

Free Application for Federal Student Aid (FAFSA)

www.studentaid.gov

The **FAFSA** is the *Free Application for Federal Student Aid* and is the only way to apply for federal student aid. The schools you list on your application will use FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive. Many states and colleges also use information from your FAFSA to provide their own financial aid.

Each October, the FAFSA is available for the next school year. It is best to fill it out as early as you can because some aid is first come, first served.

When you complete the FAFSA, you'll need to provide personal and tax information. You may be able to automatically retrieve your tax information from the IRS.

Complete the FAFSA online at fafsa.gov. Make sure to fill out and submit the FAFSA each year you are in college.

After you submit your FAFSA, you'll receive your *Student Aid Report (SAR)*. Your SAR summarizes the information in your FAFSA. Review it and make corrections if needed.

Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.

Types of Federal Student Aid

As the largest provider of financial aid, the U.S. Department of Education's office of Federal Student Aid provides grants, loans, and work-study funds.

Grants: Grants are free money that do not have to be repaid.

Loans: Student loans are real loans (like a car or home [loan](#)) that need to be repaid with interest.

Work-Study: A work-study job gives you the opportunity to earn money to help pay your educational expenses.

Create an Account (FSA ID)

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid* (FAFSA®) form
- Signing your *Master Promissory Note* (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address

Creating an FSA ID Continued

Important note: If you're a [dependent student](#), one of your parents whose information is reported on the FAFSA form will also need an FSA ID so that your parent can sign your application electronically. If your parent doesn't have a Social Security number (SSN), your parent won't be able to create an FSA ID (which requires an SSN). This means you'll have to select the option to print a signature page when you get to the end of your FAFSA form on fafsa.gov.

Use your FSA ID to start your FAFSA form

When you create your FSA ID, be careful to enter your name and Social Security number exactly as they appear on your Social Security card. Then, if you go to fafsa.gov to start your application and indicate that you are the student, you will be given the option to enter your FSA ID or to enter your “identifiers” (your name, date of birth, and SSN).

If you log in with your FSA ID, certain information (including your name, Social Security number, and date of birth) will be automatically loaded into your application. This will prevent you from running into a common error that occurs when your verified FSA ID information doesn't match the information on your FAFSA form. Additionally, you won't have to provide your FSA ID again to sign your FAFSA form electronically or to use the IRS Data Retrieval Tool (IRS DRT) if you're eligible.

The student is the one applying for financial aid, so be sure it's the student entering their FSA ID in the “I am a student and want to access the FAFSA form” section. Do not start the FAFSA form by supplying the parent's FSA ID in the student role.

Gathering the Documents Needed to Apply

The FAFSA questions ask for information about you (your name, date of birth, address, etc.) and about your financial situation. Depending on your circumstances (for instance, whether you're a U.S. citizen or what tax form you used), you might need the following information or documents as you fill out the FAFSA application:

- Your Social Security number (it's important that you enter it correctly on the FAFSA form!)
- Your parents' Social Security numbers if you are a [dependent student](#)
- Your driver's license number if you have one
- Your Alien Registration number if you are not a U.S. citizen
- Federal tax information, tax documents, or tax returns, including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
 - IRS Form 1040
 - Foreign tax return or IRS Form 1040-NR
 - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate (but not including the home in which you live); and business and farm assets for you and for your parents if you are a dependent student

Keep these records! You may need them again. Do not mail these supporting records to us.

Getting Help

If you need help filling out the FAFSA form, use these free tools:

- Select the white question mark icon next to a FAFSA question to view a "tool tip" that provides information about how to answer that question.
- In the online FAFSA form, you can visit the [“FAFSA Help”](#) page, where you can view trending FAFSA topics, browse FAQs, search for more information, or select “Contact Us.”
- Once you select “Contact Us,” you’ll have the option of emailing us with your question or, during business hours, chatting (in English or Spanish) with live technical support staff.
- Contact the [financial aid office](#) at the college or career school you plan to attend.

Starting Your FAFSA® Form and Providing Your Basic Personal Information

If you are starting the application for the first time on fafsa.gov, select “Start Here.” As you begin, keep the following in mind:

- Your name and Social Security number must match those on your Social Security card. [Follow this tip to avoid getting a notice that your information doesn't match the Social Security Administration's records \(or your FSA ID account\).](#)
- If you're concerned about providing your personal information on the log-in page, choose the virtual keyboard option for additional security.

Tips for filling out the form online

- Near the beginning of the FAFSA application, you'll create a "save key," a temporary password that you'll use if you start your FAFSA form, save it without finishing it, then want to open it again later to finish it. One benefit of the save key is that students and parents can use this function to access the FAFSA form if they are completing the application in separate locations. (Unlike with the FSA ID, which needs to be kept private, it's okay to tell your parent what your save key is.)
- If you are applying for a summer session, contact the financial aid office at your college to find out which school year you should select when you complete your FAFSA form.

Listing Colleges and/or Career Schools

While completing the FAFSA form, you must list at least one school to receive your information. The schools you list will use your FAFSA information to determine the types and amounts of aid you may receive. Use the [Federal School Code Search](#) to find the colleges you're interested in including on your FAFSA form.

For federal student aid purposes, the order of schools for your college list does not matter. However, to be considered for [state aid](#), some states require you to list schools in a particular order (for instance, you might need to list a state school first). [Find out whether your state has a requirement for the order in which you list schools on your FAFSA form](#)

You can list up to 10 schools online or up to four schools on a FAFSA PDF. (You can [add more schools to your FAFSA form](#) later.) Schools you list on the application will automatically receive your FAFSA results electronically.

Note: Schools will not be able to see which other schools you listed on your FAFSA form.

Determining Your Dependency Status

The FAFSA form asks a series of questions that determine whether you are a dependent or [independent student](#) for purposes of applying for federal student aid. If you are a dependent student, you must report parent information, as well as your own information, on your application. If you're curious, you can [find out now whether you're a dependent student](#).

Reporting Parents' Information

If you're a dependent student, you'll need to report parent information on your FAFSA form. Visit our page on [reporting parent information](#) to find out who counts as your parent, what to do if you don't live with your parents, and what to do if you don't have access to your parents' financial information.

Providing Financial Information

The FAFSA form asks for financial information, including information from tax forms and balances of savings and checking accounts.

- The 2023–24 FAFSA form will ask for 2021 tax information.
- The 2022–23 FAFSA form asks for 2020 tax information.

Note: If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of tax return and income information), submit your FAFSA form, then contact the school you plan to attend to discuss how your current financial situation has changed. Note that the school's decision is final and cannot be appealed to the U.S. Department of Education.

What to Do If Your Parents' (or Your) Marital Status Has Changed Since Taxes Were Filed

Here are some tips for this type of situation using the example of the 2022–23 FAFSA form:

- The FAFSA form asks for marital status “as of today” (the day it’s filled out). So, if the student or parent is married now but wasn’t in 2020 (and therefore didn’t file taxes as married), the spouse’s 2020 income will need to be added to the FAFSA form.
- Similarly, if the student or parent filed 2020 taxes as married but is no longer married when filling out the FAFSA form, the spouse’s income will need to be subtracted.
- And if the student or parent was married when filing 2020 taxes, then got divorced and is now married to someone else, there’s a bit more math to do: Subtract the ex’s income, then add the new spouse’s income.

Signing and Submitting the FAFSA® Form

Before your FAFSA form can be processed, you'll need to sign and submit the application. Here are some tips as you finish your FAFSA form:

- Be sure to sign with your FSA ID (your username and password) so your FAFSA form will be processed as quickly as possible. (If you log in to the form by providing your FSA ID, you won't be asked for it again when it's time to sign. However, if you're providing parent information, one of your parents will be required to sign your application.)
- While your online FAFSA form will be processed much quicker if you (and your parent if you're a dependent student) sign your FAFSA form with your FSA ID, you have the option to print out, sign, and mail in a signature page to the address listed on the page. [Learn more about printing a signature page.](#)

Signing and Submitting the FAFSA® Form

- Once you see your confirmation page, you'll know you've successfully submitted your FAFSA form. If you provided an email address on the form, you'll automatically receive the confirmation page by email. There are a few differences between the emailed confirmation and the one you'll see in the FAFSA form before exiting the application, so consider printing or saving your confirmation page before you exit. For example, the emailed confirmation won't include the college graduation, retention, and transfer rates for schools you listed on your FAFSA form.
- There are some states that have a partnership with our office that allows you to transfer your information directly into your state aid form (for example, New York residents can use this interface to link directly to the application for the Tuition Assistance Program [TAP]). When you fill out the FAFSA form, you'll have the option to apply with certain state financial aid forms. So, if you see a link from your FAFSA confirmation page to your state financial aid form, you should select it. The link will appear only on the confirmation page within the FAFSA form, so be sure to take advantage of it while you're still in the application.
- Your confirmation page offers the option for the parent information in your FAFSA form to be transferred automatically into another student's application. So, if you have a sibling who needs to fill out a FAFSA form, be sure to use this option when you see your confirmation page. The link will appear only on the confirmation page within the FAFSA form, so be sure to take advantage of it while you're still in the application.

Award Letter

Your award letter explains the combination of federal grants, loans, and work-study a college is offering you. The offer might also contain state and institutional aid. If you receive award letters from multiple colleges or career schools, you should compare them and decide which school works best for you.