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# FEDERAL STUDENT AID FOR ADULT STUDENTS

**Are you an adult considering college? Do you need help paying your education expenses?  
Apply for federal student aid!**

## What is Federal Student Aid?

Federal student aid from the U.S. Department of Education (ED) is money to help you pay your education expenses at a college, career school, university, or graduate school. We provide more than \$150 billion in federal aid every year to those who qualify. This publication provides information about the types of federal student aid that are available, how to apply for aid, important deadlines to remember, some tips for what to do and what not to do, and more!

## Myths and Facts About Federal Student Aid

**MYTH:** Adult students fall outside the age requirements to receive federal student aid.

**FACT:** There is no age limit. Almost everyone is eligible for some type of federal student aid, including federal student loans.

**MYTH:** It costs money to apply for federal student aid.

**FACT:** Applying is free at [fafsa.gov](https://fafsa.gov)! You should therefore avoid companies charging a fee to complete the *Free Application for Federal Student Aid* (FAFSA®).

**MYTH:** You need to pass a credit check to receive federal student aid.

**FACT:** No credit check is required to receive federal student aid, including most federal student loans.

## Types of Federal Student Aid

There are three categories of federal student aid:

- **Grants**—Student aid funds that do not have to be repaid.\* Most federal grants are based on financial need.
- **Work-study**—Money earned through a job on or near campus while attending school.
- **Loans**—Borrowed money that **must be repaid** with interest.

For more information about federal student aid, including basic eligibility requirements, visit [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

*\*Grants do not have to be repaid unless, for example, you are awarded funds incorrectly, you withdraw from school before the planned end of a term, or—if you have a TEACH Grant—you do not meet the terms of your service obligation.*

## Did you know?

In addition to using federal aid to pay for the usual expenses such as housing, transportation, books, tuition, and fees, you can use it to help pay for dependent care, the purchase of a personal computer, costs related to a disability, and more.

## Apply for Federal Student Aid

The quickest way to apply for federal student aid is online at [fafsa.gov](https://fafsa.gov), where you will find the *Free Application for Federal Student Aid* or FAFSA®. Learn more about completing your FAFSA at [StudentAid.gov/fafsa](https://studentaid.gov/fafsa).

***Tip:*** Before starting to fill out your FAFSA, make sure to create your FSA ID—a username and password that is used to access ED's websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents, including the FAFSA. To create an FSA ID, visit [StudentAid.gov/fsaid](https://studentaid.gov/fsaid).



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## Important Deadlines

Know the deadlines. If you miss a financial aid deadline (federal, state, or school) you may miss out on aid.

### FAFSA filing deadlines

You'll need to apply for federal student aid every year. For example, if you are going to school during the 2016–17 school year (July 1, 2016–June 30, 2017), then the last day you can submit your FAFSA is June 30, 2017. You will report income information from the 2015 tax year.

**NEW:** Starting with the 2017–18 school year you can file your FAFSA as early as Oct. 1, 2016, rather than waiting until Jan. 1, 2017 to file. The chart on this page provides a summary of the key dates for submitting the FAFSA depending on when you plan to go to school.

### State and school financial aid deadlines

Many schools and states use your FAFSA information to award state and college or career school aid, and some have deadlines as early as February for the following school year. To search for a state's deadline, visit [fafsa.gov](http://fafsa.gov). Remember, schools may use your FAFSA information to determine your eligibility for scholarships.

**Note:** If you file a federal tax return and you are using the online application or making corrections online, you have the option to have your income and tax information electronically transferred from the Internal Revenue Service (IRS) to your FAFSA.

Year You Will be Attending College (School Year)	Time Period for Submitting Your FAFSA	Year for Which Your Income Information is Required
July 1, 2016–June 30, 2017	Jan. 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	Oct. 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	Oct. 1, 2017–June 30, 2019	2016

## What to Do and What Not to Do

### DO:

- Talk to an admissions counselor. Get to know the staff at the financial aid office at the school you plan to attend; they can help you with aid applications and explain the types of aid available.
- Know the difference between federal student loans and private loans. Federal student loans offer low, fixed interest rates and flexible repayment options, including income-based monthly payments. Generally, repayment of a federal student loan does not begin until after you leave school. To read more about the differences between federal and private loans, visit [StudentAid.gov/federal-vs-private](https://www.studentaid.gov/federal-vs-private).
- Look into taking a high school equivalency test if you didn't graduate high school. Different testing options include the General Educational Development (GED) certificate, the High School Equivalency Test (HiSET), and the Test Assessing Secondary Completion (TASC). Explore your options by searching online for "high school equivalency" along with your state's name.
- Ask employers to recommend trade schools that provide training in the skills you will need for the career you choose.
- Be an informed consumer. Make sure the school you are planning to attend is accredited, and learn how to avoid being scammed. To get a basic understanding of accreditation in the United States and to learn more about fraudulent diploma mills, see [www2.ed.gov/students/prep/college/diplomamills](https://www2.ed.gov/students/prep/college/diplomamills).

### DON'T:

- Use all your retirement and emergency savings or risk losing your home with multiple home equity loans.
- Assume the answer to your question is "no." Ask questions.
- Borrow more than you need.
- Miss important deadlines.

## Research Careers

If you are searching for a career or a school, or if you would like more information about careers and training, visit the following websites:

- Find a career that fits your goals and your life by using the career search tool at [StudentAid.gov/careersearch](https://www.studentaid.gov/careersearch).
- Find out about the training you will need for a particular job at [www.careeronestop.org](https://www.careeronestop.org).
- Research careers and the demand for jobs in the Occupational Outlook Handbook at [www.bls.gov/ooh](https://www.bls.gov/ooh).

**If you have been convicted for the possession or sale of illegal drugs** and the offense occurred while you were receiving federal student aid, you will be ineligible for a period of time based on the type and number of convictions. For more information on drug-related convictions and federal aid, visit [StudentAid.gov/eligibility/criminal-convictions](https://www.studentaid.gov/eligibility/criminal-convictions).

**If you are incarcerated** you have limited eligibility for federal student aid. If you are incarcerated in a federal or state institution, you are ineligible for Federal Pell Grants and for federal student loans. If you are incarcerated elsewhere, you can get a Pell Grant but not loans. For more help, check with the financial aid office at the school you plan on attending, or contact the Federal Student Aid Information Center (FSAIC). See "Contact Us" on the back cover of this publication.

For more information, see the fact sheet *Federal Student Aid Eligibility for Students Confined in Adult Correctional or Juvenile Justice Facilities* available at [StudentAid.gov/resources](https://www.studentaid.gov/resources).

## Reduce Your Education Expenses

You can reduce your education expenses using the following resources:

- **Scholarships**—Check with the college you are planning to attend to find out if it offers scholarships. Also, search for scholarships for free at [StudentAid.gov/scholarships](https://www.studentaid.gov/scholarships).
- **Tax benefits**—Read *IRS Publication 970, Tax Benefits for Education*, to see how you might benefit from federal income tax credits for education expenses.
- **Your employer**—Talk with your employer about tuition assistance. Some employers offer benefits to cover education expenses.
- **Community college**—Check into attending a community college, where tuition can be significantly lower than at four-year colleges, especially for in-state students.
- **Choosing a program**—Assess your needs before you apply for admission or register for courses. Make sure your classes fit your goals and count toward your degree or certificate.
- **Part-time enrollment**—Consider part-time enrollment if you are having difficulty paying for a full-time program, or if you have other work or family obligations that limit the time you have available to attend class and study. However, part-time enrollment may impact your eligibility for some types of federal student aid.

## Important Tips

- **Receiving military benefits.** If you are a member of the U.S. armed forces or have a family member in the service, go to [StudentAid.gov/military](https://www.studentaid.gov/military) to find out more about grants and loan repayment options for military personnel.
- **Researching schools.** Make sure to research your school options. The College Scorecard at [collegescorecard.ed.gov](https://collegeScorecard.ed.gov) provides an interactive tool to help you find and compare colleges. This information will help you select a school that best meets your needs.
- **Transferring credits from one school to another.** If you plan to take classes with the goal of transferring your credits to another school, check with the registrar's office at that school to make sure those credits are transferable.
- **Returning to school after a break.** If you have previously earned college credits, check with the registrar's office at the school you plan to attend about transferring those credits.
- **Receiving credit for life experience.** Many schools offer credit for life and work experiences. Check with the school to find out if this option is available.
- **Taking admissions tests.** Most colleges in the U.S. require that you submit scores from standardized tests as part of your application package. Contact the individual college admissions offices to find out which tests you should take for admission to each of those schools. For information about admissions tests, explore [StudentAid.gov/prepare](https://www.studentaid.gov/prepare).
- **Expecting to receive federal student aid.** Make sure the school you plan to attend participates in the federal student aid programs if you want to use federal aid to pay for your education.

## Resources

### Federal Student Aid's Website

#### [StudentAid.gov](http://StudentAid.gov)

Get detailed information about federal student aid and learn more about preparing for college. You'll find information about the types of postsecondary schools in the U.S., the kinds of degrees and credentials they offer (associate degree, bachelor's degree, master's degree, etc.), and how to manage your federal student loans.

For details about education costs covered by federal student aid, visit [StudentAid.gov/collegecost](http://StudentAid.gov/collegecost).

## More Information to Explore

#### [StudentAid.gov/resources](http://StudentAid.gov/resources)

For consumer protection information, read the following fact sheets:

- *Choose a Career School Carefully*
- *Don't Get Scammed on Your Way to College*

For more information about money for college and to help you determine which loans to accept and how much to borrow, you may want to read the following:

- *Do You Need Money for College? The Guide to Federal Student Aid*
- *Federal Student Loans: Be a Responsible Borrower*
- *Federal Student Loans: Repaying Your Loans*

You can order printed copies of many of our publications at [www.edpubs.gov](http://www.edpubs.gov).



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## Contact Us

### U.S. Department of Education

Federal Student Aid Information Center (FSAIC)

P.O. Box 84

Washington, DC 20044-0084

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

TTY users can call 1-800-730-8913.

Callers in locations without access to 1-800 numbers may call 334-523-2691 (this is not a toll-free number).

## Stay Connected

Access your federal loan information at  
[StudentAid.gov/login](http://StudentAid.gov/login)



/FederalStudentAid



/FAFSA



/FederalStudentAid

The information in this guide was compiled in Spring 2016. For changes to federal student aid programs since then, visit [StudentAid.gov](http://StudentAid.gov).

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