FAFSA QUICK REFERENCE GUIDE

A Guide for Students & Parents

WHAT IS THE FAFSA?

The **FAFSA (Free Application for Federal Student Aid)** is the application used to determine eligibility for federal financial aid, including grants, work-study, and federal student loans.

FAFSA information is also used by **New York State and many colleges** when determining financial aid.

Completing the FAFSA is FREE.

Do not pay a company to complete the FAFSA for you.

WHEN SHOULD WE COMPLETE THE FAFSA?

The **2027–28 FAFSA** is the FAFSA that Class of 2027 students will use for college beginning in fall 2027.

FAFSA opens October 1, 2026.

Families should complete the FAFSA as early as possible after it opens. Colleges and states may have their own financial aid deadlines, and some aid is limited.

Don't wait until you receive a college acceptance to complete the FAFSA.

BEFORE YOU START

STUDENT

☐ Create a **StudentAid.gov account**

☐ Know your Social Security number, if applicable

☐ Have your personal information available

☐ Have a list of colleges you are considering

PARENT/CONTRIBUTOR

If the student is considered a dependent student, a parent will need to provide information on the FAFSA .

☐ Create your own **StudentAid.gov account**

☐ Have your federal tax information available

☐ Have W-2s and other income information available

☐ Have information about savings, investments, and other applicable assets

Important: both student and parent must have their own account.

HOW TO COMPLETE THE FAFSA

1. GO TO THE OFFICIAL WEBSITE

StudentAid.gov

Make sure you are using the official U.S. Department of Education website.

2. STUDENT STARTS THE FAFSA

The FAFSA is the **student's application**. Federal Student Aid recommends that the student start the FAFSA and then invite the required contributor(s).

3. INVITE THE REQUIRED CONTRIBUTOR

The student will identify and invite the parent/contributor who needs to provide information.

4. PARENT COMPLETES THEIR SECTION

The parent/contributor signs into their **own StudentAid.gov account** and completes the required information.

5. BOTH STUDENT & CONTRIBUTOR SIGN

The FAFSA cannot be successfully submitted until all required sections are completed and the required signatures/consents are provided.

6. CHECK YOUR FAFSA AFTER SUBMISSION

After the FAFSA is processed, the student should log back into StudentAid.gov and review the **FAFSA Submission Summary** for errors or additional information that may be needed.

FREE HELP IS AVAILABLE!

SUNY FAFSA & FINANCIAL AID WORKSHOPS

SUNY offers FREE virtual workshops for students and families — even if you are not planning to attend a SUNY college.

SUNY offers:

- **Navigating the FAFSA**
- Financial Aid Overview sessions
- FAFSA completion assistance
- Information about New York State financial aid
- Information about the Excelsior Scholarship and other aid opportunities

SUNY currently has multiple virtual financial aid sessions listed for the fall, including **Navigating the FAFSA** and **Financial Aid Overview** sessions.

Find SUNY's free workshops:
SUNY Smart Track — FAFSA & Financial Aid Workshops

OTHER FREE RESOURCES

Federal Student Aid — FAFSA Information & Help
Federal Student Aid — FAFSA Help

Federal Student Aid — FAFSA Checklist
What You Need to Complete the FAFSA

New York State Higher Education Services Corporation (HESC)
Information about **TAP, Excelsior Scholarship, NYS grants and scholarships, and other New York financial aid programs.**

HESC — New York State Financial Aid

IMPORTANT REMINDERS

FAFSA is FREE.

Complete the FAFSA even if you think your family earns too much to qualify. You may be eligible for aid you did not expect, and FAFSA information may be required for certain college or state aid programs.

Every college has its own financial aid deadlines. Check the financial aid page for every college where you apply.

The FAFSA is completed every year you attend college.