

# Seven Simple Steps to Completing and Submitting the FAFSA

Free Application for Federal Student Aid

## Step One: Gather the Needed Documents

Gather all your documents. The FAFSA asks for information about you and your family's financial situation. You may need the following information:

- Your Social Security number (It is important that you enter it correctly on the FAFSA!)
- Your parents' Social Security numbers
- Your driver's license number if you have one
- Your Alien Registration number if you are not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, IRS 1040, 1040A or 1040EZ
- Foreign tax return and/or tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, SSI, cash settlements, public assistance, social security and veterans benefits.
- Information on cash; savings and checking account balances; investments, including stocks and bonds, real estate but not including the home in which you live; business and farm assets for you, and for you and your parents.

## Step Two: Obtain Federal ID

It is strongly recommended that you create an FSA ID, a username and password combination that allows you to sign your FAFSA electronically. Your FSA ID also can be used to sign loan contracts and to access certain information online. You may apply for your FSA ID as you fill out the FAFSA, but it is recommended you acquire it before you file the FAFSA. At least one parent and the student will each need his or her own FSA ID. SEE THE ATTACHED PAGES!

## Step Three: Prepare to Complete/File the FAFSA

The FAFSA is available on October 1<sup>st</sup> for the next school year. You should fill it out as soon as possible. If you're concerned about providing your personal information on the login page, choose the virtual keyboard option for additional security. Here is a link along with a booklet that guides parents in filling out the FAFSA line by line. It explains in detail what is asked on each line of the FAFSA.

<https://studentaid.ed.gov/sa/sites/default/files/2019-20-completing-fafsa.pdf>

Go to [FAFSA.gov](https://fafsa.gov). Students click the student icon. Parents click the parents icon. Enter your basic information such as date of birth, etc.. Make sure your social security number is correct.

If you need help filling out the FAFSA, use these free tools:

- Read the "Help and Hints" located on the right side of any FAFSA entry page. The hints will change depending on what question you're on.
- Click "Need Help?" at the bottom of any FAFSA entry page (in other words, any page where you're entering information into the application).

- Chat (in English or Spanish) with live technical support staff by clicking the “Help” icon with the big question mark at the top of any FAFSA entry page, and then selecting "Contact Us," A representative from the Federal Student Aid Information Center will speak with you during regular business hours.
- Contact the financial aid office at the college or career school your child plans to attend.
- You may also contact the financial aid office of a nearby college to assist you. All college financial offices are dedicated to helping you and will assist you, irrespective of whether your child will attend that institution.

#### **Step Four: Enter School Selection**

Two-thirds of precollege FAFSA applicants list only one college on their applications. You are allowed and encouraged to add every school you’re considering, even if you haven’t applied or been accepted yet. There is no harm in adding schools, so when in doubt, just add the school(s). **You can add up to 10 at a time.**

#### **Step Five: Dependency Status**

In this section, you’ll be asked a series of specific questions to determine whether or not you are required to provide your parent’s information on the FAFSA. These dependency guidelines are set by Congress and are different from those used by the IRS. Even if you live on your own, support yourself, and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are determined to be a dependent student, you’ll be required to report your parent’s information. If you’re determined to be an independent student, you won’t have to provide your parent’s information.

#### **Step Six: Parent Demographics and Financial Information**

This is the section where your parent(s) will provide basic demographic information. This step is incredibly simple if you use the IRS Data Retrieval Tool, which is available within the FAFSA. This tool allows you to import your IRS tax information into the FAFSA with just a few clicks. Using this tool also may reduce the amount of paperwork you need to provide to your school. You should definitely use it, if you can.

#### **Step Seven: Sign and Submit**

Sign the FAFSA and receive a confirmation in your email. The Student Aid Report (SAR) will be available in a few days once your application is reviewed and determined to be complete – this report states what kind of aid, and how much, you qualify for.

## **Frequently Asked Questions**

### **Who is my parent according to the FAFSA?**

If you need to report parent information, here are some guidelines to help you: If your legal parents (your biological and/or adoptive parents, or parents as determined by the state—e.g., a parent listed on your birth certificate) are married to each other, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex. If your legal parents are not married to each other and live together, answer the questions about both of them, regardless of whether your parents are of the same or opposite sex. If your legal parent is widowed or was never married, answer the questions about that parent.

### **What if my parents are divorced or separated?**

In this case, how you fill out the FAFSA depends on whether your parents live together or not. Keep the following in mind as you read this section: For FAFSA purposes, your married parents are separated if they are considered legally separated by a state, or if they are legally married but have chosen to live separate lives, including living in separate households, as though they were not married. When two married persons live as a married couple but are separated by physical distance (or have separate households), they are considered married for FAFSA purposes.

### **My parents are divorced or separated, whose income do I report?**

If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you actually received support from a parent

### **Should I report a stepparent's income?**

If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well. (The FAFSA asks about your parents' education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in these questions).

### **What if my stepparent is widowed?**

If your stepparent was married to your parent but is now widowed, that stepparent doesn't count as a parent on your FAFSA unless he or she has legally adopted you.

### **What if my parents are in a same-sex marriage?**

Consistent with the Supreme Court decision holding Section 3 of the Defense of Marriage Act (DOMA) unconstitutional, same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country), without regard to where they live or where the student will be going to school. The FAFSA uses gender-neutral terminology for married parents.

### **My parents are divorced but still live in the same house? How should I file?**

If your divorced parents live together, you'll indicate their marital status as "Unmarried and both parents living together," and you will answer questions about both of them on the FAFSA. If your separated parents live together, you'll indicate their marital status as "Married or remarried" and you will answer questions about both of them on the FAFSA.

**What if I live with someone other than my parents?**

It doesn't matter if you don't live with your parent or parents; you still must report information about them. The following people are not your parents unless they have legally adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, uncles or aunts, and widowed stepparents.

**What if I am unable to provide parent information due to special circumstances such as incarceration, domestic abuse or legal issues?**

In situations such as the ones below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless.

The online FAFSA will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents' information. The site then allows you to submit your application without entering data about your parents. However, it is important for you to understand the following: (1) Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution (EFC) and must immediately contact the financial aid office at the college you plan to attend. (2) The financial aid staff may ask for additional information to determine whether you can be considered independent and have an EFC calculated without parent data. Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents; letters from a clergy member, school counselor or social worker; and/or any other relevant data that explains your special circumstance. (3) The financial aid office's decision about your dependency status is final and cannot be appealed to the U.S. Department of Education.

**If I am a ward of the court, do I need my father's or mother's signature?**

No. Because of your status as a ward of the court, you are considered an independent student and a parental signature is not required.

**If I live with my foster parents and their children, are they my family members?**

No. If you are considered independent (for example, because you are in foster care), and you have no dependent children of your own, you are a family of one (yourself).

**Do I need to report my foster parents' income?**

Note that foster parents do not count as parents for financial aid purposes, and so foster children do not count as legal dependents even if they live with and receive more than half their support from the student or the student's parents.

**If I am undocumented, can I still apply for the FAFSA?**

No. Undocumented students are not eligible for federal student aid.

**If my parents are undocumented but I am a legal resident, can I apply for the FAFSA?**

Yes. Your parents' citizenship status does not affect your eligibility for federal student aid. In fact, the FAFSA does not ask about your parents' status.

**What if my parent does not have a social security number?**

If your parent does not have a Social Security number, you may simply enter all zeroes in the question that asks about their number on the FAFSA. Because your parents don't have a valid Social Security number, though, they will not be able to create a FSA ID and therefore cannot sign the FAFSA electronically. In this case, you should electronically sign and submit the FAFSA form, then print the signature page so that your parents can sign it. Once they have signed it, you should mail it. Note: It will take longer to process your FAFSA, so plan accordingly.

**What if my parents are concerned about providing their information because of their citizenship status?**

Your parents' citizenship status does not affect your eligibility for federal student aid. In fact, the FAFSA doesn't even ask about your parents' status.

What additional questions do you have?? Write them below and ask me about it!

---

---

---

---

---

Space for notes on the FAFSA: