

The Planning Phase

- 1. Determine Reasonable Parent Borrowing**
- 2. Determine Your Affordability Threshold – “financial fit program”**
- 3. Learn Your EFC number (fafsa4caster) – linked on the “financial fit program”**
- 4. Understand College Categories**
 - Flagship State Schools (in and out of state)**
 - Non-flagship State Schools (in and out of state)**
 - Highly Selective Privates**
 - Mid-Size Privates**
 - Traditional Privates**
 - Commuter options (back up)**
 - Community College (back up)**
- 5. Complete the Financial Fit College Search – “financial fit program”**
- 6. Establish your:**
 - Financial reach schools**
 - Financial fit schools**
 - Financial back up schools**
- 7. Apply to colleges in each category**