

Spotlight

BASIC TIPS ON FILING THE FAFSA

WHAT IS THE FAFSA?

Why fill out a FAFSA?

The **Free Application for Federal Student Aid (FAFSA)** is the first step in the financial aid process. You use it to apply for federal student financial aid, such as grants, loans and work-study. Pennsylvania as well as many other states use information from the FAFSA to award other types of aid such as the Pennsylvania State Grant.

Apply early

Deadlines for aid from your school and private sources tend to be much earlier than federal deadlines. You should submit the FAFSA as soon as you can after **January 1, 2009**. However, the deadline to be considered for Pennsylvania State Grants is **May 1, 2009**.

Important: Read the instructions

Many questions on the FAFSA are straightforward, like your Social Security Number or your date of birth. Many require you to read the instructions to make sure you answer the question correctly. Words like "household," "investments" and even "parent" all have common meanings, but are specifically defined for purposes of federal student aid. So be sure to read the instructions.

You may have unique family situations that lead you to have additional questions. You should then contact a financial aid administrator at the school you wish to attend for clarification.

APPLYING ON THE WEB AND GET A PIN

You can fill out and submit your application through FAFSA on the Web at PHEAA.org/fafsa. Electronic filing is the fastest and easiest way to apply for financial aid. It's also more accurate because the information you enter in FAFSA on the Web will be edited and you will be notified of any errors or missing information. This reduces the chance your application might be rejected or that you will need to correct your information later.

Get a PIN at www.pin.ed.gov which allows you to:

- Sign your FAFSA on the Web electronically (If you are a dependent student, both you and one of your parents must electronically sign the FAFSA.)
- Review and correct answers on your electronic Student Aid Report (SAR) and print a copy
- Electronically sign loan promissory notes
- Reapply for student aid every year you are in school

Your parent(s) can also request and use their own PINs to sign your FAFSA online. We encourage you to apply for a PIN prior to submitting your FAFSA, but if you don't, a PIN will be automatically sent to you once the application has been processed.

What you need to complete the FAFSA

- Your Social Security Number
- Your driver's license number, if you have one
- Your W-2 Forms
- Your federal income tax return
- Your current bank statements and records of stocks, bonds and other investments
- Your records of other untaxed income received, such as: Social Security, Temporary Assistance to Needy Families (TANF), welfare or veterans benefits
- Your business or farm records, if applicable
- Your alien registration number, if you are not a U.S. citizen

If you are a dependent student, you will also need:

- Your parent's Social Security Number(s)
- Your parent's income and financial records (as listed above)

Use income records for the calendar year prior to the academic year for which you are applying for financial aid. For example, use 2008 income information to complete the 2009-2010 FAFSA.

Helpful FAFSA Tips

1. Print the *FAFSA on the Web Worksheet* from PHEAA.org/fafsa.

Some students find it helpful to complete the Worksheet before completing FAFSA on the Web.

2. Save your FAFSA as you go.

Save your application often using the "Save" button at the bottom of the screen. That way, if you lose your Internet connection, you can return to your FAFSA.

NOTE: If you click the "Exit" button, you'll not only close your application, but you'll also erase all the information you entered since the last time you saved it.

3. Get help.

Because there is **FREE** help available, you don't have to pay to get assistance filling out your FAFSA. The "Need Help with this Page?" button at the bottom of every FAFSA on the Web page will lead you to information to help you complete that page. The "Help" button at the top of every screen has an index of help topics. In addition, you can chat with a customer service representative directly over the internet by clicking the "Live Help" button. If you still need more help, call **1-800-4-FED-AID**.

4. Sign your application.

If you have a PIN, you can electronically sign your FAFSA. Otherwise, you'll need to print the signature page and mail it in. If you are a dependent student, your parent(s) will need to sign your FAFSA as well. Your parent(s) can sign by either using his or her own PIN or mailing a signature page.

5. Submit Your Application.

Click the "Submit" button located on the last page of FAFSA on the Web. You'll be taken to a new page that confirms your submission and gives you a confirmation number.

AFTER FAFSA COMPLETION

How do I find out about my FAFSA results?

The U.S. Department of Education will send you a report called a **Student Aid Report (SAR)** through the mail or the Internet. The SAR lists the information you reported on your FAFSA, and will tell you your **Expected Family Contribution (EFC)**. The EFC measures your family's financial strength and is used to determine your eligibility for student aid awards. It is important to review your SAR when you receive it. Make sure all of your information is correct. Make any necessary changes or provide additional information.

How much aid do I get?

Your EFC, along with the rest of your FAFSA information, is made available to the schools you list in Step Six of the FAFSA. The schools use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between your EFC and your school's cost of attendance (which can include living expenses), as determined by the

school. If you or your family has special circumstances that should be taken into account, contact your school's financial aid office. Some examples of special circumstances are: unusual medical or dental expenses or loss of employment.

When do I get the aid?

Any financial aid you are eligible to receive will be paid to you through your school. Typically, your school will first use the aid to pay tuition, fees, and room and board (if provided by the school). Any remaining aid is paid to you for your other expenses.

Where can I get more information on student aid?

The best place for information about student financial aid is the financial aid office at the school you plan to attend. The financial aid administrator can tell you about student aid available from your state, the school itself and other sources.

You can also check out these resources:

- www.studentaid.ed.gov
- EducationPlanner.org and PHEAA.org
- The **Federal Student Aid Information Center** at:
1-800-4-FED-AID (1-800-433-3243). TTY users may call 1-800-730-8913.
- Your high school counselor's office
- Your local library's reference section

There may be information available from foundations, religious organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans. EducationPlanner.org has one of the Internet's largest scholarship searches, featuring 1.8 million awards.

Warning! Be wary of organizations that charge a fee to submit your application, or to find you money for school. Some are legitimate and some are scams. Your school, the U.S. Department of Education and PHEAA.org all provide financial aid assistance free of charge.