Caveat
ACADEMIC SERVICES

FREE · FAMILIES IN ANY STATE

The Caveat Family Guide to College

Ninth grade to move-in day, in twelve chapters. Written for parents, in plain words, with a short list to do at the end of every chapter.

By Marcus Shaw, founder · Caveat Academic Services · November 2026 edition

Contents

1 **The four-year plan**
What to take, when, and why the plan matters more than any single class.

2 **College credit in high school**
AP, IB, dual enrollment and online college courses, and how each one counts.

3 **Testing: the SAT, ACT and test-optional**
When to test, how often, and when to send scores.

4 **Activities that mean something**
Depth, responsibility and the activities list colleges actually read.

5 **Building the college list**
Reach, target and likely colleges, and how many of each.

6 **What college really costs**
Sticker price, net price and the number to plan around.

7 **Applications and the essay**
Every part of the application, and a calendar that works.

8 **Recommendation letters**
Who to ask, when to ask, and what to hand them.

9 **The FAFSA and CSS Profile**
What to gather, when to file, and the mistakes that cost money.

10 **Comparing aid offers**
Reading an aid letter line by line and finding the real four-year cost.

11 **For homeschool families**
Transcripts, course descriptions and the counselor letter, when the parent is the school.

12 **Arriving ready**
Deposits, housing, placement, orientation and the summer before.

How to use this guide. Read the chapter for where your student is now, then do the short list at the end. Ninth and tenth graders: start with chapters 1 and 2. Juniors: chapters 5 and 6. Seniors: chapters 7 through 10. Every figure and college in this guide is an example, and each college sets its own policies.

CHAPTER 1

The four-year plan

Most college decisions are made in ninth grade without anyone noticing. A written four-year plan turns those quiet choices into deliberate ones, and it takes about an hour to draft.

Why a written plan matters

Colleges read the transcript as a story: which courses your student chose, how hard they were, and whether the grades held up. Course choices compound. Skipping a math level in ninth grade, or waiting until junior year to start a world language, can quietly close options three years later.

A written plan does three things. It shows the whole path at once, so gaps are visible early. It gives your student a reason behind each course. And it turns every registration season into a ten-minute check rather than a scramble.

Start with what colleges expect

Requirements vary by college and by state, so check the colleges your student is curious about. As a common starting point, many four-year colleges look for something close to this:

SUBJECT	COMMON MINIMUM	OFTEN RECOMMENDED
English	4 years	4 years
Math	3 years, through Algebra II	4 years
Lab science	2 to 3 years	3 to 4 years
Social studies	2 to 3 years	3 to 4 years
World language	2 years of one language	3 to 4 years
Arts	1 year at some colleges	1 year

> Example ranges only. Each college sets its own requirements, and some public university systems publish exact course lists. Always check the specific colleges.

Rigor: challenging, not crushing

Colleges often say they want students who took the most challenging courses available to them, and that phrase matters: they judge rigor against what the school offers. A student at a small school with three honors courses is not penalized for not taking ten.

The goal is a schedule that stretches your student in their strongest subjects and stays manageable elsewhere. A strong grade in a regular course is usually better than a struggling grade in an advanced one, and sleep, sports and family time are part of a plan that works.

Where college credit fits

Dual enrollment, AP, IB and online college courses can all appear in a four-year plan. They can show readiness for college work and, in some cases, earn credit. **Each college decides** whether and how that credit counts, so the plan should note which courses are meant for rigor and which are aimed at credit. Chapter 2 covers this in detail.

Electives that tell a story

Electives are where your student's interests show. A student curious about engineering might choose a programming course and physics early. A future nurse might take anatomy or a health sciences pathway. Electives do not need to match a future major, but a thread of real interest makes the transcript easier to read.

A sample plan

Here is one example for a student who likes science and wants to keep competitive options open. It is an illustration, not a template.

GRADE	CORE	ELECTIVE OR CREDIT
9th	English 9, Geometry, Biology, World History, Spanish I	Intro to Computer Science
10th	English 10, Algebra II, Chemistry, U.S. Government, Spanish II	Art I
11th	English 11, Precalculus, Physics, U.S. History, Spanish III	One college course, if it fits the week
12th	English 12, Calculus or Statistics, Anatomy, Economics	One or two college courses

> Example plan for illustration. Your student's school, state and colleges will shape the real one.

When to revisit the plan

EACH SPRING	Before course registration, check next year against the plan and adjust for grades and interests.
AFTER FIRST SEMESTER	If a course is much harder or easier than expected, adjust the next level now.

SUMMER BEFORE JUNIOR YEAR	Line up the plan with the early college list. Junior year carries the most weight.
FALL OF SENIOR YEAR	Confirm senior courses meet every requirement on the final college list. Colleges see senior grades.

A NOTE FOR FAMILIES WHO MOVE OR SWITCH SCHOOLS

Course names and requirements change between schools and states. Keep a copy of every transcript and course description. A written plan makes a transfer much easier to manage.

Do this now

- [ ] List the five or six colleges your student is curious about, even loosely.
- [ ] Check each one's course requirements and write down the strictest version.
- [ ] Draft all four years on one page, including the courses already done.
- [ ] Mark one stretch course each year and one place to protect time.
- [ ] Put a reminder on the calendar for next spring's registration.

Free tool: The four-year plan preview. Enter your student's grade and interests and see a sample plan in a minute. app.caveatacademic.com/preview.html

Want someone to handle this part? Your Caveat advisor builds the four-year plan with your student, checks it against the college list every semester and handles the registration timing. You approve it.

CHAPTER 2

College credit in high school

High school students have more ways than ever to take college-level work. Each one can show readiness for college, and some can earn credit. None of them guarantees credit, because each college decides.

The four main options

OPTION	WHAT IT IS	HOW CREDIT IS DECIDED
AP	College-level courses taught at the high school, with a national exam in May	Each college sets the exam score it accepts, if any
IB	A two-year program with courses and exams, at schools that offer it	Each college decides which IB exams and scores earn credit
Dual enrollment	A college course, often through a local community college, that also counts for high school	The student earns a college transcript; each receiving college decides how it transfers
Online college courses	Courses taken directly from a college, online, at the student's pace or on a term	The student earns a college transcript; each receiving college decides how it transfers

Rigor or credit: know which you want

There are two reasons to take a college-level course in high school. The first is **rigor**: showing colleges that your student can handle demanding work. The second is **credit**: possibly finishing a requirement before arriving at college. A course can do both, but the plan should say which one matters most, because the choice of course changes with the goal.

For rigor, the course should be one your student will do well in and that fits the four-year plan. For credit, the course should be one that many colleges on the list accept, usually a general education course such as English composition, college algebra, psychology or introductory statistics.

How colleges treat credit

Each college has its own policy. Some accept many AP scores and transfer courses. Some accept credit only toward electives. Some highly selective colleges accept very little and use it only for placement into higher courses. Public colleges in the same state often have agreements that make transfer more predictable, but even those have conditions.

- Look up each college's AP and IB credit policy, usually on the registrar's or admissions website.

- Search for the college's transfer credit database, if it has one, to see how a specific course has counted before.
- Keep every syllabus and transcript. A college may ask for them.

> Never count on a specific number of credits. Plan for the course to help with rigor first, and treat any credit as a possible bonus.

Choosing a first course

A good first college course is one your student is curious about, in a subject they are already strong in, during a semester that is not overloaded. Many students start with one course, often in the summer or in a lighter semester, before adding more.

CHECK THE WEEK	Count the hours. A typical college course asks for several hours of work each week beyond any class time.
CHECK THE PLAN	Choose a course that fits the four-year plan and does not replace a core high school class colleges expect.
CHECK THE LIST	For a credit goal, confirm the course is commonly accepted by colleges on the list.
CHECK THE COST	Prices vary widely. Some states and schools cover dual enrollment costs; others do not.

A college grade is permanent

A college course creates a college transcript that follows your student. A low grade may need to be reported on future applications, including transfer and graduate school applications. That is a reason to start with one well-chosen course, not a reason to avoid college courses.

FAMILIES USING EDUCATION SAVINGS ACCOUNT FUNDS

If your state has an education savings account (ESA) program, it may cover college courses for eligible students. Rules change, so check the program's current handbook before enrolling.

Do this now

- [ ] Write down whether your student's goal is rigor, credit or both.
- [ ] Look up the AP and transfer credit policy for three colleges your student is curious about.
- [ ] Count the free hours in a typical week before choosing a course.
- [ ] Pick one first course in a strong subject, in a lighter semester.
- [ ] Start a folder for syllabi and college transcripts.

Free tool: Find the right first course. Answer a few questions and see which first college course fits your student. app.caveatacademic.com/course-finder.html

Want someone to handle this part? Your Caveat advisor picks college courses that fit the week and the colleges on the list, then paces and tracks them every week. Your student does the coursework.

CHAPTER 3

Testing: the SAT, ACT and test-optional

Testing policies have changed more in the last few years than in the previous thirty. Some colleges require scores again, many are test-optional and a few do not look at them at all. A simple plan avoids both over-testing and missed chances.

Three kinds of policy

POLICY	WHAT IT MEANS	WHAT TO DO
Test-required	Scores must be submitted with the application	Plan to test and send scores
Test-optional	Students choose whether to send scores	Send scores if they strengthen the application
Test-free	Scores are not considered, even if sent	No need to test for this college

Policies change, sometimes from one year to the next. Check each college's admissions website in the spring of junior year and again before applying.

SAT or ACT

Nearly every U.S. college accepts either test equally. The tests differ in format and pacing, and some students do noticeably better on one. The simplest way to choose is to take a free official practice test of each, under timed conditions, and compare the results using an official concordance table.

When to test

SOPHOMORE YEAR	Optional: the PSAT or a practice test to get a baseline. No pressure, and colleges do not see it.
FALL OF JUNIOR YEAR	The PSAT/NMSQT, which is also the qualifying test for National Merit recognition.
WINTER TO SPRING OF JUNIOR YEAR	A first official SAT or ACT, after some preparation.
LATE SPRING OR SUMMER	A second attempt, if the first score is below the student's goal.

EARLY SENIOR YEAR A final attempt only if needed, early enough for application deadlines.

How many times

Two or three attempts is common. Scores often rise between the first and second test, then level off. Beyond that, the time is usually better spent on grades, activities and applications.

Superscoring and score choice

Many colleges **superscore**, combining a student's best section scores across test dates. Many also allow students to choose which test dates to send. Some colleges ask for every score. Each college states its policy on its admissions website.

Should you send scores to a test-optional college?

A common approach is to compare your student's score with the middle range of scores for admitted students, often published in the college's Common Data Set. If the score is at or above the middle of that range, sending it usually helps. If it is below, the application may be stronger without it. A college may also use scores for scholarships or course placement even when admission is test-optional.

> A general guideline, not a rule. Each college decides how it reads scores.

Preparing without overdoing it

- Use official practice tests from the test makers. They are free and the closest to the real thing.
- Review every wrong answer and sort mistakes into content, timing and careless errors.
- A few hours a week for six to eight weeks before a test is a reasonable plan for most students.
- Ask about accommodations early if your student has a documented need. Approval can take weeks.

FEE WAIVERS

Students from families who qualify can receive fee waivers for the SAT and ACT, and often for college application fees as well. Ask the school counselor.

Do this now

- [ ] Have your student take one free official practice test of each, SAT and ACT.
- [ ] Choose one test and pick two possible test dates in junior year.
- [ ] Check the testing policy of every college on the early list.
- [ ] Look up the admitted-student score range for three of those colleges.
- [ ] Ask about accommodations now, if they apply.

Free tool: SAT or ACT: which fits?. Seven questions on pace, reading, math and format show which test to try first. app.caveatacademic.com/sat-or-act.html

Want someone to handle this part? Your Caveat advisor builds the testing plan, picks the dates around school and sports, and decides with your family where scores help. Your student takes the test.

CHAPTER 4

Activities that mean something

Colleges do not count activities. They read them for what a student cares about and what they did with that interest. Four years of steady commitment usually says more than ten clubs joined in junior year.

What colleges read for

- **Commitment:** sticking with something over time.
- **Growth:** more responsibility or skill each year.
- **Impact:** something changed because the student was there.
- **Initiative:** starting something, solving a problem, building a project.

There is no list of approved activities. A student who works twenty hours a week at a family business or cares for younger siblings is showing all four, and the application has room to say so.

Everything counts

Activities are not only clubs and sports. The application asks about anything a student does outside class:

- Paid jobs and internships
- Family responsibilities, such as caring for siblings or a relative
- Volunteering and faith communities
- Arts, music, writing and independent projects
- Sports, at any level
- Research, coding, building, small businesses
- College courses taken for interest

Depth over length

A short list of meaningful activities is stronger than a long list of thin ones. By junior year, most students do best with two or three main commitments and a few smaller ones. If your student is stretched thin, it is fine to drop something.

Grade by grade

9TH GRADE	Try things. Join two or three activities and see which ones your student looks forward to.

10TH GRADE	Narrow down. Keep the activities that stuck, and look for a way to take on more.
11TH GRADE	Take responsibility: lead, teach, organize or build something. Start keeping a record of hours and results.
SUMMER	A job, a project, a course or volunteering. Colleges do not expect expensive summer programs.
12TH GRADE	Keep going. Colleges notice when activities stop after applications.

Writing the activities list

Many applications, including the Common App, have a list with space for up to ten activities, each with a short description of about 150 characters. Those characters matter. Lead with what the student did and what changed, using numbers where they help.

WEAKER	STRONGER
Member of robotics club. Went to meetings and competitions.	Built drive system for team robot; trained 6 new members; team reached regional semifinal.
Worked at a restaurant.	Line cook, 15 hrs/week during school; trusted to close and train new hires by second year.
Helped at home.	Care for two younger siblings after school daily; homework help, meals, rides to practice.

Example descriptions, invented for illustration.

Order the list by importance to the student, not by prestige. Put the activity they would talk about first in an interview at the top.

Keep a running record

Students forget details by senior year. A simple document, updated each semester, saves hours: the activity, the dates, hours per week, weeks per year, any role, and one or two results. It also helps when teachers write recommendations.

HONORS AND AWARDS

Applications usually have a separate, shorter section for honors, often five entries. School honor rolls, competition results, scholarships and recognition from outside groups all belong there.

Do this now

- [ ] List every activity your student does now, including jobs and family duties.
- [ ] Circle the two or three your student cares about most.
- [ ] Start a running record with dates, hours and one result for each.
- [ ] Rewrite one activity description in 150 characters, leading with what changed.
- [ ] Check the week: is there room to go deeper in one activity?

Free tool: The activities planner. See where the depth is, what to build next for your student's grade, and a draft activities list. app.caveatacademic.com/activities-planner.html

Want someone to handle this part? Your Caveat advisor keeps the activities record current every semester and organizes the activities list for applications. Your student does the activities.

CHAPTER 5

Building the college list

The college list is the single most important document in the process. A good one has a plan B built in, so no single decision decides everything.

What a balanced list looks like

A balanced list sorts colleges into three groups, based on how your student's record compares with each college's admitted students:

- **Reach:** admission is possible but uncertain. Highly selective colleges are a reach for nearly everyone.
- **Target:** your student's grades and course rigor sit in the middle of the college's admitted range.
- **Likely:** your student is comfortably above the typical admitted student, and the college admits a large share of applicants.

Many families aim for something like two to three reaches, three to four targets and two to three likely colleges. The exact number matters less than the rule underneath it: **your student should be glad to attend every college on the list, including the likely ones, and the family should be able to afford them.**

When to start

A loose list can start in tenth grade, from curiosity and campus visits. The working list usually comes together in junior year, once there are grades, a testing plan and a sense of budget. By the summer before senior year, it should be close to final, so applications can start when they open.

Fit comes first

Before admission odds, ask what kind of place your student will thrive in. A short set of questions covers most of it:

- Size: a campus where professors know your name, or a big university with every option?
- Distance: a drive home, a flight home, or anywhere?
- Academics: does the college offer the majors your student is curious about, and is it easy to switch?
- Setting: city, suburb, small town?
- Support: tutoring, advising, disability services, first-generation programs?
- Cost: what would your family really pay there? (Chapter 6.)

Reading the admission data

Most colleges publish data about the students they admit. The Common Data Set, a standard report many colleges post on their websites, includes admission rates, grade ranges and test score ranges. The U.S. Department of Education's College Scorecard adds graduation rates, typical debt and earnings.

Admission rate alone can mislead. A college that admits half its applicants may still be a reach for a particular major, and a college with a low rate may be a target for a student with a strong match. Look at the middle range of admitted students, and at whether the major your student wants is more competitive than the college overall.

A sample list

TIER	COLLEGE	WHY IT IS ON THE LIST
Reach	Coastline University	Strong marine biology program; admission rate under 20%
Reach	Northfield College	Small classes, generous aid for families who qualify
Target	Lakeside College	Grades in the middle of the admitted range; good net price
Target	Pine Ridge College	Research for undergraduates; three hours from home
Target	Riverbend College	Merit scholarships for students in its top range
Likely	State University	In-state tuition; honors college; rolling admission
Likely	Mesa College	Close to home; strong transfer of credit within its system

Example list with invented colleges, for illustration only.

Make sure the likely colleges are real choices

The most common list mistake is a likely college that nobody would choose. If your student would not want to attend, it is not a plan B. Visit at least one likely college early, ideally before any reach college, and look for programs, honors options and scholarships that make it exciting.

Affordability belongs on the list

Run each college's net price calculator before an application goes in. Every college that takes federal aid is required to have one on its website. A list where every college costs more than the family can pay is not balanced, no matter how the admission odds look.

EARLY ACTION, EARLY DECISION AND ROLLING ADMISSION

Early action lets a student apply early and hear early without committing. Early decision is binding: if admitted, the student agrees to attend. Rolling admission reviews applications as they arrive. Choose early decision only for a clear first choice, and only after running the net price calculator, because the student gives up the chance to compare aid offers.

Do this now

- [ ] Write down your student's answers to the six fit questions above.
- [ ] List ten colleges that match, without worrying about admission yet.
- [ ] Look up each college's admitted-student range and sort them into reach, target and likely.
- [ ] Run the net price calculator for at least the top five.
- [ ] Plan one visit to a likely college this season.

Free tool: The college list builder. Sort colleges into reach, target and likely, then see them on a map. app.caveatacademic.com/college-list.html

Want someone to handle this part? Your Caveat advisor researches colleges, builds the reach, target and likely tiers with net prices for your income, and keeps the list current through senior year. You visit your favorites.

CHAPTER 6

What college really costs

The price on a college's website is rarely what a family pays. The number that matters is the net price, and you can estimate it for almost any college in about fifteen minutes.

Sticker price and net price

The **sticker price**, often called the cost of attendance, adds up tuition, fees, housing, food, books, travel and personal costs for one year. The **net price** is what is left after grants and scholarships, money your family does not repay.

The gap can be large. A private college with a high sticker price may cost some families less than a public university, once its grant aid is counted. It can also go the other way. The only way to know is to check each college.

	COLLEGE A (EXAMPLE)	COLLEGE B (EXAMPLE)
Cost of attendance	$78,000	$32,000
Grants and scholarships	$56,000	$6,000
Net price for one year	$22,000	$26,000

> Example figures for one invented family. Real net prices depend on income, assets, family size and each college's aid policies.

How to use a net price calculator

Every college that takes federal aid is required to post a net price calculator on its website. Search the college's name plus "net price calculator." Have last year's tax return nearby. Some calculators take five minutes; others ask more questions and give a more precise estimate.

- Run the calculator for each college before your student applies.
- Use the same numbers each time, so results compare fairly.
- Save or screenshot each result with the date.
- Treat the result as an estimate, not a promise. Each college decides the real offer.

The four kinds of aid

TYPE	REPAID?	WHERE IT COMES FROM
Grants	No	Federal, state and college funds, usually based on need
Scholarships	No	Colleges and outside groups, based on merit, talent or need
Work-study	No, it is earned	A part-time job, often on campus
Loans	Yes, with interest	Federal student loans, parent loans, private lenders

An aid offer that looks generous may be mostly loans. When comparing colleges, compare the net price after grants and scholarships only. Chapter 10 walks through reading aid offers line by line.

Need-based and merit aid

Need-based aid depends on what your family can afford, calculated from the FAFSA and, at some colleges, the CSS Profile. Merit aid rewards grades, talent or other strengths and does not depend on income. Some colleges offer mostly need-based aid, some mostly merit, many a mix. A college's website and its Common Data Set usually show how much of each it gives.

The costs families miss

- Travel home for breaks, especially by plane.
- Health insurance, if the student is not on a family plan.
- A laptop, lab fees and course materials beyond textbooks.
- Housing deposits, orientation fees and enrollment deposits.
- Summer housing or a fifth year, if a major takes longer.

Four years, not one

Multiply by four, and ask how prices and aid change. Some scholarships require a minimum GPA to renew. Some colleges raise tuition each year. College credit earned in high school may shorten the path at some colleges, which can lower the total. Each college decides how that credit counts.

HAVE THE MONEY CONVERSATION EARLY

Before the list is final, decide as a family what you can pay each year and how much borrowing, if any, is acceptable. It is much easier to build a list around a budget than to turn down an admission in April.

Do this now

- [ ] Pull last year's tax return and keep it with your college notes.
- [ ] Run three net price calculators: one reach, one target and one likely college.
- [ ] Write down the net price after grants only, not loans.
- [ ] Agree on a yearly family budget and a borrowing limit.
- [ ] Try the guess-the-price game with your student to start the conversation.

Free tool: Guess the price. See how sticker price and net price differ, with example colleges and families. app.caveatacademic.com/guess-the-price.html

Want someone to handle this part? Your Caveat advisor runs the net price numbers for every college on the list, builds the list around your budget and compares the aid offers line by line in senior year.

CHAPTER 7

Applications and the essay

A college application has more parts than most families expect, and they come from different people: the student, the school, teachers and the testing agencies. A calendar that starts in the summer keeps every part on time.

The parts of an application

PART	WHO PROVIDES IT
Personal information, family and education history	Student, with a parent's help
Activities list and honors	Student (chapter 4)
Personal essay	Student
College-specific supplements and short answers	Student
High school transcript and school report	School counselor, or the parent for homeschool families (chapter 11)
Recommendation letters	Teachers and counselor (chapter 8)
Test scores, if sent	Testing agency or self-reported (chapter 3)
Application fee or fee waiver	Family

Where students apply

Many colleges accept the Common App, a single application sent to many colleges. Others use their own application or another shared platform. Some public universities have a short application of their own. The college's admissions website names the application it accepts. The Common App opens each year on August 1.

Deadlines and plans

PLAN	TYPICAL DEADLINE	BINDING?
Early decision	Often November 1 or 15	Yes, if admitted
Early action	Often November 1 or 15	No
Restrictive early action	Often November 1	No, but limits other early applications
Regular decision	Often January 1 to 15	No
Rolling admission	Applications reviewed as they arrive	No

Typical patterns only. Each college sets its own dates and rules, and they change. Check every college.

The personal essay

The Common App personal essay is up to 650 words, written in response to one of several broad prompts. It is the one place in the application where the student's own voice comes through. Good essays are usually about something small and specific that shows how the student thinks, not a list of achievements.

- Start in the summer before senior year. Good essays take several drafts.
- Brainstorm moments, not topics. A specific scene is easier to write than a big theme.
- Read it aloud. If it does not sound like your student, it is not finished.
- One or two trusted readers are enough. Too many readers flatten the voice.
- **Your student writes every word.** Feedback is fine; rewriting is not.

Supplements

Many colleges ask for extra short essays, often "why this college" or "why this major." These take longer than families expect, sometimes more time in total than the personal essay. A strong "why us" answer names specific programs, courses or opportunities and connects them to the student.

A senior-year calendar

JUNE TO JULY	Brainstorm and draft the personal essay. Finalize the college list. Make an account on the application platform.
AUGUST	Applications open. Fill in the profile sections. Collect supplement prompts for every college.
EARLY SEPTEMBER	Confirm recommendation letters. Request transcripts. Finish the essay.

SEPTEMBER TO OCTOBER	Write supplements, early colleges first. File the FAFSA once it opens (chapter 9).
BEFORE NOVEMBER 1	Submit early applications a few days before the deadline, not on the day.
NOVEMBER TO DECEMBER	Finish regular decision applications. Check each portal for missing documents.
JANUARY TO APRIL	Send midyear grades if asked. Watch the portals. Compare offers (chapter 10).

AFTER YOU SUBMIT

Most colleges create an applicant portal. Log in within a week to confirm that the transcript, letters and scores arrived. Missing documents are the most common reason an application sits incomplete.

Do this now

- [ ] List every college with its application platform, plan and deadline.
- [ ] Make one calendar with all of them, working back two weeks from each deadline.
- [ ] Collect every supplement prompt into one document.
- [ ] Set a date for a first essay draft this summer.
- [ ] Plan to log in to each applicant portal a week after submitting.

Free tool: A practice run of an application. Walk through each section of a college application before the real one. app.caveatacademic.com/apply-walkthrough.html

Want someone to handle this part? Your Caveat advisor tracks every deadline, organizes the activities list, manages recommendation asks and guides the essay process from first idea to final draft. Your student writes the essays.

CHAPTER 8

Recommendation letters

A recommendation letter is the only part of the application that describes your student in someone else's words. Students cannot write it, but they can choose the right people, ask early and make the letter easy to write.

Who writes letters

- **Teachers:** many colleges ask for one or two, usually from core academic subjects.
- **The school counselor:** a letter about the student in the context of the school, sent with the school report.
- **Optional letters:** some colleges accept one more, from a coach, employer, mentor or faith leader. Send it only if it adds something new.

Each college states how many letters it requires and from whom. Some public universities do not ask for letters at all.

Which teachers to ask

The best letters come from teachers who know your student well, not necessarily the teachers who gave the highest grades. Good choices often share a few traits:

- Taught your student in 11th grade, or in 10th grade in a subject continued later.
- Saw your student grow, recover from a setback or take an idea further than required.
- Teaches a subject related to your student's interests, if possible.
- Will remember your student as a person, not only a grade.

When to ask

Many students ask in the spring of junior year, in person, before the summer. Others ask at the very start of senior year. Popular teachers often limit how many letters they write, so earlier is better. Give at least four weeks before the first deadline, and more if possible.

What to hand them

A short information sheet helps a teacher write a specific letter. Keep it to one page:

- The colleges and their deadlines, earliest first.
- Two or three moments from the teacher's class: a project, a discussion, a question the student is proud of.
- A short list of activities and interests.

- What the student hopes to study, if they know.
- A thank-you, in writing.

The FERPA waiver

Most applications ask whether the student waives the right to read their recommendation letters later. Many counselors recommend waiving it, because colleges may give more weight to letters written in confidence. The choice belongs to the family.

The counselor letter

At larger schools, a counselor may work with hundreds of seniors. A short meeting early in senior year, plus the same information sheet, helps the counselor write about your student specifically. Homeschool families write this letter themselves; chapter 11 explains how.

SPRING OF JUNIOR YEAR	Choose two teachers and ask in person.
SUMMER	Write the one-page information sheet.
EARLY SENIOR YEAR	Send the sheet, confirm deadlines and invite each recommender in the application system.
TWO WEEKS BEFORE EACH DEADLINE	A polite reminder, if the letter has not been submitted.
AFTER DECISIONS	A thank-you note with the news. Teachers want to know.

NEVER WRITE THE LETTER

Some recommenders ask students to draft their own letter. Offer the information sheet instead. Colleges expect the letter to be the recommender's own words.

Do this now

- [ ] Write down three teachers who know your student well, and why.
- [ ] Check how many letters each college on the list requires.
- [ ] Pick the two strongest and plan to ask in person this spring.
- [ ] Start the one-page information sheet.
- [ ] Put a reminder on the calendar four weeks before the first deadline.

Free tool: The parent's checklist. Every step from start to finish, including recommendation letters. app.caveatacademic.com/parent-checklist.html

Want someone to handle this part? Your Caveat advisor helps your student choose recommenders, builds the information sheet with them and tracks every letter until it arrives. Teachers write the letters.

CHAPTER 9

The FAFSA and CSS Profile

Almost every college aid offer starts with the FAFSA. It is free, it takes most families under an hour once the documents are ready, and filing early can matter. Some colleges also ask for the CSS Profile.

What the FAFSA is

The Free Application for Federal Student Aid is the form the U.S. Department of Education uses to decide eligibility for federal grants, work-study and federal student loans. Most states and many colleges use it for their own aid as well. It is filed online at StudentAid.gov and is always free. A site that charges to file the FAFSA is not the official form.

File it even if you expect no need-based aid. Some colleges require it for merit scholarships, and it is the only way to qualify for federal student loans.

When to file

The FAFSA opens each fall, usually around October 1, for the following school year. Federal deadlines are generous, but **state and college deadlines are often much earlier**, and some state grants are awarded until the money runs out. Check three dates for each college on the list:

- The college's priority aid deadline, often listed on its financial aid page.
- Your state's grant deadline, listed on StudentAid.gov.
- The college's CSS Profile deadline, if it uses the Profile.

A good rule: file within a few weeks of the FAFSA opening, and before the earliest application deadline on the list.

Who fills it out

The FAFSA calls each person who provides information a **contributor**: the student, the parent or parents, and a spouse if there is one. Each contributor creates their own StudentAid.gov account and gives consent for tax information to be transferred directly from the IRS. If any required contributor does not give consent, the student will not be eligible for federal aid.

DIVORCED OR SEPARATED PARENTS

The FAFSA asks for the parent who provided more financial support to the student over the past twelve months, which may not be the parent the student lives with. If that parent has remarried, the stepparent's information is included too. Some colleges that use the CSS Profile also ask for the other parent's information.

What to gather first

ACCOUNTS	A StudentAid.gov account for the student and each parent contributor, each with its own email address and phone number. Make these a week or two ahead.
TAX YEAR	The FAFSA uses tax information from two years before the school year begins. For example, a form for a student starting college in fall 2027 uses 2025 tax information.
INCOME	Tax returns and W-2s for that tax year, for the student and parent contributors. Most of this transfers from the IRS once consent is given.
ASSETS	Current balances for cash, savings, checking and investments, as of the day you file. Retirement accounts and the family home are not reported on the FAFSA.
COLLEGE LIST	Up to twenty colleges can receive the FAFSA. Include every college the student applies to, including the likely ones.

> Example dates for illustration. The form itself states which tax year to use; follow it.

The Student Aid Index

After you file, you receive a FAFSA Submission Summary with a number called the **Student Aid Index**. Colleges use it as a starting point to decide need-based aid. It is not the amount you will pay, and it is not a bill. Each college applies it to its own cost and its own aid policies, which is why aid offers differ so much.

The CSS Profile

The CSS Profile is a separate aid application, run by the College Board, used mostly by private colleges to award their own grants. It asks more detailed questions, sometimes including home equity, business income and the other parent's finances. There is a fee for each college it is sent to, and fee waivers are available for families who qualify. Each college's financial aid page states whether the Profile is required.

Mistakes that cost money

- **Waiting until spring.** State grants and some college funds can run out.
- **Leaving a college off the list.** A college that never receives the FAFSA cannot build an aid offer.
- **Reporting retirement accounts or the home as assets.** They are not reported on the FAFSA.

- **Using the parent's account for the student.** Each contributor needs their own account.
- **Skipping it because "we won't qualify."** Merit aid and federal loans can still depend on it.
- **Ignoring follow-up requests.** Some students are selected for verification and must send documents. Missing that request can delay or cancel aid.

If your situation has changed

The FAFSA looks back two years. If income has dropped since then because of a job loss, a medical cost, a divorce or another change, file the FAFSA as asked, then contact each college's financial aid office. Most colleges have a process, often called a special circumstances review or professional judgment, to adjust aid for real changes. Ask what documents they need.

Do this now

- [ ] Create StudentAid.gov accounts for your student and each parent contributor.
- [ ] Find the tax return the form will ask for and put it with your college notes.
- [ ] Look up the priority aid deadline for each college and your state's grant deadline.
- [ ] Check which colleges on the list require the CSS Profile.
- [ ] Set aside an hour in the first weeks after the FAFSA opens.

Free tool: The parent's checklist. Every step from start to finish, including both aid forms, in order. app.caveatacademic.com/parent-checklist.html

Want someone to handle this part? Your Caveat advisor tracks every aid deadline on the list, walks your family through the FAFSA and CSS Profile on a call, and follows up on verification requests. You sign and submit.

CHAPTER 10

Comparing aid offers

Aid offers arrive in different formats, with different words, and some never state what your family will actually pay. Reading them side by side takes a method, and the method takes about twenty minutes per college.

Why offers are hard to compare

There is no required format for a college aid offer. One college lists loans as if they were awards. Another leaves out housing. A third shows a single semester. Before comparing colleges, rebuild each offer into the same four numbers.

The four numbers

1. COST OF ATTENDANCE	The full yearly cost: tuition, fees, housing, food, books, travel and personal costs. If the offer only shows tuition, find the full figure on the college's website.
2. FREE MONEY	Grants and scholarships only. Money you do not repay.
3. NET PRICE	Cost of attendance minus free money. This is the number to compare.
4. HOW YOU WOULD PAY IT	Savings, income, work-study and, if needed, loans. Loans pay the net price; they do not lower it.

An example, rebuilt

	LAKESIDE COLLEGE (EXAMPLE)	STATE UNIVERSITY (EXAMPLE)
Cost of attendance	$64,000	$31,000
College grant	$34,000	$4,000
Merit scholarship	$8,000	$5,000
Federal Pell Grant	$0	$0
Net price	**$22,000**	**$22,000**
Work-study offered	$2,500	$0
Federal student loan offered	$5,500	$5,500
Parent loan suggested	$14,000	$16,500

Example offers for one invented family. Both colleges list everything above as "aid," but only the grants and scholarships lower the price.

In this example, the colleges cost the same, even though one offer listed $33,000 more in "aid". The difference was entirely loans and work-study.

Words to watch

- **Gap** or **unmet need:** the part of the cost no aid covers. Your family pays it.
- **Parent loan:** a loan in the parent's name, not the student's. It is not aid to the family.
- **Work-study:** money the student earns from a job, paid during the year. It is not taken off the bill up front.
- **Renewable:** a scholarship that continues each year, often with a GPA or credit requirement. Ask what happens if a requirement is missed.
- **Estimated:** a figure the college may change after verification or new information.

Find the four-year cost

Multiply the net price by four, then adjust. Ask each college how much tuition and housing usually rise each year, whether grants are expected to stay the same, and what each scholarship requires to renew. If college credit earned in high school might shorten the path, ask that college how it would count; **each college decides**.

Asking a college to reconsider

Many colleges will review an offer if something has changed or if the family has new information. The request goes to the financial aid office, in writing, and is polite and specific.

- Explain any change since the FAFSA: lower income, medical costs, a family change.
- Correct anything the forms missed, such as another child in college.
- Some colleges will consider a stronger offer from a similar college. Others will not. Ask how they handle it.
- Attach documents and ask what else they need.

WATCH THE MAY 1 DATE

Many colleges ask admitted students to decide and pay an enrollment deposit by May 1, though dates vary. Ask for any review early in the spring, so a revised offer arrives before the deadline.

When the numbers are close

If two colleges cost about the same, the decision returns to fit: the program, the support, how far from home, and where your student will do their best work. Graduation rates matter too. A college

where students finish in four years costs less than one where many need five or six.

Do this now

- [ ] Gather every aid offer in one folder as they arrive.
- [ ] Rebuild each one into the four numbers: cost, free money, net price, how you would pay.
- [ ] Cross out every loan and work-study line when comparing price.
- [ ] Ask each college the renewal rules for every scholarship.
- [ ] Mark the deposit deadline for each college on one calendar.

Free tool: Compare aid offers. Enter two to four offers and see the net price and four-year cost side by side. app.caveatacademic.com/aid-compare.html

Want someone to handle this part? Your Caveat advisor rebuilds every aid offer into the same format, finds the real four-year cost and drafts any request for a college to reconsider. You make the decision.

CHAPTER 11

For homeschool families

Homeschooled students apply to colleges every year and are admitted widely. The difference is that the parent plays the role of the school, which means writing the documents a school counselor would usually send.

What colleges ask homeschool families for

- **A transcript:** courses, grades and credits by year.
- **Course descriptions:** a short description of each course, its materials and how it was graded.
- **A school profile:** a page describing your homeschool, its approach and grading.
- **A counselor letter:** written by the parent who serves as counselor.
- **Outside validation:** grades or scores from someone other than the parent, such as college courses, AP exams or test scores.

Requirements vary. Some colleges ask homeschool applicants for extra materials, such as additional test scores or a graded writing sample. Each college's admissions website usually has a page for homeschool applicants.

Building the transcript

Start a transcript in ninth grade and update it at the end of each semester. A clear transcript looks like a school transcript: one or two pages, organized by year.

INCLUDE	NOTES
Student and school information	Name, birth date, homeschool name, address, graduation date
Courses by year	Course title, credits and final grade
Grading scale	How letter grades convert to GPA
Credit definition	For example, one credit equals about 120 to 150 hours of work
Outside courses	Mark courses taken through a college, co-op or online school, with the provider
Cumulative GPA and total credits	Calculated the same way each year
Signature and date	From the parent administrator

> Example structure. Use clear, honest course titles. "Biology with Lab" is better than an invented title.

Course descriptions

Course descriptions show what a course covered and how it was taught. A paragraph per course is enough: the main topics, the textbooks or materials, labs or projects, how work was evaluated, and the hours spent. Write them as you go. Reconstructing four years of courses in the fall of senior year is hard.

The school profile and counselor letter

The school profile explains your homeschool in a page: why your family homeschools, the approach, how grades are given, and which outside courses or co-ops were used. The counselor letter, written by the parent, describes the student as a learner and a person, with specific examples. Write it as an educator, not only as a proud parent: specific, honest and calm.

Outside validation

Because the parent gives the grades, colleges look for evidence from outside the home. Strong options include:

- College courses, through dual enrollment or online, which produce a college transcript.
- AP exams, which can be taken by homeschool students through a participating school.
- SAT or ACT scores, even at test-optional colleges.
- Co-op or online school courses graded by another teacher.
- Recommendation letters from non-parent teachers, tutors, coaches or employers.

Letters from someone other than a parent

Colleges that ask for teacher letters will want at least one from someone outside the family. A co-op teacher, an online instructor, a college professor or a tutor who has graded the student's work are all good choices. Plan for this by tenth grade, so those relationships have time to grow.

FAMILIES USING EDUCATION SAVINGS ACCOUNT FUNDS

Outside courses that build a transcript, such as college courses, may be eligible expenses for some families. Check the program's current handbook before enrolling.

Do this now

- [ ] Start or update the transcript, organized by year.
- [ ] Write one course description for a course finished this year.
- [ ] Draft a one-page school profile.
- [ ] Choose one source of outside validation for next semester.
- [ ] Identify one non-parent adult who could write a letter by senior year.

Free tool: The homeschool application checklist. Every document a homeschool applicant needs, in order. app.caveatacademic.com/homeschool-checklist.html

Want someone to handle this part? Your Caveat advisor builds the transcript, course descriptions and school profile with you, plans outside validation and keeps the application on schedule. You sign as the school.

CHAPTER 12

Arriving ready

Saying yes to a college starts a second, quieter list of deadlines. Housing, placement, final transcripts and orientation each have their own dates, and missing one can mean a worse room or a late start.

Right after saying yes

ENROLLMENT DEPOSIT	Pay it by the college's deadline, often May 1 for regular decision. It holds the student's place.
DECLINE OTHER OFFERS	Let the other colleges know. It frees a place for someone on a waitlist.
HOUSING DEPOSIT AND APPLICATION	Often separate from the enrollment deposit. Earlier applications may get earlier room choices at some colleges.
STUDENT PORTAL AND EMAIL	Set up the college accounts. Most deadlines arrive by college email from here on.

Over the summer

TASK	WHY IT MATTERS
Final high school transcript	Most colleges require it to confirm graduation. Ask the school to send it.
College transcripts and AP scores	Send them so credit can be reviewed before registration. Each college decides how it counts.
Placement tests	Some colleges place students in math or language courses by test. Placement affects the first-year schedule.
Orientation	Registration for classes often happens at orientation. Sign up early for the best dates.
Health forms and immunizations	Required by many colleges before move-in. Doctor visits fill up in August.
Health insurance	Decide whether to keep the family plan or use the college plan. Some colleges bill for their plan unless you waive it.
Financial aid tasks	Accept or decline each part of the aid offer, complete loan steps if borrowing, and check the first bill.
Accommodations	Register with the disability services office if your student will use accommodations.

Common tasks. Each college has its own list and dates, usually in a new-student checklist in the portal.

Summer melt

Every year, some students who were admitted and planned to enroll never arrive in the fall. Counselors call it summer melt. It usually happens for small reasons: a missed form, a hold on the account, a bill that looked confusing. Checking the student portal every week over the summer prevents most of it.

Skills that matter more than supplies

The students who do best in the first semester are usually not the ones with the best dorm setup. They are the ones who can:

- Use a calendar and plan a week without reminders.
- Email a professor clearly and politely.
- Find tutoring, office hours and the advising office in the first two weeks.
- Manage a small budget.
- Do their own laundry, refill a prescription and make an appointment.

Practice these at home over the summer. Let your student handle their own college emails and calls, with you nearby if needed.

The first weeks

Expect ups and downs. Homesickness and a hard first exam are normal. Encourage your student to go to office hours early, before there is a problem, and to find one activity in the first month. Agree in advance on how often you will check in, and let them lead.

BEFORE MOVE-IN DAY

Make a single list with every college deadline from the portal, the date, and who is responsible. Review it together once a week over the summer.

Do this now

- [ ] Find the new-student checklist in the college portal.
- [ ] Put every summer deadline on one calendar.
- [ ] Request the final high school transcript and any college transcripts.
- [ ] Book the health visit for immunization forms.
- [ ] Hand one college task each week to your student to complete on their own.

Free tool: First-week kits. What to have ready for the first week of college, and how to plan it. app.caveatacademic.com/first-week.html

Want someone to handle this part? Your Caveat advisor puts every deposit, housing, placement and orientation deadline on the same calendar and follows up until move-in day. You pack.

Caveat
ACADEMIC SERVICES

Rather have someone handle all twelve?

Your Caveat advisor plans the courses, builds the college list, tracks every deadline and walks you through the aid forms, with a weekly check-in and a weekly update.

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Each college decides admission, aid and how credit counts; this guide works from published information and never promises an outcome. All figures, plans and colleges shown are examples. Caveat Academic Services is an independent college preparation company. Read the guide online at app.caveatacademic.com/family-guide.html.