

## **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**

