THE #FKLM FAMILY BLUEPRINT

College Planning, Grade by Grade

Educational & Scholarship Pathways · College Planning

What to focus on in each year of high school so college applications do not become a last-minute scramble.

IN THIS GUIDE

A free guide from My Fairy GodParents — for youth impacted by parental incarceration, justice-impacted youth, and the caregivers and families who support them.
myfairygodparents.org/resources/family-blueprint

Print, write on it, and share it with the people helping your family.

College Planning, Grade by Grade

What to focus on in each year of high school so college applications do not become a last-minute scramble.

+ THE DIFFERENCE THIS MAKES

College planning is presented to most families as one enormous decision made in twelfth grade. It is actually a few dozen small tasks spread across four years, and the families who find it manageable are the ones who did the small tasks on time rather than the ones who knew more.

That matters most for households where an adult is not consistently available. A student whose parent is incarcerated, or whose caregiver is working two jobs, cannot rely on someone tracking deadlines for them. The planning has to be simple enough that the student can hold most of it themselves.

This lesson lays out what actually needs to happen in each year of high school, and — just as importantly — what can safely wait. Nothing here requires money, a consultant, or a parent who went to college.

+ NINTH GRADE: GRADES AND ONE ACTIVITY

Ninth-grade grades count in the cumulative GPA at almost every school, which surprises families every year. A weak ninth grade is recoverable but it takes three years of better grades to move the average, so the cheapest thing a freshman can do is not dig the hole.

The second task is joining one thing and staying in it. Colleges and scholarship committees value depth over breadth — four years in one club with growing responsibility reads far better than eight activities tried once. It also gives the student adults who will know them well enough to write a real recommendation letter later.

The third task belongs to the adult: find out who the school counselor is and make sure the student knows how to make an appointment. That single piece of navigation knowledge carries the student through the next four years.

+ TENTH GRADE: COURSE SELECTION IS THE REAL DECISION

The most consequential college decision in tenth grade is which courses to sign up for in eleventh. Course selection typically happens in late winter, and students who are not paying attention get placed into a default track that quietly limits options two years later.

Ask the counselor a direct question: what course sequence keeps the most doors open, including a four-year university, and is my student on it. If the answer is no, ask what it would take to change that.

Tenth grade is also when a student can take a practice standardized test at low stakes, and when the first real conversations about money should happen — not applications, just the honest picture. A student who learns in tenth grade that the family cannot write a large check plans differently and better than one who learns it in twelfth.

ELEVENTH GRADE: THE HEAVIEST YEAR

Eleventh grade carries the most weight. It is typically the last full year of grades an admissions office sees, the year most students take college entrance exams if they take them at all, and the year to build a list of schools.

Build the list in three tiers: schools that are very likely to admit the student, schools that are a reasonable match, and a couple of reaches. Include at least one community college and one in-state public university on every list, because those are usually the most affordable paths and often the most supportive.

Spring of eleventh grade is when to ask teachers for recommendation letters, before the twelfth-grade rush. It is also the right time to visit a campus if any is within driving distance — including a community college, which most families never think to visit.

TWELFTH GRADE: EXECUTION, NOT DECISIONS

If the earlier years were done, twelfth grade is administrative. Financial-aid applications generally open in the fall for the following academic year; submit as early as the application allows, because some aid is awarded until funds are gone.

Application deadlines cluster between November and February and vary by school. Write every deadline in one place — a single sheet of paper taped inside a closet door works as well as any app — and work backward two weeks from each one.

Application fees can often be waived. Counselors can issue fee waivers, and most colleges have their own process. A student who does not ask pays hundreds of dollars they did not have to.

Then the part nobody warns families about: after acceptance comes a second round of tasks — enrollment deposits, housing forms, orientation, placement tests, and aid verification. Students who complete every application and then disappear over the summer are a well-documented pattern. Put those dates on the same sheet.

IF A STUDENT IS ALREADY BEHIND

Plenty of students arrive at eleventh or twelfth grade with none of this done, particularly if the household was in crisis. That is not the end of the path, and pretending otherwise pushes students out of it entirely.

Community colleges generally have open or near-open admission, take students year-round, and transfer into four-year universities. A student with a difficult transcript who starts at a community college and does well there has a stronger position two years later than the transcript suggested.

Credit recovery, summer school, and adult education programs exist in most districts for students who are short on credits. Ask the counselor what the fastest route to a diploma or equivalency is, then plan college from there.

+ A FOUR-YEAR PLAN ON ONE SHEET OF PAPER

A student living with his grandmother taped a single sheet inside his closet door in ninth grade. It had four boxes, one per year, with three lines each — nothing more.

Ninth grade said: pass everything, join robotics, learn the counselor's name. Tenth said: pick eleventh-grade courses with the counselor, take the practice test, ask Grandma what we can afford. Eleventh said: build a list of six schools, take the exam, ask two teachers for letters in April.

Twelfth said: aid application in October, applications by December, ask for fee waivers, and — added later in his own handwriting — do the deposit and housing forms in May. He did most of it himself, because at no point was the next step unclear or large.

+ WORDS YOU CAN USE

> **Student asking a counselor about course track**
> *Best used in the winter of tenth grade, before course selection.*
> *“Hi, I want to keep the option of a four-year university open even though I'm not sure yet. Am I currently on a course track that would let me do that? If not, what would I need to change for next year?”*

> **Asking about fee waivers**
> *Twelfth grade, before submitting applications.*
> *“I'd like to apply to several schools but the application fees are a real barrier for my family. Do I qualify for fee waivers, and can you help me request them? I'd also like to know whether the colleges themselves have their own waiver process.”*

> **Caregiver asking about the plan**
> *For a caregiver who did not attend college and does not know what to ask.*
> *“I didn't go to college myself, so I'm not sure what I should be asking. Can you tell me what my student should have done by the end of this year, and what I can do at home to help? I'd rather ask a basic question now than find out we missed something.”*

Student restarting late

For a junior or senior who has done none of this yet.

“I haven't done any college planning and I know I'm behind. I'm not looking for a lecture — I want to know the three most important things I can still do this year, in order. Where do I start?”

+ YOUR GRADE-BY-GRADE PLAN

- [ ] 9th: keep grades steady, join one activity, learn the counselor's name.
- [ ] 10th: confirm the course track keeps a four-year university possible.
- [ ] 10th: have one honest conversation at home about money.
- [ ] 11th: build a list including a community college and an in-state public.
- [ ] 11th: ask two teachers for recommendation letters in the spring.
- [ ] 12th: submit the financial-aid application as early as it opens.
- [ ] 12th: write every deadline on one sheet, including after-acceptance tasks.
- [ ] 12th: ask for application fee waivers before paying any fee.

+ REFLECT AND WRITE

What grade is my student in, and what is the single next task for this year?

Who at school can confirm the course track is right?

What have we not yet talked about honestly regarding cost?

+ YOUR NEXT STEP

Start one shared folder or notebook for school records and deadlines.

+ WHERE THIS COMES FROM

Source: College Navigator (NCES) — verified August 2026. Curated and summarized by MFGP.
https://nces.ed.gov/collegenavigator/
This is general information and practice guidance — not legal advice, mental-health treatment, or a statement of any court, agency, or facility's rules. Policies differ by state, county, facility, school, and program, so always confirm details with the office involved.
For decisions with legal, medical, financial, or clinical consequences, work with a licensed professional or the organizations listed with each resource.

You do not have to do this alone.

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