN

A federal loan made to parents of dependent undergraduate students to help their children pay for college

EXPECTED FAMILY CONTRIBUTION (EFC)

A measure of a family's financial strength, which helps to determine a student's federal student aid eligibility and financial aid offer

FINANCIAL AID OFFER

A notification of the types and amounts of aid being offered by the college(s) that you listed on your FAFSA

FREE APPLICATION for FEDERAL STUDENT AID (FAFSA)

A form that is completed annually by current/prospective college students and their parents to determine eligibility for student financial aid

FSA ID

A username and password that can be used to log in to the FAFSA

GRANT

Financial aid that is need-based and doesn't need to be repaid

PRIVATE LOAN

A nonfederal loan made by a lender, such as a bank, credit union, state agency or school, to cover college costs

SCHOLARSHIP

Gifts and money that do not need to be repaid; scholarships are offered by schools, employers, nonprofits, religious groups and other professional/social organizations

STUDENT AID REPORT (SAR)

A report that summarizes the information from the student's FAFSA and provides families and schools with the student's EFC

Success starts with planning.

Preparing now with our tools, timelines and financial information makes it easier to start off strong.

College Planning Checklist

Middle School to High School Junior Year

- Discover how to start preparing for college at studentaid.gov/resources.
- Explore college options via internet searches and college campus visits.
- Determine if the college(s) you're exploring accept Advanced Placement (AP) courses as college credit.
- Create a budget to help you keep track of your spending. Consider opening a checking and savings account.

High School Junior Year

- Take required college admission exams, which may include the ACT, SAT and SAT Subject Tests.

Summer Before High School Senior Year

- Create an FSA ID at fsaid.ed.gov that you'll use to log in to and sign the online Free Application for Federal Student Aid (FAFSA). You and your parent will each need your own unique FSA ID.
- Begin researching and applying for scholarships and grants.



High School Senior Year

Fall

- Retake the ACT and/or SAT, if necessary.
- Apply to the college(s) you have chosen by each college's application deadline.
- Complete and submit your FAFSA as soon as possible after October 1.
- Review your Student Aid Report (SAR). Make necessary corrections to your SAR and submit to the FAFSA processor.

Spring

- Review college acceptance letters carefully for acceptance instructions.
- Review/compare financial aid offer(s) and contact your financial aid office with questions.
- Select the college that best meets your educational and financial needs.
- Accept the offer at your chosen college by the decision deadline and make any required financial deposits.
- Apply for private student loans if scholarships and other financial aid don't cover the cost of college.

For informational purposes. You should explore all scholarship, grant and federal borrowing options before applying for a private loan.



***Scholarship:** No purchase necessary to win. Void where prohibited or restricted by law. A purchase or transaction does not increase your chances of winning. Entries will be accepted at pnc.financialliteracy101.org/scholarship. Scholarship Sweepstakes is open to Undergraduate students enrolled at least half-time in a PNC Solution Loan®-eligible college or university who are 18 years of age or older at time of entry. To enter, you must create a PNC Financial Literacy account, meet the eligibility requirements, and opt-in to the drawing and agree to the Official Rules. Once you have created the account and have opted into the Scholarship Sweepstakes, you will be eligible for the subsequent two drawings that take place within 12 months of registration. Employees of Decision Partners LLC and The PNC Financial Services Group, Inc., their affiliates, subsidiaries, advertising and promotion agencies, as well as such employees' immediate family members (or persons living in the same household), are not eligible. The Sweepstakes is governed by the law of the Commonwealth of Pennsylvania. Six (6) \$2,000 college scholarships will be awarded twice in 2021. Odds of winning will depend on the number of eligible entries received. On or about June 1, 2021, and December 1, 2021, winners will be drawn at random from all entries submitted. Winners will be contacted by email and/or telephone. Taxes are responsibility of winner. Prizes are not transferable. No substitution of prizes permitted. Scholarship winners will be required to execute and return a Verification of Eligibility and Release of Liability. See official sweepstakes rules at pnc.financialliteracy101.org/scholarship/official_rules. Sponsored by PNC Bank, National Association.

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