

Class of 2023! The FAFSA for the **2023-24** school year opens October 1, 2022!

Find even more details and get it done at fafsa.gov

(Don't complete the **2022-23** FAFSA)

THE FAFSA PROCESS

Each year, the federal government provides more than \$150 billion in financial aid (grants, work-study, and loans) for college or career school. To apply for this aid, you must complete the Free Application for Federal Student Aid (FAFSA). Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

DID YOU KNOW?

Some colleges won't consider you for a merit scholarship (scholarship based on academic achievement or other talents or skills) **until you've submitted a FAFSA**, so complete one even if you think you won't qualify for federal aid.

RELAX!

The FAFSA is designed to be simple to fill out. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than 30 minutes!

1. PREPARING FOR THE FAFSA

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 your FAFSA (which is the case for almost all of our students), your parent will need their own FSA ID as well. Learn more about the FSA ID and how to create yours at StudentAid.gov/fsaid. To find out whether you need to report info about your parent, visit StudentAid.gov/dependency.

DON'T HAVE ALL YOUR INFO READY YET?
That's okay; you can start the FAFSA, save it, and come back later to finish it.

GATHER THIS INFORMATION (ABOUT STUDENT & PARENT(S))

The FAFSA asks questions about you and your finances, so have the information below handy:

- ⇒ Social Security Number/Alien Registration Number (if you are not legally documented in the US, we recommend you work directly with your college(s) rather than complete the FAFSA. See your counselor for details)
- ⇒ Federal tax information or returns (**from 2021**)
- ⇒ Records of untaxed income
- ⇒ Cash, savings, and checking account balances
- ⇒ Investments other than the home in which you live

2. FILLING OUT THE FAFSA

Each October, the FAFSA is available for the next school year. It's important to fill it out as soon as possible to meet college financial aid deadlines.

MEETING FINANCIAL AID DEADLINES

Each college has its own FAFSA deadline. Check a college's deadline on its website or by calling its financial aid office.

DID YOU KNOW? You may be able to retrieve and transfer tax information into the form automatically using the Internal Revenue Service Data Retrieval Tool. Use it! That can help you avoid verification later.

SUBMISSION OPTIONS

- * Electronic Form (fill out at www.fafsa.gov)
- * Mail in application: (download PDF at fafsa.gov)

3. PROCESSING THE FAFSA

After you submit your FAFSA, your information will be sent to the colleges you listed on the form. You will receive an email within a few days, letting you know your FAFSA was processed. Your college might request additional information from you. Make sure you respond by any deadlines.

You will receive an aid offer (often only online at the college's portal) from each college you applied to and listed on your FAFSA, stating the amount of aid you could receive at the college.

Review and compare your offers, and decide which college to attend based on the college's net cost and how well the college suits your needs.

Get free assistance and answers at fafsa.gov or 1-800-4-FED-AID (1-800-4433-3243)

RECEIVING FINANCIAL AID

Not sure what your financial aid package means? See your counselor/Ms. Fassnacht. When you are ready, formally accept the college's aid offer and remember, if you are offered student loans, borrow only as much as you really need. Note: your college will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it will cover, and how much (if any) money will come directly to you once tuition and fees are paid.

RENEW

Repeat the process each year you are in college!

Additional FAFSA Tips

Have you had recent changes to your financial situation that don't show up on your 2021 tax information? Most colleges will require that you go through the regular FAFSA process, get a financial aid offer, then submit an appeal due to change of circumstance. But some colleges will let you share that information earlier in the process. Reach out now to your college(s) to learn about their process.

Apply early! Especially with more financial needs due to COVID. Most colleges give out their institutional money as students apply (first come, first served), so don't just meet the deadline, beat the deadline by weeks or months, when possible!

FAFSA FAQs

Q: Can I be an independent student on FAFSA if my parents won't help me pay for college?

A: Probably not. Even if you support yourself, live on your own, or file your own taxes, you may still be considered a dependent student for FAFSA purposes. The FAFSA form asks a series of questions to determine your dependency status. If you're independent, you won't need to include your parents' information on your FAFSA form, but if you're dependent, you will. Find out who is considered a parent for FAFSA purposes. (It's not as obvious as you might think.)

Q: Do I have to include a step parent's information?

A: If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.

Q: What if my parents are concerned about providing their information because of their citizenship status?

A: Your parents' citizenship status does not affect your eligibility for federal student aid. In fact, the FAFSA form doesn't even ask about your parents' status.

Q: Do I need to wait until I get accepted to a college before completing the FAFSA?

A: Don't wait. You can get started now! As a matter of fact, you can start as early as the fall of your senior year of high school. You must list at least one college to receive your information. You SHOULD list all schools 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 go back and remove schools if you later decide not to apply or attend. If you don't end up applying or getting accepted to a school, that school can just disregard your FAFSA form. You can add up to 10 schools at a time to your FAFSA form. If you apply to more than 10 schools, here's what to do. If you want to add a school after you submit your FAFSA form, you can log in and submit a correction. The schools you list will use your FAFSA information to determine the types and amounts of aid you may receive.

Need More Help? Access FAFSA's Resources

- Get information about all aspects of Financial Aid at www.studentaid.org
- Ask a question at <https://studentaid.gov/help-center/answers/landing>
- Find the right point of contact for your questions or concerns (phone, email, and chat options) <https://studentaid.gov/help-center/contact>