

Student FAFSA Guide 2025-2026



Rockwood Summit Post High School Planning Office
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FREE Financial Aid Application Process:

Go to studentaid.gov to create your FSA ID and complete the FAFSA to apply for aid.

Complete the FAFSA and submit as soon as possible starting in December. Apply online at studentaid.gov.

Review your FAFSA Submission Summary (FSS) to find out your Student Aid Index (SAI).

If selected for verification, turn in documentation to your college's financial aid office.

Create and Manage Your StudentAid.gov Account

Create an Account

Log In

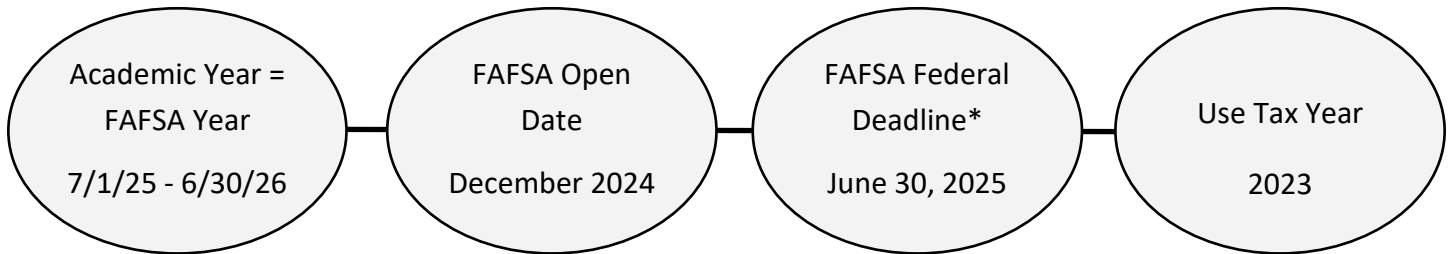
The FSA ID is a username and password you use to log in to the U.S. Department of Education FAFSA website, studentaid.gov. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you - not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a FAFSA form and for the lifetime of your federal student loans.

One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA form, one of your parents will have to sign the form electronically using their FSA ID.

The FSA ID must be created before you can start the FAFSA form and requires multi-factor authentication.

Providing Financial Information

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



***RECOMMENDED FEDERAL DEADLINE IS FEBRUARY 1**

***MISSOURI'S PRIORITY DEADLINE IS USUALLY FEBRUARY 1 TO RECEIVE STATE AID!**

***CHECK WITH COLLEGES OF INTEREST TO DETERMINE IF THEY HAVE A SPECIFIC PRIORITY DEADLINE.**

Note: If your family's financial situation has changed dramatically since filing taxes, you should complete the FAFSA questions as required, submit the FAFSA form, then contact the school you plan to attend and discuss your situation with the financial aid office.

Information You Will Need to Apply

- FSA ID for both the student and the dependent student's parent/stepparent.
- Student's Social Security Number (or alien registration number if you are not a U.S. citizen).
- Parents' date of birth, Social Security number, marital status, and date parent was married, divorced, or widowed (if parents' information is needed).
- Your driver's license number (if you have one).
- Previous year tax return (for reference)



What is the IRS Data Direct Exchange (FA-DDX) Tool?

- Allows you to consent for the exchange of federal tax information into your FAFSA.
- You must agree to use the DDX or you will not be able to complete the FAFSA to receive student aid.

For your protection, your tax information will not be displayed on either the IRS site or studentaid.gov.

Should the Student or Parent Start the FAFSA First?

- It doesn't matter who starts the FAFSA!
- If the student starts the FAFSA and needs a parent contributor for completion, the student will need to invite their parent who will need to accept the invitation in order to complete the parent financial section.
- **IMPORTANT:** Contributors to the FAFSA have 45 days to complete their portion of the FAFSA after it has been completed by the starting contributor. After 45 days, the FAFSA will need to be redone.



REMEMBER!

Both the student and any parent contributors need to submit the FAFSA using their own unique FSA ID.

Are you dependent or independent?

Dependent students must include both student and parent data on the FAFSA. If you answer “Yes” to *any* question below, you are considered a “provisional” independent student. If you answer “No” to *every* question, you are dependent and must provide parental information on the FAFSA.

- Yes No Will you be 24 or older by January 1 of the school year for which you are applying for financial aid?
- Yes No Are you married? (Answer “Yes” if you are separated but not divorced.)
- Yes No Will you be working on a master’s or doctorate program at the beginning of the school year for which you are applying for financial aid?
- Yes No Are you a veteran of the U.S. Armed Forces or currently serving on active duty?
- Yes No Do you have ,or will you have, children who will receive more than half of their support from you?
- Yes No Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you?
- Yes No At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Yes No Are you, or were you, an emancipated minor (released from control by your parent or guardian) as determined by a court in your state of legal residence ?
- Yes No Are you currently in a legal guardianship (of someone other than your parent or stepparent), or were you in a legal guardianship immediately before you reached the age of being an adult in your state of legal residence? NOTE: Custody is different from guardianship.
- Yes No At any time on or after July 1 of your senior year did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
- Yes No At any time on or after July 1 of your senior year did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
- Yes No At any time on or after July of your senior year did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

Are your biological or adoptive parents married to each other?



Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.

Do your biological or adoptive parents live together?

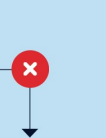


Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

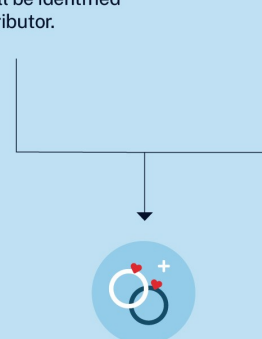
Did one parent provide more financial support than the other over the past 12 months?



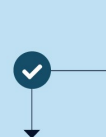
The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.



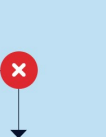
The individual information, consent and approval, and signature of the parent who has the greater income or assets will be required on the FAFSA® form, and this parent will be identified as a contributor.



Has this parent married/remarried?



Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.



Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.

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.

Federal School Code Search

Go to <https://studentaid.gov/fafsa-app/FSCsearch?> to find the colleges you are interested in including on your FAFSA form. For purposes of federal student aid, it does not matter in what order you list the schools. You can list up to 10 schools on the fafsa.gov online form. Schools you list on the application will automatically receive your FAFSA results electronically.

State Grant Aid

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. To find out whether your state has a requirement for the order in which you list schools on your FAFSA form, go to <https://studentaid.gov/apply-for-aid/fafsa/filling-out/school-list> and select your state of residence.

For *Missouri residents*, you must list an eligible Missouri college to be considered for state grant aid. The order in which you list the colleges will not impact your eligibility for state aid programs.

If you can't find the deadlines, you can call the colleges' financial aid offices.

Note

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

You should add any school that you plan on applying to, even if you haven't been accepted yet. In most cases, once a school accepts you, they will then work on developing your aid offer.

Checking the Status of Your FAFSA Form

To check the status of your FAFSA submission, log into your StudentAid.gov account and go to the "My Activity" section of your account. After your FAFSA is processed, you will receive a FAFSA Submission Summary (FSS) to review. At this time, you may make any corrections or submit missing data, if needed.

The "Eligibility Overview" tab of the FSS will show an estimated Student Aid Index (SAI) used by financial aid professionals when creating an aid offer.

Contact Federal Student Aid at 1-800-433-3243

