

FAFSA FAQs

Q. When do I fill out the FAFSA?

A. As soon as possible after Jan.1 of the year financial aid is needed.

Q. I live with my grandparents. Do I use their information on the FAFSA?

A. No. Always include information about your parents, if possible. If you have a special situation, you should contact your school's financial aid office.

Q. Is my personal information safe when I apply online?

A. Yes, www.fafsa.gov is a secure site and your information is encrypted for privacy.

Q. What if I completed my entire FAFSA online, but forgot to apply for a PIN. How quickly can I get one?

A. On the last page, click to apply for a PIN. Complete the information and you'll receive your PIN almost immediately. You can also request a PIN at this site: www.pin.ed.gov.

Q. Where can I get a FAFSA?

A. Visit www.fafsa.gov to locate the form and receive step-by-step instructions. You can also request a paper copy from your high school counselor or college financial aid administrator, or you may contact the Federal Student Aid Information Center at 1-800-4-FED-AID.

Q. Do I have to pay for the application?

A. No. The first letter in FAFSA stands for FREE!

Q. I was completing my FAFSA online and lost all of my information. How did that happen?

A. You must hit the 'Save' button often. Always use the 'Next' and 'Previous' buttons on the site. Never use the 'Back' button on your browser or you may lose your information.

Q. What if I have a question while I'm completing my FAFSA online?

A. Just view the 'Help and Hints' box on the right-hand side of each screen to get answers to your questions.

Q. I completed the paper FAFSA. Do I need to mail my tax returns in with it?

A. No. You should never send tax returns with your FAFSA. If the financial aid office needs your tax information, they will request it.

Q. Whose income do I report if my parents are divorced?

A. The parent you lived with the most during the last 12 months.

Q. My parents are divorced and I lived with each of them equally during the last 12 months. Whose income should I enter on the FAFSA?

A. If you lived with each parent for the same amount of time during the past year, you should include income information for the parent who provided you the most support during that timeframe.



Q. One of my parents recently lost their job and can no longer afford to pay for college. What can I do?

A. Contact your school's financial aid office for assistance. They may be able to offer alternatives.

Q. I'm getting married next month. Can I complete my FAFSA now as an independent student?

A. No. The rules state you must be married at the time you submit the FAFSA to be recognized as an independent student.

Q. My parents have money in a 401(k). Do I need to include that information?

A. No. Your parents' retirement funds are not used when calculating the Expected Family Contribution (EFC).

Q. I'm pregnant. Can I include my unborn baby in the household size on my FAFSA?

A. Yes, you can include an unborn child in your household size if he/she will be born within your school's academic year.

By claiming a child, you may qualify as an independent student only if you will provide more than half of the child's support during the academic year for which you've requested financial aid.

Q. My son will probably get a full ride scholarship to college because he's a great football player. Why should I complete the FAFSA?

A. Statistics show only about 1 in 10,000 students get a full ride to college. Don't take that chance! Complete the FAFSA as early after Jan. 1 of his senior year as possible.

Q. My parents saved a lot of money for my college education, but all the funds are under my name. Is that a good idea?

A. No. The FAFSA uses a larger percentage of student income and assets when determining the Expected Family Contribution (EFC), so it's best to keep all savings accounts under the parent's name.

Q. My neighbor didn't qualify for any grants so I doubt I will. Our parents make about the same amount of money. Why should I complete the FAFSA?

A. The FAFSA is uniquely designed to determine your eligibility for financial aid. Income is only one of the factors! Everyone's situation is different and everyone qualifies for some type of financial aid. It's always beneficial to complete the FAFSA to see what you qualify for.

Q. How do I find the school codes to enter on my FAFSA?

A. All codes can be found on the official FAFSA website, www.fafsa.gov. You can search by school name or by the city in which the school is located.

Q. What is a SAR?

A. The SAR stands for Student Aid Report. This is the report that summarizes the information included on your FAFSA. You should receive a copy of the SAR after submitting your form. The FAFSA gives you the option to receive the SAR electronically or in a paper version.

Q. Who can I talk to if I have more questions?

A. Contact the financial aid office of the school you plan to attend. They can answer your questions and direct you to helpful resources.