11 Common FAFSA Mistakes

The 2020-21 FAFSA® will be available October 1, 2019! The [online FAFSA](#) has gotten a lot easier over the last few years. Thanks to improvements like skip logic, where you only see questions that are applicable to you; and the IRS Data Retrieval Tool, which allows you to [import your tax information](#) from the IRS directly into the FAFSA application, the FAFSA takes less than 30 minutes to complete. Just make sure to take your time so you don't make one of these mistakes:

1. Not Completing the FAFSA®

I hear all kinds of reasons: "The FAFSA is too hard," "It takes too long to complete," I never qualify anyway, so why does it matter?" It *does* matter. By not completing the FAFSA, you are missing the opportunity to qualify for what could be thousands of dollars to help you pay for college. The FAFSA takes little time to complete, and there is help provided throughout the application. Oh, and contrary to popular belief, there is [no income cut-off](#) when it comes to federal student aid.

2. Not Using the Correct Website

The official FAFSA website is [fafsa.gov](#). That's .gov! You never have to pay to complete the FAFSA. If you're asked for credit card information, you're not on the official government site.

3. Not Getting an FSA ID Ahead of Time

We've made a big change to the FAFSA process this year in order to increase security. Students and parents can no longer use a Federal Student Aid PIN to log in and sign the FAFSA online. You must, instead, use the new FSA ID—a username and password. Once you register for an FSA ID, you may need to [wait up to three days](#) before you can use it to sign your FAFSA. If you don't want your FAFSA to be delayed, [register for an FSA ID now](#). If you're a dependent student, your parent will need to create an FSA ID too.

The key to making the FAFSA simple is being prepared. The process will go much smoother if you register for an FSA ID and gather everything you need to complete the FAFSA before you start the application.

4. Waiting to Fill Out The FAFSA Until After You File Taxes

Because some financial aid is awarded on a first-come, first-served basis, it's important to fill out the FAFSA early. The 2020-21 FAFSA is available beginning October 1, 2019 and will require your **2018** tax information. This means that you don't have to wait to file the FAFSA.

5. Not Filing by the Deadline

States, schools, and the federal government each have their own FAFSA deadlines. To maximize the amount of your financial aid, you should fill out your FAFSA (and any other financial aid applications that may be required by your state or school), by the earliest of these three deadlines, if not sooner!

6. Not Reading Definitions Carefully

When it comes to completing the FAFSA, you want to read each definition and question carefully. Too many students see delays in their financial aid for simple mistakes that could have been easily avoided.

Don't rush through these questions:

- **Your Number of Family Members (Household size):** The FAFSA has a specific definition of how your or your parents' household size should be determined. Read the instructions carefully. Many students incorrectly report this number.
- **Legal Guardianship:** One question on the FAFSA asks: "As determined by a court in your state of legal residence, are you or were you in legal guardianship?" Many students incorrectly answer "yes" here. For this question, the definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardian. You are also not considered a legal guardian of yourself.

7. Inputting Incorrect Information

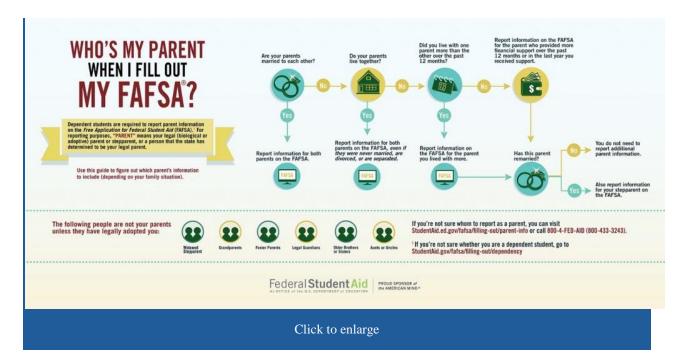Here are some examples of common errors we see on the FAFSA:

- **Confusing Parent and Student Information:** I know there are many parents out there who fill out the FAFSA for their child, but remember, the FAFSA is the student's application. When the FAFSA says "you" or "your", it's referring to the student, so make sure to enter the student's information. If we are asking for parent information, we will specify that in the question.
- **Entering the Wrong Name (Yes, I'm serious):** You wouldn't believe how many people have issues with their FAFSA because they entered an incorrect name on the application. It doesn't matter if you're Madonna, or Drake, or whatever Snoop Lion is calling himself these days. You must enter your full name as it appears on official government documents. No nicknames.
- **Entering the Wrong Social Security Number (SSN):** When we process FAFSAs, we cross check your social security number with the Social Security Administration. To avoid delays in processing your application, triple check that you have entered the correct SSN. If you meet our [basic eligibility criteria](), but you or your parents don't have a SSN, [follow these instructions.]()
- **Amount of Your Income Tax:** Income tax is not the same as income. It is the amount of tax that you (and if married, your spouse) paid on your income earned from work. Your income tax amount should not be the same as your adjusted gross income (AGI). Where you find the [amount of your income tax]() depends on which IRS form you filed.

Tip: If you use the IRS Data Retrieval Tool, this number will be pulled for you, directly from your income tax return.

8. Not Reporting Parent Information

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes, and therefore, you'll need to [provide parent information]() on your FAFSA. Dependency guidelines for the FAFSA are determined by Congress and are different from those of the IRS. Find out whether or not you need to provide parent information by answering [these questions.]()

Bonus: Who is my parent when I fill out the FAFSA?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Click to enlarge

9. Listing only one college

Two-thirds of freshmen FAFSA applicants list only one college on their applications. Do not make this mistake! Colleges can't see the other schools you've added, so you should add ANY college you are considering to your FAFSA, even if you aren't sure whether you'll apply or be accepted. It doesn't hurt your application to add more schools. If you're applying to more than 10 schools, follow these steps.

10. Not Using the IRS Data Retrieval Tool

For many, the most difficult part about filling out the FAFSA is entering in the financial information. But now, thanks to a partnership with the IRS, students and parents who are eligible can automatically transfer the necessary tax info into the FAFSA using the IRS Data Retrieval Tool. In most cases, your information will be available from the IRS two weeks after you file. It's also one of the best ways to prevent errors on your FAFSA and avoid any processing delays.

11. Not Signing the FAFSA

So many students answer every single question that is asked, but fail to actually sign the FAFSA with their FSA ID and submit it. This happens for

many reasons, maybe they forgot their FSA ID, or their parent isn't with them to sign with the parent FSA ID, so the FAFSA is left incomplete. Don't let this happen to you. If you don't have or don't know your FSA ID, register for one. If you would like confirmation that your FAFSA has been submitted, you can check your status immediately after you submit your FAFSA online.

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