

College Ready Checklist



If you think college is in your future, it's important to start preparing during high school. Bank of North Dakota (BND) wants you to **Be Confident** about paying for education beyond high school. Visit bnd.nd.gov/confident for more information on all of these topics.

Research

Throughout High School

- Talk to an adult who works in the career in which you are interested. Ask questions about the things that are important to you which may include hours in a typical week, pay, stresses, rewards, training and advancement opportunities.

During Your Junior and Senior Years

- Attend college fairs and ask questions about faculty-to-student ratio, expenses, majors and job placement. Visit BND's website or ask your school counselor for a copy of a Regional College Cost Sheet to compare costs in North Dakota and surrounding states.
- Visit the campuses of the colleges you would like to attend. If possible, go while school is in session to get a better feel for the culture.



Point your phone or tablet camera at the QR Code to access more helpful information



Classes and Grades

Throughout High School

- Increase your exposure to different career paths and take a wide variety of classes. For example, even if you are sure you'd like to be a nurse, consider that accounting class because you may be in management someday and will need that skill.
- Pay attention in language arts classes since career success is often enhanced if you are a strong communicator.
- Do your best to get good grades. Your grade point average (GPA) may impact your college choices and scholarship opportunities.
- Include dual credit and Advanced Placement classes in your schedule. If you need help paying for the credits, you can apply for a student loan or, if eligible, dual credit assistance offered by BND.
- Consult with your school counselor to see if you are on pace for the North Dakota Scholarship.

During Your Junior Year

- Take the ACT® in the spring of your junior year. If you score high enough, you could qualify for the North Dakota Scholars Scholarship.
- Take the PSAT/NMSQT® during your junior year to see if you qualify for the National Merit Scholarship.

During Your Senior Year

- Take an ACT® preparation course if you didn't get the score you hoped for your junior year. Retaking the test and getting a higher score may open the door for more scholarship dollars and college options.

Outside-of-School Activities

Throughout High School

- Develop leadership and teamwork skills through extracurricular activities. These may include school-sanctioned activities like sports, music or drama; community-based activities like youth groups, churches and service organizations; working a part-time job; or volunteering in your community.
- Make good choices. A bad decision to break the law may change the course of your life, and things you post on social media could affect future opportunities for you.
- Create a North Dakota Dollars for Scholars profile at northdakota.dollarsforscholars.org and track all the activities you participate in. This will help you when it's time to apply for scholarships, college or jobs.

During Your Junior and Senior Years

- Take a self-defense course to help you stay safe on campus.
- Participate in job shadowing opportunities for careers you're interested in, if possible.
- Create an email account for college correspondence between your junior and senior years of high school. The new address should be suitable and reflect professionalism.
- Register with the Selective Service System by age 18 if required. This can be done online.

Paying For College

Throughout High School

- Create your free account at SmartWithMyMoney.nd.gov to learn about preparing and paying for college along with improving money management skills.
- Research scholarships and apply early and often.
- Save money for college. If you don't have a College SAVE 529 account, ask an adult family member to start one. You may qualify, if you have not yet turned 16 years of age, for a \$300 BND Match which is based on your family's income. The plan also allows student loans as a qualified expense up to \$10,000.

During Your Junior Year

- Discuss your plan to pay for college with your family.
- Regularly look for scholarships starting in the summer and apply for at least two scholarships per month starting the summer after your junior year. Include North Dakota Dollars for Scholars when you apply.

During Your Senior Year

- Sign up for an FSA ID in the fall, so you can complete the Free Application for Federal Student Aid (FAFSA). Your parent or guardian will need one too.
- Attend school-sponsored events for help with completing the FAFSA. BND's YouTube channel also has a series of videos you can watch.
- Participate in College Application Month in October to assist you with paying the application fee for one North Dakota school.
- Apply to colleges, and after you decide where you want to attend, contact the others to let them know you won't attend there. You'll need to submit housing applications and fees to the college of your choice.
- Submit a North Dakota Dollars for Scholars scholarship application at northdakota.dollarsforscholars.org by April 1.
- Apply for student loans if you need them. Start with federal Direct Student Loans, and if you need more, visit bnd.nd.gov/confident to learn about BND's student loan program. Use the salary-to-debt calculator to estimate how much in student loans is reasonable for you to repay based on your future anticipated salary.