

# FAFSA – Just the Facts for Students

If you think you need help paying for your college education, you should know about the Free Application for Federal Student Aid (FAFSA). Basically, this form helps determine what types of financial aid you qualify for. To learn more about the various types of aid available — both federally and privately funded, visit [CollegeAnswer.com](http://CollegeAnswer.com).

## What is the FAFSA?

The FAFSA is the form that must be completed by students and parents applying for federal student aid. It is also used by many states and colleges to determine a student's aid eligibility. It is a comprehensive form. Be prepared to provide extensive information about your family's income and income taxes from the previous year: assets, family size, the number of family members attending college, and more.

## Why submit one?

The FAFSA is your starting point for applying to most student financial assistance programs. Many schools also use the FAFSA as part of their application process for non-federal aid. If you need money for college, don't pass on this opportunity. **Completing the FAFSA is free.**

## When should I file the FAFSA?

To maximize your chances of receiving financial aid, submit your FAFSA as soon as possible after January 1 of the year for which you are requesting aid. Aid is generally awarded on a first-come, first-served basis — a late application may cause you to miss out on available funding.

## How do I apply?

### On the Net

Visit the FAFSA Web site ([fafsa.ed.gov](http://fafsa.ed.gov)) and submit your application online. If you're interested in signing your FAFSA electronically, request a PIN ([pin.ed.gov](http://pin.ed.gov)). It's important to protect the privacy of the information; start by keeping your PIN a secret and storing it in a safe place.

### Paper FAFSA

Get a paper FAFSA (English or Spanish version) from your high school, your public library, or by contacting the Federal Student Aid Information Center at **1-800-433-3243**.

### FAFSA ON THE WEB WORKSHEET

Before you start to fill out your FAFSA online, download a copy of the "FAFSA on the Web" Worksheet. It contains the application questions in the same order as the online version.

[www.CollegeAnswer.com/preapp](http://www.CollegeAnswer.com/preapp)

## Frequently Asked Questions

**Is it really faster to submit my application at "FAFSA on the Web" than mailing the paper version?**

**YES.** The process may be as much as 7-14 days faster if you use your PIN to electronically sign your application as soon as you click submit.

**I know I can't submit my FAFSA until after January 1. Is there anything I can do now to get ready?**

**YES.** Visit College Answer to learn more about the FAFSA and download the "FAFSA on the Web" Worksheet at [www.CollegeAnswer.com/FAFSA](http://www.CollegeAnswer.com/FAFSA).

**Can I use my friend's PIN?**

**NO.** Everyone must have their own PIN. If you need a PIN, lost or forgot your PIN, or think someone knows your PIN, request a new one at [pin.ed.gov](http://pin.ed.gov).

**I want to apply to three schools. Should I submit three FAFSAs?**

**NO.** You can select up to six schools to receive your FAFSA data by listing them on your application.

**Will I be offered more financial aid if I complete the FAFSA online?**

**NO.** Funding amounts offered are the same whether you submit the FAFSA online or on paper. However, processing time does increase.

**Should I use my dad's tax and salary info if my parents are divorced?**

**MAYBE.** The form should be completed with information from the parent with whom you lived for the majority of time during the past 12 months.

## "FAFSA on the Web" Benefits

- Online help is available for each question.
- Edits are built in to notify you of potential errors before the application is processed.
- Electronic filing is faster than submitting the paper version.
- Calculations are performed automatically.
- Software encryption is enabled to protect personal information.



### Keep in mind...

States also have deadlines for submitting applications for state financial aid. State deadlines are printed on front of the FAFSA or visit [www.CollegeAnswer.com/FAFSA](http://www.CollegeAnswer.com/FAFSA) for a listing.

## Info Needed to Complete the FAFSA

### STUDENT INFORMATION

- Marital status
- Citizenship & state of residency
- Education history
- Major course of study
- Expected course workload
- Interest in student loans & work study
- Income taxes & deductions
- Spouse's income
- Assets
- Dependency status
- Household
- List of schools you are interested in attending

### PARENT INFORMATION

- Level of education
- Income taxes & deductions
- Household assets
- Family members
- State of residency
- Age