

# FAFSA Encouragement Strategies

## Ways to alleviate parent & student concerns about the FAFSA

**Concern:** "I don't want to share my private information."

**Solution:** Remind the parent that the federal government already has access to most of the information the FAFSA asks for (like Social Security numbers and tax return information) and that the FAFSA form uses federally-approved encryption.

**Concern:** "We make too much money."

**Solution:** Clarify that the FAFSA is not just for need-based federal aid. The FAFSA is a requirement for an increasing number of state, institutional, and private forms of aid.

**Concern:** "I am undocumented."

**Solution:** Explain that a parent's immigration status has no bearing on the student's ability to qualify for aid. The Department of Education does not share information with immigration entities.

**Concern:** "My other children didn't get aid."

**Solution:** Explain that the calculation for financial need takes into consideration the number of children in college; an additional child in college could change their eligibility this year.

**Concern:** "I am confused by the application."

**Solution:** Introduce the parent to resources, such as your school's FAFSA Night or the ability to book a FAFSA assistance appointment at [CompleteFinancialAid.org](https://www.completefinancialaid.org).

### Parents

**Concern:** "My parents don't want to be responsible for my student debt."

**Solution:** Clarify that the FAFSA asks for parent information to assess financial need, but federal student loans do not have cosigners.

**Concern:** "I already have a full-ride scholarship."

**Solution:** Encourage the student to take advantage of all forms of free financial aid now; they could use excess funding for future expenses, such as graduate school.

**Concern:** "My parents are not a part of my life."

**Solution:** Ask questions to see if the student might fit the FAFSA's definition of an independent student; if they do, they will still be able to complete the application without their parents.

**Concern:** "I don't want to take on debt."

**Solution:** Explain that the FAFSA is just an application; the student does not have to take the aid they're offered. For example, they can accept a Pell Grant and decline a loan.

### Students

**Concern:** "I don't want to register for the Selective Service."

**Solution:** Explain that, by law, men must register within 30 days of turning 18. In addition to leaving the student ineligible for financial aid, failure to register can render them unable to apply for federal jobs, unable to serve some religious missions, and more.