

NEED MONEY FOR COLLEGE?

**START WITH THE
FAFSA®**

Free Application for Federal Student Aid

**REFERENCE
GUIDE**

Learn How to Apply
for Financial Aid



ON YOUR MARK. GET SET. GO FILE!

FAFSA.GOV

The crucial first step in the financial aid process is filing the Free Application for Federal Student Aid (FAFSA). Students need to complete the FAFSA in order to apply for grants, work-study, loans, and even some scholarship opportunities.

Check with the colleges and schools that you plan to attend to find out their deadline date for completion of your FAFSA.

THE FAFSA HELPS SCHOOLS DETERMINE THE TYPES OF AID YOU'RE ELIGIBLE TO RECEIVE.

GRANTS

Grants are
FREE MONEY
that need not be repaid.

LOANS

Student loans, much like a car or home loan, must be repaid with interest.

WORK-STUDY

A work-study job gives you the opportunity to earn money to help pay your educational expenses.

Your **STEP-BY-STEP**
guide to filing the
FAFSA and applying
for **FINANCIAL AID!**

GET ORGANIZED 2

GET YOUR FSA ID 4

GO TO FAFSA.GOV 6

**FILL OUT YOUR
APPLICATION..... 8**

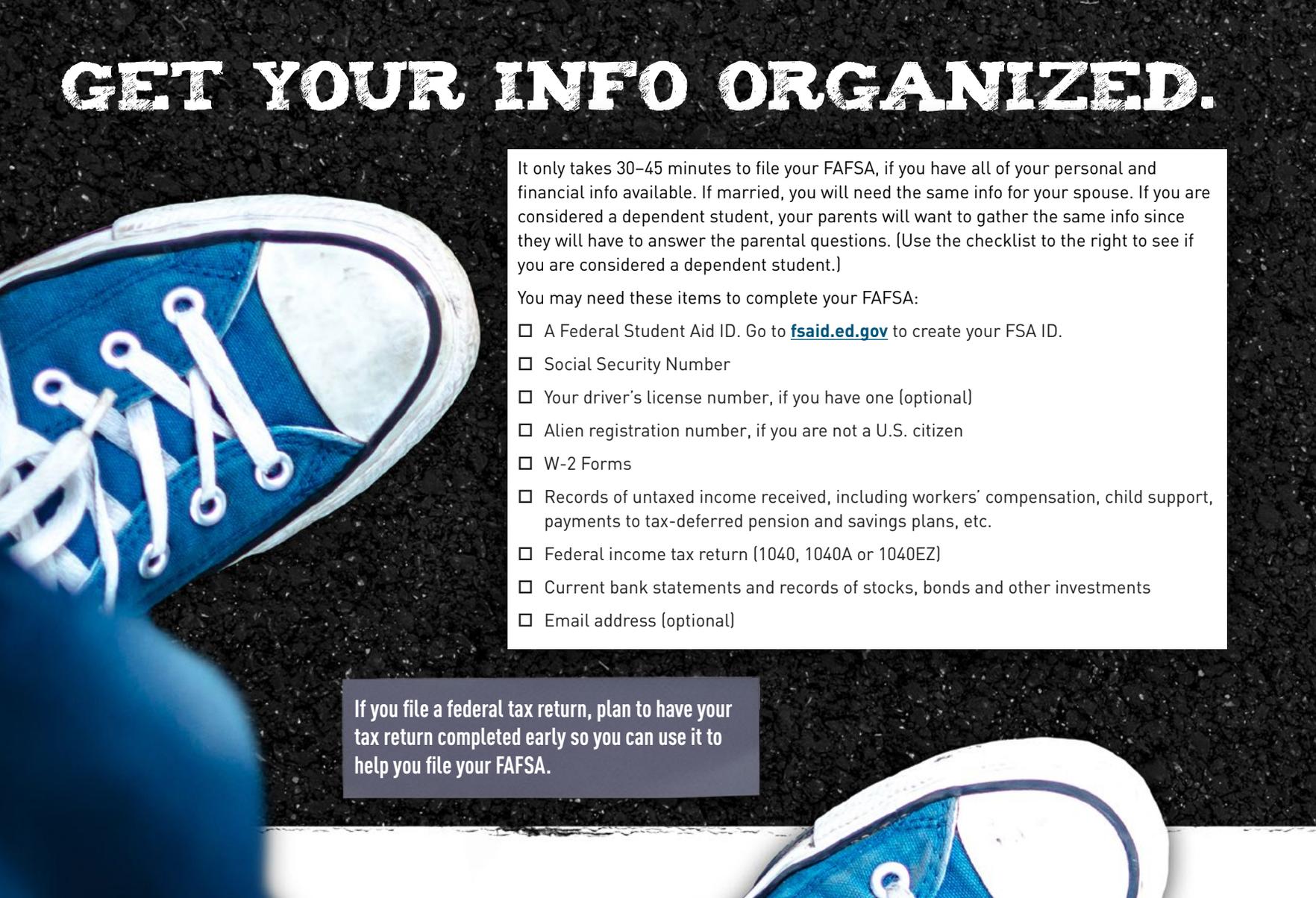
**APPLY FOR A
STATE GRANT 12**

**FREE FAFSA 17
COMPLETION
HELP EVENTS**

TABLE OF CONTENTS



GET YOUR INFO ORGANIZED.



It only takes 30–45 minutes to file your FAFSA, if you have all of your personal and financial info available. If married, you will need the same info for your spouse. If you are considered a dependent student, your parents will want to gather the same info since they will have to answer the parental questions. (Use the checklist to the right to see if you are considered a dependent student.)

You may need these items to complete your FAFSA:

- A Federal Student Aid ID. Go to fsaid.ed.gov to create your FSA ID.
- Social Security Number
- Your driver's license number, if you have one (optional)
- Alien registration number, if you are not a U.S. citizen
- W-2 Forms
- Records of untaxed income received, including workers' compensation, child support, payments to tax-deferred pension and savings plans, etc.
- Federal income tax return (1040, 1040A or 1040EZ)
- Current bank statements and records of stocks, bonds and other investments
- Email address (optional)

If you file a federal tax return, plan to have your tax return completed early so you can use it to help you file your FAFSA.

Will I need to answer questions about my parents on the FAFSA?

Dependent students must provide parental info on the FAFSA. In general, most students under the age of 24 are considered dependent. If you meet one of following statuses, you are considered independent and are **NOT** required to provide parent info on the FAFSA.

- 24 years of age or older by December 31 of the award year
- An orphan (both parents deceased), ward of the court, in foster care or a ward of the court when 13 years or older
- A veteran of the Armed Forces of the United States or serving on active duty for other than training purposes
- A graduate or professional student
- Married or separated
- Have legal dependents other than a spouse
- An emancipated minor or in legal guardianship
- A homeless youth

GET YOUR FSA ID



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND®

FAFSA®
Free Application for Federal Student Aid

Home About Us **FSA ID** StudentAid.gov Help

SEARCH
English Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login



If you provide an email address, make sure to use one that you check regularly.

Who should apply for a FSA ID?

Students completing a FAFSA should apply for a FSA ID at fsaid.ed.gov or [FAFSA.gov](https://fafsa.gov). If you are a dependent student, both you and your parent require FSA IDs to sign the FAFSA.

What can I do with my FSA ID?

You can use your FSA ID to access your financial aid data at the following U.S. Department of Education websites:

- [FAFSA.gov](https://fafsa.gov) - Access and complete your FAFSA, submit corrections to your processed FAFSA, use your FSA ID to electronically sign your submitted FAFSA, obtain a copy of your processed FAFSA info, or add a school code to your FAFSA application.
- [NSLDS.ed.gov](https://nslds.ed.gov) - View a history of the federal student financial aid you have received.
- [StudentLoans.gov](https://studentloans.gov) - Complete Entrance Counseling and electronically sign a Master Promissory Note (MPN) for your Direct Loans.

What happens after I submit the FAFSA?

If you provided an email address on your FAFSA, you will be notified by email when your FAFSA has been received and processed by the U.S. Department of Education. If you did not provide an email address, you will receive correspondence by regular mail regarding the receipt of your FAFSA. If you have questions about the processing of your FAFSA, you can contact **800.4.FED.AID** (800.433.3243) for further info.

PHEAA and each of the colleges that you listed on your FAFSA will receive a copy of the info you provided on the FAFSA. This information includes the Expected Family Contribution (EFC) that appears on the Confirmation page of your FAFSA. The EFC is based on the income and asset information that you provided on your FAFSA. If you were offered admission to a college and you included that college on your FAFSA, you will receive an award letter from the financial aid office at the college. Beginning in May, PHEAA notifies students of their eligibility for the PA State Grant.

What if I need to make corrections to the FAFSA?

If you need to make corrections to your FAFSA, visit [FAFSA.gov](https://fafsa.gov) and use your FSA ID to access your FAFSA. Any estimated data will need to be corrected. For example, if you estimated income info, you should use the IRS Data Retrieval Tool to update this info after your federal tax return is filed with the IRS.

NOW THAT YOU HAVE GATHERED YOUR INFO...

GO TO FAFSA.GOV.



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FAFSA®
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

English Español

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FAFSA CHANGES FOR 2017-18

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016



The official FAFSA is free to file at FAFSA.gov.

If you are asked for your credit card information while filling out the FAFSA online, you are not on the official government site. Remember, the FAFSA site address has .gov in it!

Is [FAFSA.gov](https://fafsa.gov) a secure website? It is the only secure and encrypted site that the federal government provides for students to file the FAFSA.

What if I can't file my FAFSA online?

If you don't have a computer, you may be able to use one at a library, at school or attend a Free FAFSA Workshop in your community.

In addition to applying online or downloading a PDF of the application at [FAFSA.gov](https://fafsa.gov), you can obtain a paper application by calling 800.4.FED.AID (800.433.3243). Paper applications can take 3+ weeks to process. If you are hearing impaired, please contact the TTY line at 800.730.8913.

Get help at a FREE
FAFSA EVENT!
[PHEAA.org/FAFSA-Events](https://pheaa.org/FAFSA-Events)

PAY ATTENTION TO DEADLINES!

- There are federal and state deadlines
- Colleges may also have additional deadlines.

GO TO FAFSA.GOV

FILING THE
FAFSA
IS ALWAYS
FREE!

FAFSA
↓
AWARD
LETTERS



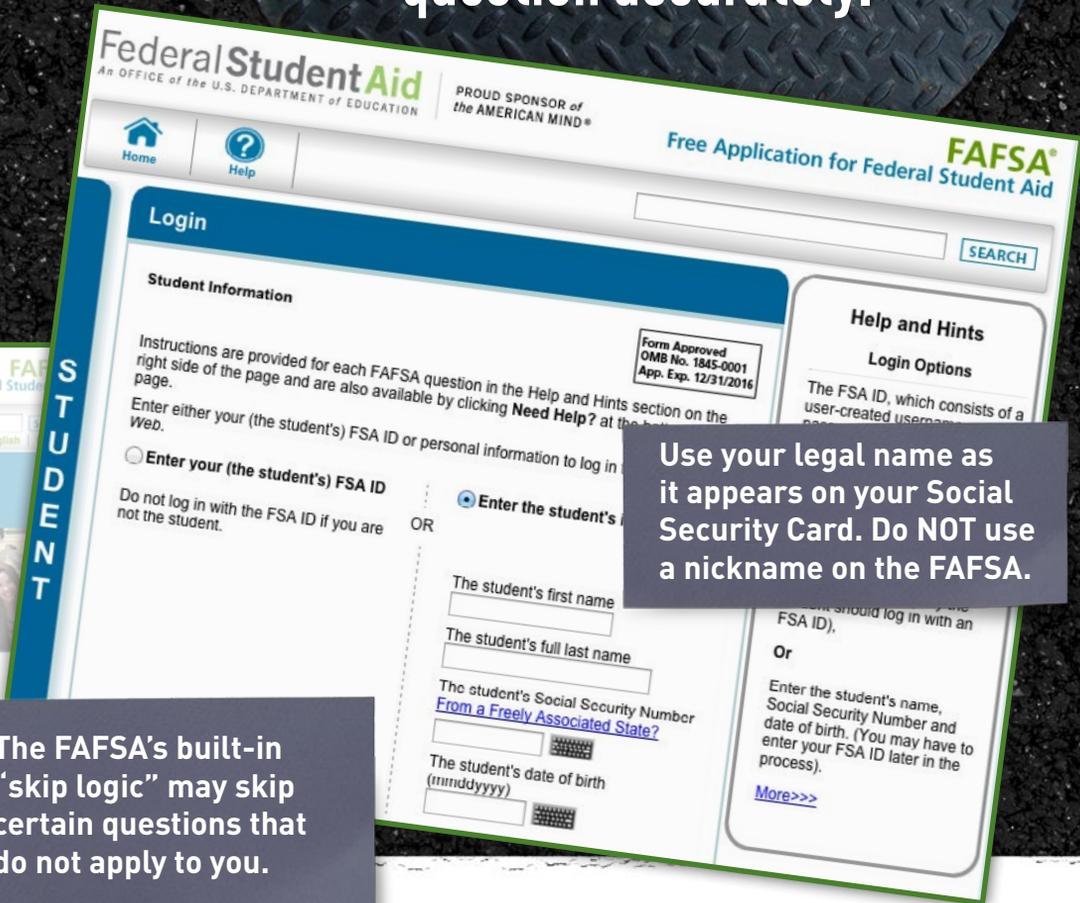
ONCE YOU ARE AT FAFSA.GOV...

CLICK "START A NEW FAFSA" TO BEGIN.

It is important that you answer each question accurately.



The FAFSA's built-in "skip logic" may skip certain questions that do not apply to you.



Use your legal name as it appears on your Social Security Card. Do NOT use a nickname on the FAFSA.

Should I file the 2017-18 FAFSA or the 2016-17 FAFSA?

If you are applying for financial aid for the 2017-18 academic year, you need to file the 2017-18 FAFSA. Check with your school's financial aid office if you need further guidance.

What schools should I list when asked, "Where do you want to go to school?"

List any schools you are considering attending. You can list up to 10 schools. The results of your FAFSA will be sent to colleges and schools that you list. Please keep in mind:

- You can add or delete schools at any time.
- It's important to indicate if you will live on campus, or off campus.
- A student does not have to be admitted to a school to add the school to the FAFSA.

Do I have to register for Selective Service?

If you are a male (age 18-25), you are required to register with Selective Service. Failure to register by age 26 may result in permanent loss of federal student aid eligibility. If you select "Register Me" when you complete your FAFSA, Selective Service will register you. You can also register over the Internet at www.sss.gov.

**FILL OUT YOUR
APPLICATION**



What assets will I need to report?

You may need to provide info about your assets on the FAFSA. In some cases, the FAFSA will allow you to skip the asset question. In either case, some colleges may contact you directly for this info as well.

Assets that you may need to report include:

- Cash, checking and savings accounts
- Investments such as stocks, savings bonds, CD's, and mutual funds
- Value of all Coverdell accounts owned by parent(s) that complete the FAFSA or Coverdell accounts owned by the student
- Value of all 529 plans owned by the parent(s) completing the FAFSA or 529 plans owned by the student
- UGMA and UTMA accounts owned by student filing the FAFSA
- Custodial accounts
- Rental properties that you own

Assets that you **DON'T** need to report include:

- Your family home if it is your principal place of residence
- Your family farm, if the farm is your principal place of residence and your family materially participated in the farm's operation
- Your family business, if your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees
- The cash value or built-up equity of a life insurance policy
- Value of 401k, 403b, non-education IRAs, Keogh, pension plans, and qualified retirement plans



If my parents are divorced/separated, what info should I provide on the FAFSA?

Provide info for the parent you lived with the most over the past 12 months. Include info about any step-parent in that same household. If you lived with both parents an equal amount of time, provide info for the parent who provided you with the most financial support over the past 12 months.

What is the IRS Data Retrieval Tool?

The IRS Data Retrieval Tool allows FAFSA applicants and parents to request and retrieve their tax data directly from the IRS. Once the data is retrieved, it can be transferred to the FAFSA application.

This option should be available to most tax filers who filed taxes electronically about 2 weeks after filing your taxes. If you file your taxes by mail, you can use this option about 6-8 weeks after mailing your taxes.

What if I have special financial circumstances?

Sometimes, the info on the FAFSA doesn't represent your financial situation. If you and your family have an unusual financial situation, please contact the financial aid offices of the schools you are considering attending. The following examples are situations that the financial aid office may be able to consider, in addition to your FAFSA info:

- Recent unemployment
- High medical expenses not covered by insurance
- Loss of income and or assets
- Death or disability of parent or spouse
- Unusual circumstances

You may also go to PHEAA.org for guidance about how to report this info to PHEAA with regard to PA State Grant eligibility. Contact PHEAA at **800.692.7392**.

Now that you are on the confirmation page...

CLICK & APPLY FOR A PA STATE GRANT.

One more step for possible

FREE MONEY!

The image shows two overlapping screenshots from the FAFSA website. The background screenshot is the '2015-2016 Confirmation Page' from Federal Student Aid. It features a navigation bar with 'Home' and 'Help' buttons, and a menu with 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The main content area has a blue header '2015-2016 Confirmation Page' and a message: 'Your confirmation page has been sent to you at the e-mail address: stanleystudent@...'. Below this is a 'PRINT THIS PAGE' button and a 'Congratulations, Stanley! Your FAFSA was successfully submitted to Federal Student Aid.' message. At the bottom, a button labeled 'Start your state application' is highlighted with a pink border and a mouse cursor pointing to it.

The foreground screenshot is the 'Pennsylvania State Grant Form' from American Education Services (AES). It has a blue header with the AES logo and the text 'American Education Services'. The main content area is titled 'Getting Started' and includes a sub-section 'Sign-In or Create Account' with a progress indicator showing three steps: '1 Provide Information', '2 Verify & Submit', and '3 Confirmation'. Below this is a 'Getting Started' section with the text 'Here's some information that you'll want to have ready.' and a bulleted list: '• If applicable, the month and year your diploma was received (for High School or CED)', '• If married, your spouse's 9-digit Social Security Number', and '• If you have a Pennsylvania 529 College Savings Program account, you may need a recent account statement, or visit makecollegepossible.com'. A yellow callout box contains the text: 'Adobe Reader is required to view and print your PA State Grant Form. This plug-in is available as a [free download](#) from Adobe.' At the bottom right is a 'Continue >' button and a 'Print this page' link.

After clicking "Start your state application," you will be taken to a new page where you can complete the PA State Grant Form.

Should I fill out the State Grant Form?

First-time applicants for a State Grant are required to complete a State Grant Form (SGF). A link to this form can be found on the confirmation page of the FAFSA and also within Account Access at PHEAA.org/AccountAccess. If you exit the FAFSA without clicking on the link, visit PHEAA.org/AccountAccess approximately 24 hours after your FAFSA is submitted, and complete the SGF.

What is Account Access?

Account Access is PHEAA's online student information tool that provides information in a single, secure site. With Account Access, you can participate in the PA State Grant Program, check the status of an aid application, and review/update your personal information.

Who is American Education Services (AES)?

PHEAA conducts its student loan servicing operations commercially as AES. AES created Account Access to provide a way for borrowers to manage their loans online. PHEAA uses this secure service from AES to support students who participate in some of the aid programs which PHEAA administers.

What are the deadlines for applying for a PA State Grant?

FIRST-TIME APPLICANTS	RENEWAL APPLICANTS	SUMMER-TERM APPLICANTS
<p>May 1 — If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges and designated Pennsylvania Open-Admission institutions), you must submit the FAFSA and the Pennsylvania State Grant Form.</p> <p>August 1 — If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution; you must submit the FAFSA and the Pennsylvania State Grant Form.</p>	<p>May 1 — You must submit a renewal FAFSA and any appropriate State Grant documents indicating any changes that may affect your State Grant award, such as a change in your marital status or a change in your income.</p>	<p>August 15 — You must submit the online Summer Grant application. If not already on file, you must also submit the FAFSA and, if required, the Pennsylvania State Grant Form.</p>

Note: If you miss the State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify if funding permits.

Still need more help preparing for college?

VISIT THESE ADDITIONAL SITES.

PHEAA.org

This is the first stop for Pennsylvania residents who are looking for ways to finance their higher education. Find information about Pennsylvania's grant, scholarship and work study opportunities. You can also check on the status of your applications by using Account Access to view your personal information.

For information on the higher education financial aid process, schedules for upcoming financial aid nights and FAFSA Completion Events, reminders of financial aid deadlines, and video clips offering tips and information pertaining to planning for higher education, students can join PHEAA on Facebook at facebook.com/pheaa.aid.



EducationPlanner.org

EducationPlanner.org is your one-stop career and college planning site.

- **Identify Your Skills** using our self-assessment & career exploration tools.
- **Find Careers** with the best search tools on the Internet.
- **Master Standardized Tests** by accessing sample test questions and practice tests.
- **Choose a School** with practical resources that can help make your decision easier.
- **Search for Grants and Scholarships** and explore even more ways to pay.



YouCanDealWithIt.com

The financial future of college students and recent graduates is the focus of our innovative debt management website. YouCanDealWithIt.com offers a comprehensive guide to decisions and situations that college students will soon encounter, such as money management, student loan repayment options, budgeting, and the benefits and dangers of credit cards.





A free tool for calculating an affordable future MySmartBorrowing.org

PHEAA's
enhanced
tool is the
key to SMART
borrowing!



How It Works:



1

Select a Career
See your estimated
starting salary



2

Select a School
See how much a degree
will cost



3

Factor in Savings
View the impact of your
savings on the overall cost



4

Get Results
See what your student
loan debt might look like

VISIT THESE ADDITIONAL SITES

The **U.S. Department of Education** offers information on federal guidelines for student financial aid programs and how to manage student loans. They also operate the following websites:

studentaid.ed.gov

StudentLoans.gov

collegecost.ed.gov

FREE FAFSA COMPLETION HELP EVENTS

To help Pennsylvania families complete the FAFSA, PHEAA, in partnership with The Pennsylvania Association of Student Financial Aid Administrators (PASFAA), conducts FAFSA Completion Help Events from January through April. These sessions are FREE to the public.

PHEAA.org/FAFSA-Events



Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, grant administration, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including the administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit PHEAA.org.

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PA Secretary of Education

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