**How to Start Planning for College: A 4-Step Guide**

Your college planning should roughly follow the four steps outlined below.

1. **Consider Your Interests and Goals**

You may or may not have some idea of what you want to major in. Start by asking yourself the following questions:

What fields am I most interested in, and what am I good at?

What are my academic and professional goals?

What career path do I wish to pursue?

Will I need to earn an advanced degree to achieve my goals?

Do I want to attend college away from home?

Will I need to earn money while in school?

Could an alternative to a traditional four-year university, such as an online college or community college, work for me and my goals?

It's important to start this process of self-reflection sooner rather than later. You can turn to trusted adults for advice when necessary.

Starting to think about college early gives you two main advantages. First, you have time to change your mind and adjust your plans accordingly. Second, you can select high school courses and extracurricular activities that help make you a more competitive applicant for your target colleges.

2**. Research Different Types of Institutions**

While all accredited colleges award degrees and offer similar student support services, the type of school you attend can impact how much you pay for your education, which fields of study you can choose from, and your overall college experience.

Here are seven of the most common types of higher education institutions. We recommend consulting your high school guidance counselor for help figuring out which type of school may suit you best.

4-Year Public College or University

All states are home to public colleges and universities. These schools receive state funding to provide residents with a quality education — typically at a lower cost than private schools.

Out-of-state students may apply, but public schools often cap the number of out-of-state learners they admit each year. What's more, out-of-state students typically pay a significantly higher tuition rate than in-state students.

If one of your main goals is to save money, strongly consider your city and state colleges and universities when researching schools. Lower tuition rates can help you avoid incurring large amounts of student debt.

4-Year Private College or University

Though they usually cost a lot more than public schools, private colleges and universities may offer a host of additional benefits. Depending on the institution, learners may have access to more undergraduate research opportunities, world-renowned professors, and valuable networking opportunities. Networking is often key when applying for entry-level jobs and graduate programs.

Private schools encompass an array of institutions, from small liberal arts colleges specializing in more niche fields of study to large research universities. Additionally, many top private schools have big endowments, resulting in better institutional financial aid opportunities for students.

2-Year Community College

A typical community college awards mainly associate degrees and certificates. Full-time students usually earn an associate degree in two years. Many students attend community college to complete their general education requirements at a lower price before transferring to a four-year university to earn their bachelor's degree.

Community college may also appeal to those who are undecided about their career or major. Classes often cost less than they do at four-year schools, giving you the chance to explore different subjects without breaking the bank.

For-Profit School

For-profit colleges don't have the best reputation or track record in the higher education space, but for some career-minded students they can be a solid choice. Whereas nonprofit schools' main goals are to educate students, for-profit schools aim to generate money.

The biggest pros of for-profit institutions are higher acceptance rates, flexible class offerings, and a focus on skills-based training. Cons include high tuition costs, unrecognized or disputed credentials, and even the risk of lawsuits.

Online College or University

Recent high school graduates and nontraditional students may prefer to earn an online degree.

One of the main advantages of online colleges is the option of asynchronous learning, which allows students to complete their coursework largely on their own schedule without having to meet at specific times. This flexibility may allow degree-seekers to work full time and more easily balance other obligations like childcare.

In addition to flexibility, online learning can offer financial benefits. For example, out-of-state online students may qualify for in-state tuition rates. Distance learners can also sometimes download free textbooks. Online students can access many resources available to their on-campus counterparts, such as library databases and career services.

Trade School or Technical College

Trade schools — also known as vocational schools — and technical colleges offer a more direct pathway for students to enter the workforce. Some of the biggest benefits of trade schools include lower tuition costs, faster graduation timelines, and the opportunity to acquire and hone real-world experience.

What's more, many trades are in high demand, meaning trade school graduates may find it easier to get a job right out of school.

Special Focus Institution

Special focus institutions refer to colleges that award degrees in a limited number of academic areas.

Most of these schools are affiliated with a larger institution, such as Harvard University's Harvard Medical School and Vanderbilt University's Peabody College of Education and Human Development. Many students who earn a master's or doctoral degree enroll in a special focus institution.

Special focus institutions may also accept undergraduates in fields such as engineering and the arts.

Though some schools offer additional majors, they typically appeal to prospective learners with clear academic and career paths in mind. If you want to explore a variety of majors your first year of college, a special focus institution may not be the best fit.

3. **Understand the True Cost of College**

Tuition is by far the biggest college expense. Other costs, however, such as housing, meal plans, and textbooks, can add up quickly.

Many students pay out of pocket for things like extracurricular activities and clubs, study abroad programs, and car insurance. Altogether, these expenses make researching and applying for financial aid a necessity for most degree-seekers.

SCHOOL TYPE AVERAGE ANNUAL TUITION AND FEES (2021-22)

Public 2-Year (In-District) $3,800

Public 4-Year (In-State) $10,740

Public 4-Year (Out-of-State) $27,560

Private 4-Year $38,070

Source: College Board

Financial aid comes in many forms. You should start by looking for scholarships. Many colleges award merit-based scholarships to incoming students with high GPAs and strong test scores.

You should also consider ways you can save money in college. Depending on the school you attend, you may find that living off campus and buying groceries costs less than living in a dorm and purchasing a meal plan.

Another cost-saving option is to opt for an online degree. Online programs often charge lower tuition rates than campus-based programs and may exempt students from certain fees.

Finally, students may choose to appeal their financial aid packages to try to get more money if the awards they receive aren't enough to cover the cost of college.

4**. Plan Ahead to Meet Important Deadlines**

Applying to college entails keeping track of many important dates and deadlines. These deadlines are associated with college applications, SAT and ACT prep, scholarship applications, and the FAFSA.

When you start college planning, use a calendar or planner to help you stay on top of every deadline.

If you need help, visit your high school's college planning center or make an appointment to speak with your guidance counselor. Your counselor can walk you through key deadlines and offer valuable advice about what you can start doing now to prepare for college application season.

When Should You Start Planning for College?

College may seem like a lifetime away on your first day of high school. However, it's important to start your college planning early — ideally in ninth grade. Doing this gives you the chance to consider the advice of college planning experts and set long-term goals, all while earning good grades and staying involved with extracurriculars.

Many students get help from their parents or guardians during the college planning process. Your parents or guardians can help hold you accountable to your academic and extracurricular obligations. They may even help you open a college savings account.

Just as importantly, your parents or guardians can provide you with valuable encouragement and advice.