

FAFSA

Free Application for Student Aid

Why fill out a FAFSA?

The (*Free Application for Federal Student Aid*), or FAFSA, is the first step in the financial aid process. Use it to apply for federal student financial aid, such as the Pell Grant, student loans, and college work-study. In addition, most states and schools use FAFSA information to award their financial aid.

Tips for Getting Aid without Delay!

- **Complete Your Tax Return!**
We recommend that you (and your parents if you are a dependent student) complete your tax return before filling out your FAFSA. This will make completing the FAFSA easier. If you have not filed your tax return yet, you can still submit your FAFSA but you must provide correct income and tax data once you have filed.
- **Apply Early!**
State and school deadlines will vary and tend to be early. Check with them to find out their exact deadline dates.

Federal Student Aid will process your FAFSA if it is received on or before the deadline. However, in order for you to actually receive aid, your school must have correct, complete FAFSA information before your last day of enrollment.
- **Important: Read the instructions!**
Many questions on the FAFSA are straightforward, like your Social Security Number. But many questions are asked specifically for purposes of student financial aid. Common words like "household," "investments," and even "parent" may have special meaning. Read all instructions carefully.
- **Save Time: File Electronically!**
Complete and submit your FAFSA online. It is the fastest and most accurate way to apply for student aid.
- **Ask: Do I Need Additional Forms?**
Many schools and states rely on the FAFSA as the single application for student aid. However, it would be wise to check with your state agency and the financial aid office at the school that you plan to attend to find out if they require additional forms.

How much aid do I get?

Schools use your EFC (Expected Family Contribution) to prepare a financial aid package (grants, loans, and/or work-study) to help you meet your financial need. Financial need is the difference between your EFC and your school's cost of attendance (which can include living expenses).

TIP: If you or your family has unusual circumstances that affect your financial situation, contact your school's financial aid office. Some examples include: unusual medical expenses, or a large change in income from last year to this year.

When do I get the aid?

Your financial aid will be paid to you through your school. Typically, your school will first use the aid to pay tuition, fees, and room and board (if provided by the school). Any remaining aid is given to you for your other expenses.

Where can I get more information about student aid?

The financial aid office at the school you plan to attend is the best place to get information about federal, state, school and other sources of student financial aid.

Warning!

Be wary of organizations that charge a fee to submit your application or to find you money for school. Some are legitimate and some are scams. Generally, any help that you pay for can be received free from your school or Federal Student Aid.