

## **FAFSA Info**

The FAFSA (Federal Application for Student Aid) application opens on **October 1<sup>st</sup>** (previously January 1<sup>st</sup>). You should fill out a FAFSA as soon as possible starting October 1<sup>st</sup>. You will most likely need to estimate your tax information based on the previous year, but your student will be “first in line” for any aid they may qualify for.

Many parents/students assume they won't qualify and while this may or may not be true, there are many scholarships that require a student to show they do not qualify for a grant from the federal government before they can be awarded a scholarship from them.

### **Steps:**

1. **Now** - Go to the FAFSA website: [fafsa.ed.gov](http://fafsa.ed.gov)
2. **Now** - Create an account and your student's FAFSA ID
3. **Now** – October 1<sup>st</sup> – Gather last year's tax information – the FAFSA website can link to your tax forms, but gather them just in case it cannot.
4. **October 1<sup>st</sup>** – Fill out the FAFSA application online: [fafsa.ed.gov](http://fafsa.ed.gov)

Below are some General questions and answers from the FinAid website:

<http://www.finaid.org/questions/faq.phtml>

### **General Questions about Eligibility and Applying**

#### ***1. I probably don't qualify for aid. Should I apply for aid anyway?***

Yes. Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. The FAFSA form is free. There is no good excuse for not applying.

#### ***2. Do I need to be admitted before I can apply for financial aid at a particular university?***

No. You can apply for financial aid any time after October 1. To actually receive funds, however, you must be admitted and enrolled at the university.

### **3. Why can't I submit my financial aid application before October 1?**

You cannot submit the form before this deadline because the need analysis process uses your financial information from the prior tax year when calculating eligibility for the upcoming award year.

### **4. Do I have to reapply for financial aid every year?**

Yes. Most financial aid offices require that you apply for financial aid every year. If your financial circumstances change, you may get more or less aid. After your first year you will receive a "Renewal Application" which contains preprinted information from the previous year's FAFSA. Note that your eligibility for financial aid may change significantly, especially if you have a different number of family members in college. Renewal of your financial aid package also depends on your making satisfactory academic progress toward a degree, such as earning a minimum number of credits and achieving a minimum GPA.

### **5. How do I apply for a Pell Grant and other types of need-based aid?**

Submit a FAFSA. To indicate interest in student employment, student loans and parent loans, you should check the appropriate boxes. Checking these boxes does not commit you to accepting these types of aid. You will have the opportunity to accept or decline each part of your aid package later. Leaving these boxes unchecked will not increase the amount of grants you receive.

### **6. Where can I get information about Federal student financial aid?**

Call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913 (if hearing impaired) and ask for a free copy of *The Student Guide: Financial Aid from the US Department of Education*. This toll free hotline is run by the US Department of Education and can answer questions about federal and state student aid programs and applications. You can also write to

Federal Student Aid Information Center  
PO Box 84  
Washington, DC 20044