# COMPLETING THE FAFSA

You must complete the Free Application for Federal Student Aid form to receive Federal Direct student loans and be considered for grants, scholarships and other types of financial aid. Some schools won't consider you for merit scholarships until you have submitted the FAFSA, so complete one even if you think you won't qualify for federal aid. You must complete a FAFSA form each school year.

## BEFORE YOU GET STARTED

Every contributor (student, student's spouse, dependent student's biological or adoptive parent and their spouse) will need to create a StudentAid.gov account before completing their section of the online form. You'll need to have the following documents handy:

- Social Security number for student and parent (if dependent student). Your name and Social Security number must match those on your Social Security card
- Tax returns
- Record of child support received
- Current balances of cash, savings and checking accounts
- Net worth of investments, businesses and farms (if applicable)

If you don't have all this information ready yet, you can still start the FAFSA, save it and come back later to finish it.

## WHEN TO COMPLETE THE FAFSA

Each fall, the FAFSA is available for the next school year. For the 2025-2026 school year, the FAFSA is planned to be released by Dec. 1, 2024. It's important to fill it out as soon as possible to meet school and state financial aid deadlines. Some schools also offer aid on a first-come, first-served basis, so plan to submit the FAFSA early.

Each school has its own deadline. Check the college or career school's deadline on its website or call its financial aid office.

## FAFSA FILING OPTIONS

- Log in at fafsa.gov to apply online
- Complete a FAFSA PDF (Note: You must print out and mail the FAFSA PDF for processing)
- Request a printout of the FAFSA PDF by calling (800) 433-3243; then fill out the form and mail it for processing

## STEPS

The FAFSA is designed to be simple to fill out. Tips throughout the application help you to understand the questions. Many people finish filling out the FAFSA in less than an hour.

Very important: The FAFSA application is free. If a website asks you to pay, you are not dealing with the official FAFSA site. The detailed process for completing the FAFSA, along with a short video, can be found online.

1. **Create your FSA ID.** The FAFSA process is quicker and easier when you have a username and password called an FSA ID. If your parent is providing information on the FAFSA, they will also need their own FSA ID. Creating your FSA ID before you begin your FAFSA form only takes a few minutes and can prevent processing delays. Learn how to create your FSA ID. Be sure to write down your username and password. You'll use this to return to the form this year and in subsequent years.
2. **To begin an** online first-time application, select "Start New Form."
3. **List up to 20 schools online or up to 10 schools on a FAFSA PDF.** Students must list at least one school to receive their information. Be sure to add any school you are considering attending, even if you have not sent your application or been accepted yet. You can add more schools to the FAFSA form later.
4. **Determine your** dependency status. If you are a dependent student, you must report your parent(s') information, as well as your own information, on your application.
5. **Provide financial information requested.**
6. **Automatically transfer your tax information** with the Financial Aid Direct Data Exchange. All contributors must provide consent and approval to:
   - Disclose their personally identifiable information provided on the FAFSA form to the IRS for matching purposes
   - Obtain their federal tax information from the IRS via direct data exchange
   - Allow U.S. Department of Education to use their federal tax information to determine the student's eligibility and amount of federal student aid
   - Allow ED to share their federal tax information with schools and state higher education agencies for use in awarding and administering financial aid

- Allow ED to reuse their federal tax information on another FAFSA applicant's form (e.g., if a parent has multiple dependent students or a parent's own FAFSA form)

Even if contributors don't have a SSN, didn't file taxes or filed taxes outside of the U.S., they will still need to provide consent and approval.

If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, the student will not be eligible for federal student aid.

7. **Sign and submit the FAFSA form.** After you complete your required section of the FAFSA form online, you'll acknowledge the terms and conditions of the form and electronically sign and submit your section. However, if you are a dependent student, your form will not be considered complete until all required contributors provide their information and give their consent and approval.
8. **You'll see a confirmation page** once you submit the FAFSA form. The confirmation page will display your completion date, data release number and next steps. You will also see your estimated Student Aid Index, estimated Federal Pell Grant eligibility and information about other federal student aid for which you may be eligible. This confirmation page will automatically be emailed to you for your records.

## TOP TIPS

1. Read all questions and instructions carefully
2. Meet FAFSA deadlines
3. Check your email (including spam) for any messages from Federal Student Aid or your college
4. Make sure you and your parents don't mix up your FSA IDs

## GETTING HELP WITH THE FAFSA

If you need help while filling out the FAFSA, here are some tips:

1. In the online FAFSA form, select the question mark icon next to a FAFSA question to view a "tool tip" that provides information about how to answer that question.
2. Visit the "FAFSA Help" to find answers to common questions.
3. In the online form, chat with Aidan, the virtual assistant.
4. Chat with, email or find a phone number for the Federal Student Aid Information Center.
5. Contact the financial aid office at the college or career/trade school you plan to attend.

## NEXT STEPS

1. **Make sure your FAFSA form was processed.** You can check the status of your form by logging in to your StudentAid.gov account and checking your FAFSA submission from "My Activity" section of your account dashboard.

2. **Review your FAFSA submission summary.** You will get your FAFSA Submission Summary after your FAFSA form is processed. Review the summary for mistakes and make corrections to your FAFSA data if necessary. The schools listed in your application use this data to build your financial aid package. This video provides additional information about the submission summary.

3. **Provide required verification.** You may see a note on your FAFSA Submission Summary saying you've been selected for verification; or your school might contact you to inform you that you have been selected. Provide the requested documentation by the school's deadline to ensure that you're able to receive federal student aid.

4. **Compare aid offers and respond by the deadline listed by the school.** The aid offer may include information for grants and scholarships (free money), federal work-study (earned money) and student loans (borrowed money). You may accept part or all of the aid offer. If there are any questions regarding the offer, contact the school's financial aid office.

### HAVE QUESTIONS?

Get free assistance and answers at StudentAid.gov or (800) 433-3243.

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