

# 9 Steps to Completing the FAFSA

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### **1. Create an FSA ID - *Both the student and one parent needs to create FSA IDs.***

- An FSA ID is a username and password you need to sign the FAFSA form online. If you don't have an FSA ID, [get an FSA ID here](#) ASAP. It takes about 10 minutes to create an FSA ID. If this will be your first time filling out the FAFSA form, you'll be able to use your FSA ID right away to sign and submit your FAFSA form online. If this is not your first time filling out the FAFSA form, you may need to wait one to three days for the account verification process before you can use your new FSA ID to renew your FAFSA form and sign it online.
- At least one parent will need to create an FSA ID. They can use the same link above to create an account.

**IMPORTANT:** *Some of the most common FAFSA errors occur when the student and parent mix up their FSA IDs. If you don't want your financial aid to be delayed, it's extremely important that each parent and each student create his or her own FSA ID and that they do not share it with ANYONE, even each other.*

### **2. Start the FAFSA form at [fafsa.gov](https://fafsa.gov).**

- Select "Start Here"

# FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college or grad school.

## NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

START HERE >

## RETURNING USER?

Correct info • Add a school  
View your *Student Aid Report (SAR)*

LOG IN >

## FAFSA® Announcements

- The 2019–20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new **myStudentAid** app for iOS and Android.

If you are the student: Click “Enter your (the student’s) FSA ID.” Then enter the FSA ID username and password you just created, and click “Next.”

## Login

### Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student’s identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved  
OMB No. 1845-0001  
App. Exp. 12/31/2020.

I am the student

OR

I am a parent, preparer, or student from a Freely Associated State

Do not log in with the FSA ID if you are not the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

The student's FSA ID Username or Verified E-mail Address

[Forgot Username](#)

The student's FSA ID Password

[Forgot Password](#)

NEXT >

**★ YOU WILL SELECT THE 2019-2020 FAFSA FORM & WILL USE YOUR PARENTS' 2017 TAX INFORMATION TO FILL OUT THE FAFSA.**

**3. Create a save key**

Unlike the FSA ID, the save key is meant to be shared. A save key is a temporary password that allows you and your parent(s) to “pass” the FAFSA form back and forth. It also allows you to save the FAFSA form and return to it later. This is especially helpful if you and your parent are not in the same place.

**4. Fill out the Student Demographics section.**

This is information such as your name, date of birth, etc. If you have completed the FAFSA form in the past or if you log into the FAFSA form with your FSA ID, a lot of your personal information will be prepopulated to save you time. Make sure you enter your personal information exactly as it appears on your Social Security card. (That’s right, no nicknames.)

**5. List the schools to which you want your FAFSA information sent.**

In the School Selection section, add every school you’re considering, even if you haven’t applied or been accepted yet. It doesn’t hurt your application to add more schools; colleges can’t see the other schools you’ve added. In fact, you don’t even have to remove schools if you later decide not to apply or attend. If you don’t end up applying or getting accepted to a school, the school can just disregard your FAFSA form. But, you can remove schools at any time to make room for new schools. You can add up to 10 schools at a time.

**6. Answer the dependency status questions.**

In the dependency status section, you’ll be asked a series of specific questions to determine whether you are required to provide parent information on the FAFSA form.

The dependency guidelines are set by Congress and are different from those used by the Internal Revenue Service (IRS). Even if you live on your own, support yourself, and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are determined to be a dependent student, you’ll be required to report information about your parent(s). If you’re determined to be an independent student, you won’t have to provide parent information and you can skip the next step.

**How to tell if you are a Dependent or Independent Student:**

- If you can answer “YES” to any of the questions below, you may be considered an “Independent Student”.
- If none of the below questions apply to you, you are considered a “dependent student:
  - Will you be 24 or older by Dec. 31 of the school year for which you are applying for financial aid?
  - Will you be working toward a master’s or doctorate degree (such as M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., etc.)?
  - Are you married or separated but not divorced?
  - Do you have children who receive more than half of their support from you?
  - Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?

- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?

## **7. Fill out the Parent Demographics section.**

This is where your parent(s) will provide basic demographic information. *Remember that it doesn't matter if you don't live with your parent(s); you still must report information about them if you were determined to be a dependent student in the step above.*

- **Start by figuring out who counts as your parent on the FAFSA form.**

For reporting purposes, “parent” means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent’s information to include (depending on your family situation).

### ***Question 1: Are your parents married to each other?***

If yes, then report information for both parents on the FAFSA.

If no, then answer question 2.

### ***Question 2: Do your parents live together?***

If yes, then report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.

If no, then answer question 3.

### ***Question 3: Did you live with one parent more than the other over the past 12 months?***

If yes, then report information on the FAFSA for the parent you lived with more. Also, if this parent remarried, you will need to report information for your stepparent on the FAFSA.

If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent remarried, you will need to report information for your stepparent on the FAFSA.

***The following people are not your parents unless they have legally adopted you:***

- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

**8. Supply your financial information.**

Here is where you and your parent(s) (if applicable) will provide your financial information.

***>>>>This step is incredibly simple if you use the IRS Data Retrieval Tool (DRT). <<<<<***

The IRS DRT allows you to import your IRS tax information into the FAFSA form with just a few clicks. Using this tool also may reduce the amount of paperwork you need to provide to your school. So if you're eligible, use it!

To access the tool, indicate that you've "already completed" taxes on the student or parent finances page. If you're eligible, you'll see a "LINK TO IRS" button. Choose that option and follow the prompts.

*Note: Beginning with the 2018–19 FAFSA form, the information transferred from the IRS will no longer be displayed, but you will get a confirmation message letting you know that the transfer was successful. You'll also know which items have been transferred from the IRS because you'll see "Transferred from the IRS" in place of the answer fields. Please make sure to answer all other questions.*

**9. Sign and submit your FAFSA form.**

You're not finished with the FAFSA form until you (and your parent, if you're a dependent student) sign it. The quickest and easiest way to sign your FAFSA form is online with your FSA ID.

Note: If you (the student) logged in to the FAFSA form with your FSA ID, you won't need to provide it again on this page, but if you're a dependent student, your parent will still need to sign before you can completely submit.

Sign and Submit Tips:

- If you or your parent forgot your FSA ID, you can retrieve the FSA ID.
- Make sure you and your parent don't mix up your FSA IDs. This is one of the most common errors we see, and why it's extremely important for each person to create his or her own FSA ID and not share it with anyone.
- Make sure the parent who is using his or her FSA ID to sign the FAFSA form chooses the right parent number from the drop-down menu. If your parent doesn't remember whether he or she was listed as Parent 1 or Parent 2, he or she can go back to the parent demographics section to check.

- The name, date of birth (DOB), and Social Security Number (SSN) you list on the Free Application for Federal Student Aid (FAFSA) must exactly match what you listed when you registered for your FSA ID. This error often occurs when you put the student's FSA ID in a parent field or vice versa. That's the first thing you should check. This is one reason why it's very important that you do not use anyone's FSA ID but your own. If switching student and parent is not the problem, you can check to see if your FAFSA and FSA ID information match up by logging back into your FSA ID account and checking to make sure the information you put in when creating your FSA ID matches what you entered on your FAFSA.
- If you have siblings, your parent can use the same FSA ID to sign FAFSA forms for all of his or her children. Your parent can also transfer his or her information into your sibling's application by choosing the option provided on the FAFSA confirmation page.

**Signing the FAFSA form with an FSA ID is the fastest way to get your FAFSA form processed. However, if you and/or your parent are unable to sign the FAFSA form electronically with an FSA ID, you can mail in a signature page. From the sign and submit page, select "Other options to sign and submit" and then choose "Print A Signature Page." Just keep in mind that your FAFSA form will take longer to process if you go this route.**

**Turn the page for answers on what happens after you submit your FAFSA→**

## **NOW WHAT? You filled out your FAFSA form and submitted it. What happens next?**

### **Q. Where does my FAFSA information go once I submit it?**

**A.** Your FAFSA information is shared with the colleges and/or career schools you list on the application. The financial aid office at a school uses your information to figure out how much federal student aid you may receive at that school. If the school has its own funds to use for financial aid, it might use your FAFSA information to determine your eligibility for that aid as well. (The school might also have other forms for you to fill out to get school aid, so check with the financial aid office to be sure.)

Your information also goes to your state higher education agency, as well as to agencies of the states where your chosen schools are located. Many states have financial aid funds that they give out based on FAFSA information.

So, your FAFSA form helps you apply for federal, state, and school financial aid. Not bad for a form that takes students an average of about 30 minutes to complete!

### **Q. How can I check to see whether my FAFSA® form has been processed?**

**A.** You can check the status of your FAFSA form immediately after submitting it online. Here's how:

Option 1: Go to [fafsa.gov](https://fafsa.gov) and log in. You will see your application status on the "My FAFSA" page.

Option 2: Contact the Federal Student Aid Information Center at 1-800-433-3243

If your FAFSA form is still being processed, we recommend that you wait a few days before checking the status again.

### **Q. Who will I hear from, and when?**

**A.** First, the office of Federal Student Aid at the U.S. Department of Education) will send you a Student Aid Report (SAR), which is a summary of the FAFSA data you submitted. You'll get your SAR within three days to three weeks after you submit your FAFSA form. Be sure to look over your SAR, make sure you didn't make a mistake on your FAFSA form, and make corrections to your FAFSA data if necessary by logging back into your FAFSA and selecting the "Make FAFSA Corrections" button.

The SAR won't tell you how much financial aid you'll get, and it won't show the details of the income and tax information if you used the Internal Revenue Service Data Retrieval Tool when you completed your FAFSA form. Instead, if you applied for admission to a college or career school and have been accepted, and you listed that school on your FAFSA form, the school will calculate your aid and will send you an electronic or paper aid offer, sometimes called an award letter, telling you how much aid you're eligible for at the school. The timing of the aid offer varies from school to school and could be as early as winter (awarding for the fall) or as late as immediately before you start school. It depends on when you apply and how the school prefers to schedule awarding of aid.

### **Q. What do I do if I'm told I've been selected for verification?**

**A.** You might see a note on your Student Aid Report saying you've been selected for verification, or your school might contact you to inform you that you've been selected. Verification is the process your school uses to confirm that the data reported on your FAFSA form is accurate. Your school has the authority to contact you for documentation that supports the information you reported.

If you're selected for verification, don't assume you're being accused of doing anything wrong. Some people are selected at random, and some schools verify all students' FAFSA forms. All you need to do is provide the documentation your school asks for—and be sure to do so by the school's deadline, or you won't be able to get financial aid.

**Q. What if I need to make updates to my FAFSA because my situation has changed?**

**A.** Most information cannot be updated because it must be accurate as of the day you originally signed your FAFSA form. For example, if you spent some of your savings after filing the FAFSA form, you may not update your information to show a change in that amount. You should speak to the financial aid office at the school you plan to attend if there will be a significant change in your or your parent's income for the present year or if your family has other circumstances that cannot be reported on the FAFSA form.

You may update your mailing address, email address, and other contact information if it has changed.

There are certain items that you must update:

- You must update anything that changes your dependency status (for instance, you are now pregnant or are now in legal guardianship) except a change in your marital status. If your marital status changes, you must speak to the financial aid office to determine whether you may update the FAFSA form.
- If (and only if) you are selected for verification, you must update your FAFSA form if there is a change in the number of family members in your parents' household or in your household. If the number of family members changes as a result of a change in your (the student's) marital status, you must speak to the financial aid office at the school you plan to attend to determine whether you may update the FAFSA form.
- If (and only if) you are selected for verification, you must update your FAFSA form if there is a change in the number of people in your parents' household who are in college or the number of people in your household who are in college. If the number of people in college changes as a result of a change in your (the student's) marital status, you must speak to the financial aid office at the school you plan to attend to determine whether you may update the FAFSA form.

**Q. How do I decide what aid to accept, and how do I accept it?**

**A.** You'll need to understand the aid that's being offered (for instance, is it free money such as a grant, or is it a loan that you'll have to pay back?), decide what aid you really need, and then respond to the school's aid offer within the deadline set by the school.

A helpful rule is: free money first (scholarships and grants), then earned money (work-study), then borrowed money (federal student loans). Start from the top of the table on the next page and work your way down:



<b>Order in Which to Accept Aid</b>	<b>Type of Aid</b>	<b>What to Keep in Mind</b>
1	Scholarships and grants	Make sure you understand the conditions you must meet (for instance, you might have to maintain a certain grade-point average in order to continue receiving a scholarship.
2	Work-study	You don't have to pay the money back, but you do have to work for it, so take into account that that'll mean less time for studying. However, research has shown that students who work part-time jobs manage their time better than those who don't
3	Federal student loans	You'll have to repay the money with interest. Subsidized loans don't start accruing (accumulating) interest until you leave school, so accept a subsidized loan before an unsubsidized loan.
4	Loans from your state government or your college	You'll have to repay the money with interest, and the terms of the loan might not be as good as those of a federal student loan. Be sure to read all the fine print before you borrow.
5	Private loans	You'll have to repay the money with interest, and the terms and conditions of the loan almost certainly will not be as good as those of a federal student loan.

**Q. How do I get my money?**

**A.** The financial aid staff at your college or career school will explain exactly how and when your aid will be paid out. They also will tell you whether you need to fill out any more paperwork or meet other requirements. For instance, if you're receiving a federal student loan for the first time, you should expect to be required to sign a promissory note and go through entrance counseling. Be sure to keep in touch with your school's financial aid office so that you understand the whole process of receiving your aid.

For questions or help with your FAFSA, see Mrs. Yurkovic in the College & Career Center!