

Federal Student Aid at a Glance

WHAT is federal student aid?

It's financial help for an eligible student to pay for educational expenses at a postsecondary school (e.g., college, vocational school, graduate school). There are three categories of federal student aid: grants, work-study and loans. Check with your school to find out which programs your school participates in. Federal aid covers expenses such as tuition and fees, room and board, books and supplies, and transportation. Aid also can help pay for a computer and for dependent care.

WHO gets federal student aid?

Our most basic eligibility requirements are that you must

- demonstrate financial need,
- be a U.S. citizen or an eligible noncitizen,
- have a valid Social Security number, and
- show you're qualified to obtain a postsecondary education by
 - ▶ having a high school diploma or General Educational Development (GED) certificate;
 - ▶ passing an approved ability-to-benefit test (if you don't have a diploma or GED, a school can administer a test to determine whether you can benefit from the education offered at that school);
 - ▶ meeting other federally approved standards your state establishes; or
 - ▶ completing a high school education in a home school setting approved under state law.

HOW do you apply for federal student aid?

1. Complete the *Free Application for Federal Student Aid* (FAFSA)—the online version (*FAFSA on the Web*) or the paper FAFSA.

For *FAFSA on the Web*, go to www.fafsa.ed.gov. Using *FAFSA on the Web* is faster and easier than using paper. If you don't have Internet access, you can get a paper FAFSA from

- our Web site at www.FederalStudentAid.ed.gov/pubs (download a PDF) or
- our Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

You can apply beginning January 1, 2008; you have until June 30, 2009, to submit your FAFSA. But you

need to apply early! Schools and states often use FAFSA information to award nonfederal aid. Their deadlines are usually early in the year. You can find state deadlines at *FAFSA on the Web* or on the paper FAFSA. Check with the schools you're interested in for their deadlines.

2. Review your *Student Aid Report* (SAR).

After you apply, you'll receive a *Student Aid Report*, or SAR. Your SAR contains the information reported on your FAFSA and usually includes your Expected Family Contribution (EFC). The EFC, a measure of your family's financial strength, is used to determine your eligibility for federal student aid. Review your SAR information and make any corrections or changes, if necessary. The school(s) you list on your FAFSA will get your SAR data electronically.

3. Contact the school(s) you might attend.

Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's aid administrator will send you an award letter outlining the amount and types of aid (from all sources) the school will offer you. You can compare award letters from the schools to which you applied and see what aid you can receive from each school. Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

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How Do I Apply for Federal Student Aid?

1

Get free information and help from

your school counselor, the financial aid office at the college or career school you plan to attend, or the U.S. Department of Education (ED) at **www.FederalStudentAid.ed.gov** or **1-800-4-FED-AID (1-800-433-3243)**. Free help is available any time during the application process. You should never have to pay for help.

2

Get a PIN, a personal identification

number. A PIN lets you apply, “sign” your online *Free Application for Federal Student Aid* (FAFSA), make corrections to your application information, and more—all online. Go to **www.pin.ed.gov**.

3

Collect the documents needed to

apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at **www.fafsa.ed.gov**. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.

4

Complete the FAFSA between

Jan. 1, 2008 and June 30, 2009 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online (the faster and easier way) by going to **www.fafsa.ed.gov**.

5

ED will send you your *Student Aid*

Report (SAR)—the result of your FAFSA. Review your SAR, and if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.

6

If you are selected for verification,

your school's financial aid office will ask you to submit tax returns and other documents, as appropriate. Be sure to meet the school's deadlines, or you will not receive federal student aid.

7

Whether you're selected

for verification or not, make sure the financial aid office at the school has all the information needed to determine your eligibility.

8

All students: Contact the financial aid office if you

have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note: You also might be able to get financial aid from your state government, your school or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). Be sure to meet all application deadlines!

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

Federal Student Aid Web Sites

What are you going to do with your life? And how are you going to get there? Our Web sites can help you decide on a career, find a school to prepare you for that career, and get funding to pay for that school.

Student Aid on the Web:

www.FederalStudentAid.ed.gov

Information about **federal student aid** and **preparing for college:**

- Fill out a questionnaire to find out what careers might be right for you
- Input your preferences (size of school, location, etc.) to search for the **college or career school that fits your needs**
- **Look for scholarships** using a free search service
- Learn about the **SAT** and the **ACT Assessment**
- Estimate your federal student aid eligibility with **FAFSA4caster**
- **Calculate** student loan repayments
- Find out about the Hope and Lifetime Learning **education tax credits**

PIN Web site:

www.pin.ed.gov

Apply for a Federal Student Aid PIN to help your financial aid application move faster.

FAFSA on the Web:

www.fafsa.ed.gov

Fill out the *Free Application for Federal Student Aid* (FAFSA) and look up **federal school codes**. **This is a FREE site! If you're asked for bank account or credit card information, you're not dealing with the U.S. Department of Education.** Download this fact sheet at **www.FederalStudentAid.ed.gov/pubs**

Myths About Financial Aid

“I’m not going to bother filling out the Free Application for Federal Student Aid because ...”

“...my parents make too much money, so I won’t qualify for aid.”

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents’ income alone. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA), you’re also automatically applying for funds from your state, and possibly from your school as well. Don’t make assumptions about what you’ll get—fill out the application and find out.

“...only students with good grades get financial aid.”

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student’s grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

“...you have to be a minority to get financial aid.”

Reality: Funds from federal student aid programs are awarded on the basis of financial need, **not** on the basis of race. The FAFSA doesn’t even collect this kind of information about an applicant.

“...the form is too hard to fill out.”

Reality: The FAFSA is easier than ever, especially if you fill it out online at www.fafsa.ed.gov. There are detailed instructions for every question, and the form walks you through step by step, asking only the questions that apply to you. If you need help, you can access real-time, private online chat with a customer service representative. If you’re filling out the paper FAFSA, you can get help from a high school counselor, from the financial aid office at the school you plan to attend, or from our toll-free number: **1-800-4-FED-AID**. And remember, the FAFSA and all these sources of advice are FREE.

For more information about federal student aid, see

www.FederalStudentAid.ed.gov or call the Federal
Student Aid Information Center:

1-800-4-FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

For inquirers without access to the toll-free number:

319-337-5665

Download this fact sheet at **www.FederalStudentAid.ed.gov/pubs**

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What Is a Federal Student Aid PIN and Why Do I Need One?

Your Federal Student Aid PIN is the personal identification number you use when you visit certain U.S. Department of Education Web sites. When you type in your PIN at these sites, you are saying either “Yes, it’s really me—please show me the personal information about me on this site” or “Please accept my PIN as my electronic signature on this online form.”

For example, you can use your PIN to

- sign your online *Free Application for Federal Student Aid* (FAFSA) at www.fafsa.ed.gov;
- review what federal student aid you have received in the past by visiting the National Student Loan Data System at www.nslds.ed.gov;
- sign certain federal student loan contracts online;
- find out whether your FAFSA has been processed at www.fafsa.ed.gov; or
- correct information you reported on your FAFSA at www.fafsa.ed.gov.

Visit www.pin.ed.gov/pin_uses.htm for more ways you can use your PIN.

How do I get a PIN?

Go to www.pin.ed.gov and provide a few pieces of information such as your name, address and Social Security number (see checklist below).

You will be given the option of creating your own PIN or having the site create one for you. If the site creates one for you, you can choose to have your PIN mailed to you, or you can choose to receive an e-mail that will give you the link to a site where you can access your PIN. We won’t send your PIN to you in the e-mail itself for security reasons. Instead, we’ll ask you for some personal information to identify yourself before we show you your PIN.

What else do I need to know about my PIN?

Keep your PIN in a safe place or memorize it. Never tell anyone else your PIN, even if they are helping you fill out the FAFSA.

Remember, your PIN is your signature. Protect it!

One of your parents might need a PIN as well. If you need to provide information about your parents on the FAFSA, one

of your parents will have to sign the application. He or she can sign electronically with his or her own PIN. Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.FederalStudentAid.ed.gov/pubs or call **1-800-4-FED-AID (1-800-433-3243)**.

You can use your PIN again next year. Your PIN (and your parent's PIN) will not expire at the end of the school year, and you can continue to use it in the future to renew your FAFSA, sign loan contracts, etc. If your parent has more than one child in college, that parent can use the same PIN to sign FAFSAs for every child.

PIN Checklist!

Here's what you need to get your PIN:

- Your Social Security number
- Your full and correct last name
- Your full and correct first name
- Your middle initial
- Your date of birth
- Your street address
- Your e-mail address (optional)

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

What Information Do I Need When I Fill Out the FAFSA?

Here's a Checklist!

You should have the following information and documents with you as you fill out the Free Application for Federal Student Aid (FAFSA):

- Your Social Security number
- Your parents' Social Security numbers if you are providing parent information*
- 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, for yourself and spouse, if you are married, and for your parents if you are providing parent information.
 - ▶ If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
 - ▶ Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2008–09 FAFSA, you will need 2007 tax information
- Records of your untaxed income, such as Social Security benefits, Temporary Assistance for Needy Families (TANF) benefits and veterans benefits, for yourself, and for your parents if you are providing parent information
- Information on savings, investments, and business and farm assets for yourself, and for your parents if you are providing parent information

* Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.FederalStudentAid.ed.gov/pubs or call **1-800-4-FED-AID (1-800-433-3243)**.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

The Free Application for Federal Student Aid (FAFSA) is available to fill out online at www.fafsa.ed.gov. The site is known as FAFSA on the Web.

What's So Great About Doing the FAFSA Online?

It's quick.

- You'll get your results as much as three weeks faster than someone who uses the paper FAFSA. Speed is important when schools are awarding limited financial aid resources.
- You have instant access to an estimated Expected Family Contribution.
- You can answer questions that help determine whether you will receive an Academic Competitiveness Grant (ACG). The paper FAFSA doesn't ask those questions, so paper filers who might be eligible for an ACG have an extra step in the process.

It's easy.

- *FAFSA on the Web* has detailed help screens for every question.
- You can get live, private online help from a customer service representative.
- Based on your answers to certain questions, *FAFSA on the Web* skips other questions that don't apply to you.

It's accurate.

- *FAFSA on the Web* notices when you've supplied answers that contradict each other, and it gives you the chance to correct your mistakes before submitting the information.
- Because of the online help and the fact that *FAFSA on the Web* checks for contradictory answers, your online application is less likely than a paper FAFSA to be delayed by the need for corrections.

It's safe.

- *FAFSA on the Web* uses encryption, which means the information you send to the site is turned into code so that anyone attempting to access your information will not be able to read it.

Okay, I believe you!

What do I do now?

- Get a personal identification number called a PIN at www.pin.ed.gov.

- Find out what documents you need using the checklist on page 1 of the *FAFSA on the Web Worksheet* at **www.FederalStudentAid.ed.gov/worksheet**.
- Fill out the *FAFSA on the Web Worksheet* at **www.FederalStudentAid.ed.gov/worksheet** (this step is optional; the worksheet was designed for students who feel more comfortable filling something out on paper before going online to enter their application information).
- Fill out the FAFSA at **www.fafsa.ed.gov**.
- Keep an eye on your e-mail inbox for a response and further instructions.

Download this fact sheet at **www.FederalStudentAid.ed.gov/pubs**

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Am I Dependent or Independent?

When I fill out the 2008–09 Free Application for Federal Student Aid (FAFSA),

will I have to provide information about my parents?

It depends. Answer these questions:

Were you born before Jan. 1, 1985? Yes No

At the beginning of the 2008–09 school year, will you be working on a master’s or doctorate degree (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., or graduate certificate, etc.)?

Yes No

Are you married? (Answer “Yes” if you are separated but not divorced.) Yes No

Do you have children who receive more than half of their support from you? Yes No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2009?

Yes No

Are (a) both of your parents deceased or (b) are you (or were you until age 18) a ward or dependent of the court?

Yes No

Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)

Yes No

Are you a veteran of the U.S. armed forces?* Yes No

** Answer No (you are not a veteran) if you (1) have never engaged in active duty in the U.S. armed forces, (2) are currently a Reserve Officers’*

Training Corps (ROTC) student or a cadet or midshipman at a service academy or (3) are a National Guard or Reserves enlistee activated

only for training. Also answer No if you are currently serving in the U.S. armed forces and will continue to serve through June 30, 2009.

Answer Yes (you are a veteran) if you (1) have engaged in active duty in the U.S. armed forces (Army, Navy, Air Force, Marines or

Coast Guard) or are a National Guard or Reserves enlistee who was called to active duty for purposes other than training, or were a

cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer

Yes if you are not a veteran now but will be one by June 30, 2009.

Did you answer Yes to any of the questions? If so, then for federal student aid purposes, you’re considered

to be an independent student and do not have to provide information about your parents on the FAFSA.

Did you answer No to every question? If so, then for federal student aid purposes, you’re considered to

be a dependent student, and you must provide information about your parents on the FAFSA. Not sure

who counts as your parent? See the instructions on the FAFSA or check out “Who Is My ‘Parent’ When I

Fill Out the FAFSA?” at www.FederalStudentAid.ed.gov/pubs.

If you have no contact with your parents and don’t know where they live, you should discuss your situation

with the financial aid office at the college or career school you plan to attend. The financial aid administrator

will help you figure out what to do next.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

Who Is My “Parent” When I Fill Out the FAFSA?

Maybe you know you’re considered a dependent student* by the FAFSA, and you’re supposed to put information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Here’s some information that might help:

- If your parents are living and married to each other, answer the questions about them.
- If your parents are living together and are not married but meet the criteria in your state for a common-law marriage, answer the questions about both of them. If your state does not consider them to be married, fill out the parental information as if they are divorced. (See below.)
- If your parent is widowed or single, answer the questions about that parent. If your widowed parent is remarried as of the day you sign the FAFSA, answer the questions about that parent and the person whom your parent married (your stepparent).
- If your parents are divorced or separated, answer the questions about the parent with whom you lived more during the past 12 months.
 - ▶ If you lived exactly six months with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent. If this parent is remarried as of today, answer the questions on the FAFSA about that parent and the person whom your parent married (your stepparent).
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

EXCEPTION: 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 parents don’t want to help me pay for college?

They don’t have to, but we do need their information to put together a picture of your family’s financial strength. This helps determine how much help the government can give you to pay for school.

What if my parents don’t want to provide their private information on the FAFSA?

Their information is safe with us. We recommend you fill out your FAFSA online, where your information is put into special

code before it's sent over the Internet to our processor. Also, we won't share your FAFSA information with anyone except the schools you tell us you want to attend (so they can use the information to award financial aid to you) and a few federal government agencies (so they can check to be sure you've reported your information accurately).

What if I don't live with my parents?

You still must answer the questions about them if you're considered a dependent student.

What if I have no contact with my parents?

If you don't know where your parents are, or you've left home due to an abusive situation, get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Don't put this off or you might miss financial aid deadlines!

** To find out whether you are a dependent student, see "Am I Dependent or Independent?" at www.FederalStudentAid.ed.gov/pubs or call 1-800-4-FED-AID.*

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

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** To find out whether you are a dependent student, see "Am I Dependent or Independent?"*

at www.FederalStudentAid.ed.gov/pubs or call **1-800-4-FED-AID**.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

F-4889, 8/2008 (page 4 of 4)

How Your Financial Aid Administrator Can Help You

What's a financial aid administrator?

A financial aid administrator (FAA) works at a college or career school to help the school's students apply for, receive and—in many cases—learn how to repay their student aid.

When should I first contact my FAA?

While researching the school before applying, be sure to find out what types of financial aid are available at that school. Your research should include a visit to the financial aid office's Web site. Later, as you prepare to apply for aid at that school, the FAA will be able to answer your questions about the process.

What questions can my FAA answer for me?

- What financial aid can I apply for through my school and through my state education agency?
- What are the financial aid application deadlines at my school?
- How do I fill out the *Free Application for Federal Student Aid* (FAFSA)?
- Do I have to include my parents' information on the FAFSA?
- I went to a Web site that I thought was the FAFSA site, but it asked for my credit card number. Do I need to pay to fill out the FAFSA?
- What am I supposed to do with my *Student Aid Report*?
- What is verification, what documents must I provide and when, and why was I chosen in the first place?
- When will I find out how much aid I've been awarded?
- What are all these different kinds of aid my school has awarded me?
- What if I'm not awarded enough money to pay for all my school-related expenses?

If you have any other questions or concerns about the financial aid process, contact the financial aid office at your school.

Your FAA is there to help you.

Download this fact sheet at www.FederalStudentAid.ed.gov/pubs

