An official website of the United States government.

FAFSA® Checklist: What Students Need

FAFSA® TIPS · FINANCIAL AID 6.5 minutes



SHARE

Featured # Freshmen # GradStudent # Grants # OnlineTools

Hi! Need help?

This article reflects updates to the 2026–27 FAFSA® process, including how to invite contributors to the FAFSA form.

Get ready now to complete the FAFSA form at fafsa.gov. Here's what you'll need to access and complete your form:

1. Your StudentAid.gov account
2. Your contributor information
3. Your federal income tax return (accessible online)
4. Records of your child support received
5. Records of your assets
6. List of schools you're interested in attending

Note: If you have any contributors participating on your FAFSA form, they'll also need items 1, 3, 4, and 5 in the list above.

1 Your StudentAid.gov Account

You'll need to create a StudentAid.gov account to access and fill out the FAFSA form online.

Your contributors will each need their own StudentAid.gov account too. A contributor refers to anyone (you, your spouse, your biological or adoptive parent, or your parent's spouse) required to provide information on your FAFSA form.

Your StudentAid.gov account allows you to sign legally binding documents, meaning **only you** can use it. Giving someone else access to your account or sharing an account is like having another person forge your signature. Additionally, your email address and phone number can be associated with only one StudentAid.gov account, so they can't be used with another contributor's account.

As a student, you'll be required to enter your Social Security number (SSN) to create a StudentAid.gov account unless you're a citizen of the Freely Associated States. However, if any other contributors don't have an SSN, they can each create a StudentAid.gov account to complete their sections of your FAFSA form.

Hi! Need help?

Tip: You can find your SSN on your Social Security card. If you don't have access to it or don't know where it is, you can request a new or replacement Social Security card from the Social Security Administration.

For people with an SSN, the information you provide will be verified with the Social Security Administration. If you don't already have a StudentAid.gov account, we recommend that you and your contributors each create your own account now so you're ready to complete the FAFSA form.

Create a StudentAid.gov Account

Read the "Key Facts About Your StudentAid.gov Account" article to learn how to create your StudentAid.gov account.

2 Your Contributor Information

When you fill out the FAFSA form, you'll answer questions that will determine who needs to be a contributor on your form.

If you are married (and not separated) and filed taxes jointly with your spouse, then you will report your spouse's information on the FAFSA form, but they will not be identified as a contributor. But if you're married (and not separated) and didn't file taxes jointly, your spouse will be considered a contributor on your FAFSA form.

If you're a dependent student, you'll be required to invite one parent as a contributor on your FAFSA form. When your parent completes their sections of the form, they may be required to invite your other parent if they're married (and not separated) but didn't file taxes jointly.

To find out which of your parents will be a contributor on your FAFSA form, check out the Who's My FAFSA Parent? wizard. This interactive tool takes most people less than five minutes to use and asks a series of questions to determine which parent(s) will need to participate on your form. These questions may include the following:

- Are your parents married?
- Do your parents live together?

Hi! Need help?

- Which parent provided more financial support over the past 12 months?
- Which parent has greater income and assets?
- Has your parent remarried?

You can also review the *Is My Parent a Contributor When I Fill Out My FAFSA® Form?* infographic.

Inviting a Contributor to Your FAFSA® Form

If you are required to invite a contributor to participate on your FAFSA form, you'll need their email address. When you fill out the "Contributor Invite" section of the FAFSA form, you'll enter your contributor's email address to invite them to your form. For details on what happens next, check out our "Steps for Students Filling Out the FAFSA® Form" article.

If your parent is a required contributor, share the "Completing the FAFSA® Form: Steps for Parents" article with them. We cover step-by-step instructions for parents, including how they'll accept the invitation to your FAFSA form.

Note: Being identified (and participating) as a contributor on the FAFSA form won't make your family member responsible for paying for your education costs.

3 Your Federal Income Tax Return

You and your contributors must provide consent and approval to have your federal tax information transferred directly from the IRS into your FAFSA form. You (and your contributors) must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return at all.

> **If you or your contributors don't provide consent and approval to have federal tax information transferred into the FAFSA® form, you won't be eligible for federal student aid.**

Although most of your financial information will be imported directly from the IRS when you provide consent and approval, you and your contributors sh[illegible]n

Hi! Need help?

tax returns on hand when you fill out the FAFSA form. You may need your tax records to answer additional questions.

Before you begin the FAFSA form, you can check what year's income and tax information you'll be required to report. **Do not use** a different year's tax information.

We understand that for some families, the income year you're required to report doesn't accurately reflect your current financial situation, and you may have special financial circumstances. Examples of special financial circumstances include a loss of employment or pay cuts, tuition expenses at an elementary or secondary school, and high amounts of medical expenses.

If you or another contributor on your form had a significant change in income, you should still complete the FAFSA form as instructed. Then, contact the financial aid office at the school where you plan to attend and request an aid adjustment (or professional judgment). Your school will ask for more information and documentation of the change in income. School officials can assess your situation and may adjust your FAFSA form if warranted.

Note: You can't update your processed FAFSA form yourself with new tax information, including an amended tax return. Any adjustments need to be made through your school's financial aid office.

4 Records of Child Support Received

You and/or your contributors may need to provide information about any child support received.

Remember: You can check what tax or calendar year information you'll use to answer these questions before beginning the FAFSA form.

5 Records of Your Assets

The FAFSA form will ask you and your contributors questions about your assets and investments, so make sure you have those records on hand. This includes the current balances of your cash, checking, and savings accounts; the curren businesses and/or income-producing farms; and the current net v nts. Note: Your cash, checking, and savings accounts are considered assets, not investments.

Hi! Need help?

Use the chart below to understand what is and isn't considered an investment.

Considered an investment on the FAFSA® form	Not considered an investment on the FAFSA® form
• real estate (don't include the home in which you live or real estate owned by a business) • rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member) • vacation homes • trust funds • Uniform Gifts to Minors Act (UGMA) and Uniform Transfers to Minors Act (UTMA) accounts • money market funds and mutual funds • certificates of deposit • stocks, stock options, and bonds • securities and tax shelters • installment and land sale contracts (including mortgages held) • qualified education benefits or education savings accounts (for the student)	• the home in which you (and if married, your spouse) live • cash, savings, and checking accounts • Achieving a Better Life Experience (ABLE) accounts • the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, noneducation IRAs, Keogh plans, etc.) • UGMA and/or UTMA accounts for which the student is the custodian but not the owner • qualified education benefits or education savings accounts for other children (not the student) • the value of a business or a farm

You and your contributors will report the current amounts of your assets as of the date you sign the FAFSA form, rather than reporting the tax year amounts.

Note: For information on how to report the net worth of businesses and farms, check out our help article.

6 List of Schools You're Interested in Attending

Hi! Need help?

Be sure to add any colleges, career schools, or trade schools you're considering, even if you haven't applied or been accepted yet. You can list up to **20 schools** on the online FAFSA form.

Even if there's only a slight chance you'll apply to a school, list it on your FAFSA form. You can always remove a school later if you decide not to apply, but if you wait to add a school, you could miss out on financial aid.

After your FAFSA form is processed, the schools you list on the form will receive your FAFSA results electronically. They'll use your FAFSA information to determine the types and amounts of financial aid you may be eligible to receive.

If you add a school to your FAFSA form and later decide not to apply for admission, that's OK! The school likely won't offer you aid until you've been accepted anyway.

Tip: Several states require you to list schools in a particular order to be considered for state aid. For instance, you might need to list a state school first. If this applies to you, the FAFSA form will instruct you to reorder the schools. Find out whether your state has a requirement for the order you list schools on your FAFSA form.

Ready to apply for federal student aid?

Start your FAFSA form at fafsa.gov. To learn tips for filling out the FAFSA form, visit our "Filling Out the FAFSA® Form" page.

Reminder: Any information you and your contributors provide on the FAFSA form is protected. Additionally, completing and signing the FAFSA form doesn't mean you or your contributors are legally bound to accept federal student loans.

Was this page helpful? *

Submit

Hi! Need help?

Related Articles



FINANCIAL AID · LOAN REPAYMENT

Top FAQs About Income-Driven Repayment Plans

IncomeDrivenRepayment # LoanForgiveness # LowerPayments

Hi! Need help?



FAFSA® TIPS

How To Complete the FAFSA® Form When You Have Multiple Children

FAFSADeadlines # OnlineTools # Parents

Hi! Need help?



FAFSA® TIPS

Completing the FAFSA® Form: Steps for Parents

Grants # OnlineTools # Parents

More Articles

All Articles

FAFSA® Tips

Hi! Need help?

Federal Student Aid

Hi! Need help?