

## Information about the FAFSA (FREE Application for Federal Student Aid)

1. **Fill out the FAFSA as soon as possible.** The time frame has changed for the upcoming school year. It used to be that you couldn't fill it out until January 1<sup>st</sup> of the year you planned to attend college. Now you can apply as early as October 1<sup>st</sup>. And, the early bird gets the worm – some federal aid programs have limited funds.
2. The fastest, most accurate and easiest way to fill out the FAFSA is online at <https://fafsa.gov>. Be careful to use official site.
3. Do not pay someone to fill out the FAFSA for you. It is supposed to be FREE.
4. Have your 1040 income tax return available to make filling it in easier.
5. Don't include retirement assets on the FAFSA. The FAFSA does ask about cash, savings and checking accounts.
6. Don't leave blank answers. If your intended answer is zero, write "0" or not applicable.
7. Don't inflate your education. Some schools treat applicants more favorable if they are considered "first-generation" college students.
8. On the FAFSA form you can include up to 10 colleges. Federal processors will send the pertinent FAFSA information to the schools on the list. You will need each college's Federal School Code.
9. Don't assume you won't qualify for financial aid because your house is too valuable. The FAFSA doesn't even ask if you own a house. It does ask about second homes or real estate investments.
10. Make sure you type in your Social Security or driver's license numbers correctly. Double check.
11. The FAFSA isn't just about financial need. If you don't complete it, you may not be able to qualify for merit scholarships for grades, SAT scores or athletics.
12. The FAFSA is not about grades – although you do need to make decent grades to keep your aid.
13. The FAFSA needs to be filled out every year.

### More information can be found at the following websites:

Government website with facts about the FAFSA:

<https://studentaid.ed.gov/sa/fafsa#when-fafsa>

Helpful link with 22 facts about the FAFSA: <http://www.thecollegesolution.com/22-facts-about-the-fafsa/> although it was written in 2011.

Also helpful link with 10 common mistakes to avoid when filling out the FAFSA:

<http://www.thecollegesolution.com/avoiding-10-common-fafsa-mistakes/> (also 2011)

10 Myths about the FAFSA debunked:

<https://www.nerdwallet.com/blog/loans/student-loans/top-10-fafsa-myths-debunked/>