

If you created an FSA ID with a SSN, it will take 1-3 days to be verified.

If a parent/contributor created an FSA ID without an SSN and successfully answered the knowledge based identity questions, it can be used immediately. If unable to confirm identity, an email will be sent with a case number and instructions to submit additional documents. Contributors can complete the FAFSA with their FSA ID before it is verified, which usually takes 7-14 days.

Some students qualify for up to \$7,395 in Pell Grants plus other financial aid. You won't know what you're eligible for until you apply. Use this calculator to figure what you are eligible for:

<https://studentaid.gov/aid-estimator/>

Authenticator apps can be downloaded onto your phone. They generate a secure code you can use to sign in to associated accounts. To set one up for your FSA ID, you will need to log in at <https://fafsa.gov> and go to the 'Two-Step Verification' section under settings. You should download the authenticator app you want to use before starting the setup process.

Your information will remain completely confidential. I will not share your personal info, including financial information, with any third party. This includes all information that you share with me over text. For more info, please see the Wyatt Terms & Conditions: <http://getfafsahelp.org/terms>

Hi, I'm Wyatt! I'm a bot here to answer your questions about the FAFSA. I'm powered by Benefits Data Trust, a nonprofit organization. You can find out more about Benefits Data Trust at <https://bdtrust.org/>. I'm not affiliated with the Office of Federal Student Aid.

If you want some tips on how to talk with me, you can reply with 'say more.'

Applying to college and filling out the FAFSA are different. College applications determine if you will be accepted into a college or university. The FAFSA assesses your eligibility for federal aid to help pay for college. Once you file the FAFSA, you'll need to apply to the colleges you have chosen if you haven't already. If you indicated on the Common App that you are interested in 'need-based aid,' then you should definitely fill out the FAFSA.

College costs are hard to predict and vary based on the college, the financial aid you receive, and many other factors. Filling out the FAFSA is a great first step to getting financial aid to help you pay for college. If you'd like more information on different colleges, their costs, and the financial aid they provide, check out <https://collegescorecard.ed.gov/>

To create an FSA ID, go to <https://studentaid.gov/fsa-id/create-account/launch>. You'll need your Social Security number, your name (exactly as it appears on your Social Security card), date of birth, email address, permanent address, and phone number (optional). Use an email address and phone number you'll have access to once you go to college and store your FSA ID and password in a secure place.

Pro tip: Verifying your FSA ID can take a few days, so don't wait!



You are not alone. Text HOME to 741741 to reach a trained Crisis Counselor and get free, 24/7 support. Standard messaging rates apply. You can also find help at <https://crisistextline.org>

If you feel you're in immediate danger, please call 911.

The CSS Profile is a separate application used by certain schools to assess eligibility for institutional aid. If you are applying to schools that use the CSS Profile, you should fill out both applications.

More info here: <https://cssprofile.collegeboard.org/>

If you have DACA status, you are not eligible for federal financial aid. Whether or not you should complete the FAFSA depends on your state and the colleges you apply to. Check with your state if you are eligible for state financial aid and what you need to do to receive it. Check with your colleges to see how they want you to apply for their financial aid.

You should fill it out as soon as possible! Each state and college has its own deadline and many are in early 2024. Usually, the college deadline is the earliest. The date you first submit the FAFSA is the date used to meet these deadlines even if you need to go back and make corrections later.

Check the college website for their deadline and check out your state deadlines here:

<https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines>.

Filling out the FAFSA does NOT automatically put you in debt unless you choose to take out a loan.

You are NOT required to take out any loans that you are offered.

If your parent(s) account is disabled, they can go in and enable their account under account information. They can do this by going to <https://fafsa.gov/> and clicking 'settings' on the dashboard.

To start the FAFSA, you will need your FSA ID and some documents like 2022 tax returns and bank account info. If you need to include parent info on the FAFSA, you'll also need to collect some information from them. Here is a checklist to help you get started <https://www.uaspire.org/FAFSA>.  
Pro tip: If you and your parent(s) consent, the IRS will automatically share income and tax info with the FAFSA, reducing the number of questions you must answer.

Don't worry! If you need to edit your name, social security number, date of birth, email, or phone number associated with your FSA ID, you can log in and edit it by going to <https://fafsa.gov/> and clicking 'Settings' on your dashboard. Make sure your Social Security number and name match your Social Security card and your date of birth is correct.



Emancipation is a legal process that allows someone under 18 to no longer be under the custody of their parent(s). If you are or have been an emancipated minor at any time since turning 13, you won't need to provide parent information and will be considered independent on the FAFSA. If asked, you may need a copy of court documents to show college(s).

The FAFSA has undergone changes required by federal legislation to simplify and reduce the questions, making it better for students and families. Some of the changes include an updated website, a consent process to provide tax information, different sections for parent(s) or spouses, and the student aid index (SAI) replacing EFC. You can fill out the updated FAFSA at <https://fafsa.gov>.

The FAFSA is open now! If you plan to go to college beginning in fall 2024, you should complete the 2024-25 application. If you plan to attend college in the Spring of 2024, you should fill out the 2023-24 FAFSA. Fill it out ASAP at <https://fafsa.gov>, and let me know if you have any questions along the way.

Whether or not the FAFSA is required depends on the state you live in. You should check to see if your state requires you to submit the FAFSA to graduate from high school. Even if it isn't required, the FAFSA is the only way to access federal grants, work-study, and loans for college. It only takes 1 hour to complete! The form is free to fill out. Go to <https://fafsa.gov> to get started with your application.

Financial aid refers to any help you can get paying for college, including grants (such as Pell), scholarships, loans, and work-study. You can get financial aid from the federal government, your state, colleges, and private organizations. More info on types of financial aid:

<https://studentaid.gov/sites/default/files/types-of-aid.png>

Financial support can include many things. To determine which parent provides more financial support, you should consider who pays for your housing, food, clothes, and any other expenses you have. Child support payments are considered financial support. If child support payments cover more than half of your financial support, then the parent paying child support should be the one included on your FAFSA. If you're still not sure you can ask your parents.

If you can't remember your username, try entering your email or phone number instead. To reset your password, click "Forgot My Password" on the login page. If you're having trouble resetting your password, finding your username, or unlocking your account, you can complete the account recovery process at <https://studentaid.gov/fsa-id/help/recover-account> or by calling the Federal Student Aid Information Center at 1-800-433-3243.

The FSA ID is a username and password that you create. It's used to verify your identity and is needed to fill out the FAFSA. Creating an FSA ID is the first step to filling out the FAFSA.

Remember, you and your parent(s) need separate FSA IDs. Verifying your FSA ID can take a few days, so don't wait!

Pro tip: You can also use your email or phone number in place of your username.



An email address is required to create an FSA ID. If you don't have one, you can create a free one via Google or Yahoo. Make sure to use an email address you'll have access to throughout college. If you're inviting a parent to your FAFSA and they don't have an email address, you can temporarily use your own on the invite, but your parent will need their own email address to create their FSA ID.

A phone number is not required to create an FSA ID. If you have your own mobile phone number, we recommend using it to have it as an option for two-factor authentication and password recovery.

If you and your spouse filed 2022 taxes as Married filing jointly only you will need an FSA ID. If you and your spouse did not file taxes in 2022 or filed taxes separately, both of you will need an FSA ID. FSA IDs cannot be shared. The FSA ID acts as your legal signature and what you'll use to log into and complete the FAFSA each year.

Go to <https://studentaid.gov/> and log in. On the right side of the page, under "My Info", click on "Settings" and then "Personal Information." If you see a green checkmark that says SSA verified, your FSA ID is ready to use.

A grant is money you don't have to pay back! Those who meet certain income thresholds are eligible for Pell grants of up to \$7,395 for the school year. Pell grants are often dispersed in installments by semester or quarter.

Good question. A grant is money you don't have to pay back. A loan is money you borrow and eventually pay back with interest.

You can file the FAFSA if you're currently or at risk of experiencing homelessness. You'll need to report parent info if you live in a shelter with a parent. If you're not living with a parent, you can submit it without providing parent info. You will need to provide a homeless youth determination, which is when a specific individual determines you are homeless. More info here:

<https://studentaid.gov/apply-for-aid/fafsa/filling-out/homeless>

Creating an FSA ID only takes about 15 minutes. You can get it done even more quickly if you have your social security number and access to your email and phone.

Filing the FAFSA takes about 1 hour to complete. You can save time by gathering the documents you need before you start! Use this FAFSA checklist to figure out what you need:

<https://www.uaspire.org/FAFSA>



1. Ask one question at a time.
2. Be specific. Questions like, 'How do I get an FSA ID,' are easy for me to understand.
3. Be patient! I'm just a young bot and learning every day. If I don't understand, try saying it another way.

Legal guardianship is when someone other than your parents is appointed your guardian. If you are under legal guardianship, you should have a court document that shows this decision. No parent or legal guardian information will be required when completing the FAFSA, and you'll be considered an independent student. If asked, you may need a copy of court documents to show your college(s).

If you'd like further help with your FAFSA, you can chat with a live person at

<https://studentaid.gov/help-center/contact>

Or if you'd like to speak with someone on the phone, you can call the FAFSA™ helpline at

1-800-433-3243. If you are unable to get through on the phone you should try to email or live chat.

A loan is money you borrow and pay back with interest. There are subsidized and unsubsidized loans. For a subsidized loan, the government pays the interest while you're enrolled in school. For an unsubsidized loan, you are responsible for paying the interest while you're in school.

More info here: <https://studentaid.gov/understand-aid/types/loans>

If your account is locked, go to <https://fafsa.gov> and attempt to log in. After you're redirected, you can either get a code sent to your phone number/email or answer your challenge questions. You'll also be prompted to provide your date of birth and month. Then, you'll need to reset your password. For in-depth instructions, go to <https://studentaid.gov/help/unlock-fsa-id>

If you don't have access to a computer with WiFi, you can complete the FAFSA using your mobile device by navigating to <https://fafsa.gov> on your mobile internet browser.

I'm really sorry to hear that. If one parent has passed away, you should only report the info for your living parent. If your only living parent is a stepparent, you should only invite them to your FAFSA if they have legally adopted you. If your biological or adoptive parents are deceased, you may apply as an independent student. Contact your financial aid offices to confirm what information you need to provide.

Your parent can use their email or phone number as their username instead. To reset their password, they can select "Forgot my Password." If they're having trouble resetting their password, finding their username, or unlocking their account, they can complete the account recovery process at <https://studentaid.gov/fsa-id/help/recover-account> or by calling the Federal Student Aid Information Center at 1-800-433-3243.



You should only create an FSA ID without an SSN if you're the parent or spouse of a student applying for financial aid OR a citizen of the freely associated states. You will need your name, DOB, email, and mailing address. Knowledge-based identity questions and additional documents may be required. You can use the FSA ID immediately after creating it. To invite a contributor without an SSN to a FAFSA, the mailing address must match the one in their FSA ID.

The parent wizard is a set of questions in the FAFSA that will help you determine which parent(s) you need to invite to complete their section of the FAFSA.

If you are a dependent student, you must get your parent(s) involved. At least one parent must create a separate FSA ID, complete their section(s), and sign the FAFSA. The FAFSA considers your parent(s) to be your legal (biological or adoptive) parent. If you're independent, you do NOT need to involve your parent(s). To determine which parent needs to be invited to your FAFSA, say "which parent", and I'll help you figure it out!

The student aid index (SAI) is a number based on the info submitted on the FAFSA. It determines your eligibility for federal financial aid (like the Pell Grant). If the confirmation email says your SAI can't be calculated or your FAFSA Submission Summary doesn't list one, you'll need to check for errors and make a correction (ex: provide a missing signature) and resubmit. Your SAI is in the 'Eligibility Overview' section on the FAFSA Submission Summary.

Scholarships are money that can help you pay for college that you don't have to pay back. While filling out the FAFSA may help you get considered for some scholarships from your state or college, you should also apply for scholarships elsewhere. Use a scholarship search engine to find ones you're eligible for. Here is some info to help you get started:

<https://www.uaspire.org/resources/financial-aid-resources/apply-to-scholarships>

You should answer all questions the form asks to make sure you can submit and get it processed without any issues. If you meet certain income and tax filing conditions or receive specific federal benefits, the FAFSA will automatically skip questions about your assets. The FAFSA will only ask questions that are relevant to you based on your responses.

Don't worry. You can still submit the FAFSA. When asked, select "Yes" to the question, "Do unusual circumstances prevent the student from contacting their parents, or would contacting their parents pose a risk to the student?" You should contact the colleges you're applying to, as they may require additional documentation to verify your circumstances.

A social security number (SSN) is a 9-digit number given by the Social Security Administration. You can find it on your social security card. If you can't find it or don't have a social security card, you can also find it on W-2s or tax returns. If you cannot find your SSN, you can apply for a replacement card directly from the Social Security Administration's website: <https://www.ssa.gov/ssnumber>. You cannot use your ITIN as a substitute for your SSN.



Great job getting started! Go to <https://studentaid.gov/fsa-id/create-account/launch> and create an FSA ID. Then, start gathering the necessary documents and information. Use this FAFSA checklist to help: <https://www.uaspire.org/FAFSA>. Once you are ready you can go to <https://fafsa.gov> to start your FAFSA application. If you need a paper copy of the FAFSA it is available in English and Spanish at <https://studentaid.gov/forms-library/>.

Your parents' citizenship status does NOT affect your financial aid eligibility. They must create an FSA ID at <https://studentaid.gov/fsa-id/create-account/launch> and enter their information on your FAFSA.

An unusual circumstance means you're unable to provide parental info on the FAFSA because you cannot contact them or contacting them would pose a risk to you. Read through the unusual circumstances listed in the picture. If any of these apply to you, you can report that on your FAFSA and skip the parent questions. Colleges will follow up for additional information like court documents or other information.

If you can, you should encourage your parents to provide their information so you can be considered for as many sources of aid as possible! Your parents won't be required to pay for your college, and it doesn't put them at any risk.

If they refuse, you may only be able to apply for a direct unsubsidized loan. Follow the guidance here: <https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info#unwilling-parents>

Ward of the court is a specific designation that gives the court guardianship and removes parental rights. If you are or have been a ward of the court at any time since turning 13, you won't need to provide parent information and will be considered independent on the FAFSA. If asked, you may need a copy of the court order to show your college(s).

The Free Application for Federal Student Aid assesses eligibility for federal grants, federal loans, work-study, and additional aid from colleges. The Federal Student Aid office in the US Department of Education runs the FAFSA. The form is free to fill out. Go to <https://fafsa.gov> to get started with your application online. If you need a paper copy of the FAFSA it is available in English and Spanish at <https://studentaid.gov/forms-library/>.

If you're planning to go to college in the fall of 2024, you should fill out the 2024-25 FAFSA by going to <https://fafsa.gov>.

Do not fill out the 2023-24 FAFSA unless you're currently in college AND haven't filled out a FAFSA for fall 2023 or planning to go to college in the spring of 2024. Fill it out ASAP at <https://fafsa.gov>.

If you are applying as a dependent, you and your parent(s) will need separate FSA IDs to complete your respective section. The FAFSA will help you identify which parent(s) you must invite to complete the parent section. If you are applying as an independent, only you need to fill out and sign the FAFSA. The FSA ID acts as your legal signature and what you'll use to log into and complete the FAFSA each year. This is a unique ID and cannot be shared.

To create one, go to <https://studentaid.gov/fsa-id/create-account/launch>



The FAFSA helps you access the largest source of financial aid, including grants (like the Pell Grant), low-cost loans, and work-study to help pay for college. Your home state and colleges may also use the FAFSA to award financial aid. Most college students use some kind of financial aid to help pay for tuition. Go to <https://fafsa.gov> to get started with your application.

The federal work-study program provides part-time jobs to students to help pay for college. If eligible, you'll see work-study on your financial aid offers. More info here:

<https://studentaid.gov/understand-aid/types/work-study>

If you're planning to go to college in the fall of 2024, you should fill out the 2024-25 FAFSA, by going to <https://fafsa.gov>. If you accidentally submitted your application for the wrong year, you must submit a new application for the correct year to receive financial aid. More info here:

<https://studentaid.gov/help/wrong-year>

A tax transcript is a record of what you submitted on your tax forms to the IRS. You can request tax transcripts, including Verification of Non-Filing, here: <https://www.irs.gov/individuals/get-transcript>. To access this service, you will need an ID.me account. If you do not have one already, go to <https://www.irs.gov/individuals/get-transcript> to start the process. Here is a video on how to create an IRS account: <https://vimeo.com/635579276/2b7344fc06>

The types of forms you need to fill out for verification will vary based on what information the college is asking for. You may need to provide income information, a list of those included in your family size, or even proof of citizenship. Each college has their own forms, and you will need to complete verification at each college that requests it. Check your email and college portal (if you have one) for any verification requests.

If you need a copy of your W-2, check with your employer. If you need help finding tax forms, check with the service that filed your return. If it's an online tax service, log in and see if they still have a copy to download. If you filed with a tax professional, check if they have a saved copy. You can also get a tax return copy or a tax transcript on [irs.gov](https://www.irs.gov). Here is a video on how to download a tax transcript: <https://vimeo.com/642139096/933daab215>

A college may ask for a passport or driver's license to prove your identity or confirm your citizenship as part of the verification process. If colleges ask you to show up in person with these documents and you are unable to, you can ask if they'll accept a notarized signed statement and copies of any documents. Never send colleges original copies of any documents.

If you see a red exclamation point on the tab of any section of your FAFSA Submission Summary, it means there is a flag and something needs to be resolved. Read through that section carefully and complete any follow-up steps as soon as possible.



The FAFSA Submission Summary summarizes all of the information provided on your FAFSA. It will provide your estimated federal financial aid eligibility and your official Student Aid Index (SAI). If your FAFSA hasn't processed yet, it should process soon. You should review it for errors and ensure all your colleges are listed. If you notice any errors, you can make a correction.

To see your answers on the FAFSA, you will need to go to the 'FAFSA Form Answers' tab in your FAFSA Submission Summary, which you'll receive after your FAFSA processes. You will be able to see your answers and those provided by any contributors (parent or spouse). If you provided consent when starting the FAFSA, information from the IRS will not appear here. You can only see manually answered income/tax questions.

The FAFSA Submission Summary and Student Aid Index (SAI) can only be viewed by you (the student) after your FAFSA processes. The FAFSA should only take a couple of days to process. Your parent(s) can only see the FAFSA Submission Summary or your SAI if you share the information with them. The best way to share this information is by printing it using the link on the top right of the page.

Your FAFSA will be processed soon, but it may take colleges longer to receive your information.

Each college has its own process for accessing and using FAFSA information. If the college is listed on the 'School Information' tab, they can access your information when needed. If you want to confirm they've received it, wait until you've received a FAFSA Submission Summary before calling.

The Student Aid Index (SAI) determines your eligibility for federal financial aid. States and colleges can use it to determine your eligibility for their financial aid as well. A negative SAI informs colleges that you have significant financial need and will be eligible for a full Federal Pell Grant.

To submit the FAFSA, all contributors need to have completed and signed their sections. If you still need a contributor (parent or spouse) to complete their section, ensure their information (name, date of birth, SSN, and email) is correct. The FAFSA sends a reminder every 7 days, but you should tell them that you can only submit once they complete their section of the FAFSA.

To sign the FAFSA, you need to complete your section. Once you agree to terms, you can click 'sign'. The last contributor to complete their section will see the option to 'sign & submit.' It cannot be submitted until contributors complete their section. Your form will only stay in the system for 45 days if inactive and not submitted. If completing a paper FAFSA, both you and your contributor(s) will need to sign the form and mail it to the address listed.

Congrats on submitting the FAFSA! It may take a little while, but once you receive your FAFSA Submission Summary, you'll know it has processed. You should review it for errors, check the list of colleges on it, and complete any next steps. Once your FAFSA is submitted, read through this checklist to make sure you've completed all parts of the financial aid process:

<https://www.uaspire.org/Checklist>



To add a college to your list, you can search for it by state, city and/or name. The FAFSA will tell whether your state requires you to list colleges in a particular order and give you the option to change the order. Colleges can't see the other schools on your FAFSA or the order in which you list them. You can list up to 20 colleges. To add more you should submit the FAFSA and swap out the colleges after receiving the FAFSA Submission Summary.

You can submit the FAFSA before you apply to college. In the 'Colleges' section, enter the colleges you want to apply to. Later, once you've finished your college applications, return to the FAFSA, update this list, and submit the FAFSA again.

If you can't find a college, make sure you have selected the correct state. You can also change the order of your search results to be ordered A-Z. If you still can't find the college, try searching without acronyms. For example, instead of 'UMASS Boston,' search for 'University of Massachusetts.'

Another option is to visit the college's financial aid website and find their Federal School Code, a 6-digit number you can use to 'Search by School Code.'

The FAFSA no longer asks for your housing status for each college you are applying to. Colleges will likely follow up to understand where you will be living while attending their college. It is really important to respond if you receive any requests from the college asking about housing. This will help make your financial aid offers more accurate when you receive them. Always check to make sure the college has the correct housing status for you.

There are many places to go for advice on what colleges to add to your list. Check out [collegescorecard.ed.gov](https://collegescorecard.ed.gov) to search for colleges and see important information like graduation rates, costs, and median earnings. For some additional tools you can use to help build your college list, check out this blog:

<https://www.uaspire.org/News-Events/Making-a-College-List-Use-These-Tools-to-Factor-in>

Investments on the FAFSA include the net worth of stocks, bonds, mutual funds, real estate, trust funds, and more. 529 accounts are reported if you (the student) are the beneficiary and they should be reported in the parent section. Net worth is value minus debt. Investments do *\*not\** include retirement accounts, 529 accounts for siblings, or the home lived in unless a portion of the home is rented out. If there are no investments, enter 0s and move on.

A tax return is a form you complete yearly to report your income to the government. You'll need your 2022 tax return info if you're filing the 2024-25 FAFSA and your 2021 tax return if you're filing the 2023-24 FAFSA. If you haven't already, you should consent to the IRS sharing tax information with the FAFSA to ensure you are eligible for federal financial aid.

Ask me about any specific tax questions you need help with.

You should NOT report the financial aid you received last year as income on your FAFSA. If it is included in your adjusted gross income (AGI), you should report the scholarship amount included in the 'Amount of College Grants, Scholarships, or Americorp Benefits Reported as Income to the IRS' question. Reporting it on the FAFSA ensures it won't impact the financial aid you can receive for next year.



Tax-exempt interest refers to interest income that is not subject to taxation, such as municipal bonds. If you need to provide tax information manually on the FAFSA, you can find it on your 1040, line 2a. If you haven't already, you should consent to the IRS sharing tax information with the FAFSA to ensure you are eligible for federal financial aid.

AGI is Adjusted Gross Income. It is annual income minus some deductions. If you need to provide tax information manually, you should enter line 11 from the 1040. If you haven't already, you should consent to the IRS sharing tax information with the FAFSA to ensure you are eligible for federal financial aid. For the 2024-25 FAFSA, you and your parent(s) must use your 2022 federal tax return.

If your parent doesn't work, they must still consent to the IRS sharing their federal tax information (FTI) with the FAFSA. They will not need to answer any questions about their income if they consent.

Unemployment benefits are included in the adjusted gross income on tax forms and will be shared via the IRS consent process if taxes were filed. You do not need to report these elsewhere on the FAFSA.

If you earned some money in 2022 but didn't file taxes, you will NOT need to report it on your FAFSA. You won't need your W-2 to report any information. If you did file taxes, the IRS will share your income/tax information directly if you provided your consent when starting the FAFSA. Whether you filed taxes or not, you should consent so the IRS can share your information with the FAFSA. This consent is mandatory to qualify for federal financial aid.

A Schedule 1 form is an additional page to your 1040 that reports certain types of income, like business income or the foreign earned income exclusion. Schedule 3 reports tax credits like the education credit. If a line is blank, input 0 when asked. If you haven't already, you should consent to the IRS sharing tax information with the FAFSA to ensure you are eligible for federal financial aid.

If your or your family's income or financial situation has changed recently, still provide consent to using your 2022 tax information. Submit your FAFSA with the financial info that you have. Then, contact your colleges' financial aid offices to explain your situation and request they reevaluate your application. Don't worry; this process is normal.

You might not see any or only see very few financial questions on the FAFSA. Due to the new consent process, the IRS shares most income and tax information directly with the FAFSA, so you don't need to answer the questions. In addition, if you receive federal benefits or your income is below a certain amount, the FAFSA will automatically skip any questions about your assets.

The tax filing threshold is an amount of income that determines whether or not you are required to file taxes. The IRS sets a new amount annually based on age and tax filing status. Check out the 2022 tax filing threshold here: <https://www.irs.gov/newsroom/who-needs-to-file-a-tax-return>



Assets on the FAFSA can include savings and checking accounts, investment accounts, real estate, businesses, and farms. For accounts at financial institutions, like savings/checking or investment accounts, you can find the value on a statement or online account. You should NOT include retirement accounts or the home you live in. If you're the beneficiary of a 529 plan and not the account owner, don't include it in the student asset section.

Net worth is the value of an asset minus any debt you own on that asset. To determine the net worth of a business, farm, or real estate (like a vacation home or rental property), you would take the value you could sell it for and subtract any debt. If you rent out a part of the home you live in, you only report the net worth of that part. We recommend talking to an accountant if you have questions.

The FAFSA uses income and assets to assess your and your family's ability to pay for college. It is used to calculate your Student Aid Index, which will determine your eligibility for federal financial aid. Your responses to the asset questions won't impact your aid eligibility if your parents' income or federal benefits exempt you from reporting assets.

To determine what federal benefits your family received, you should talk through the list with them.

Here is a picture of the federal benefits the FAFSA asks for. If your family has received any of these, you should check them off on the FAFSA. Let me know if you have questions about a particular federal benefit.

Free or reduced-price school lunch is a program that provides students with free or discounted meals while at school. If you received free or reduced-price school lunch, you should check it off in the federal benefits section of the FAFSA. Even if everyone in your school, school district, or state receives it, you should still check it off as something that you receive.

SNAP is a federal program that helps pay food costs for low-income people. You might also know this benefit as food stamps or EBT. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

A refundable credit for coverage under a Qualified Health Plan (QHP) is received when an individual or family purchases health insurance through their state health insurance exchange and has income that meets the requirements to receive a tax credit. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

Supplemental Security Income is a program that provides U.S. citizens or nationals financial support for disabled children, disabled adults, and those older than 65 with little or no income. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.



Temporary Assistance for Needy Families (TANF) provides financial support to low-income families with children. Each state has a different name for this program - you can find out the name for the program in your state here: <https://www.acf.hhs.gov/ofa/map/about/help-families>. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

The Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) is a federal program that provides assistance to low-income pregnant women, breastfeeding women, and children less than five years old to support health and nutrition. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

Medicaid is a federal program that provides health insurance to low-income families. Each state may call this program a different name. To find out what Medicaid is called in your state, look here: <https://www.healthcare.gov/medicaid-chip-program-names/>. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

Federal housing assistance is a program that provides low-income families with financial support to pay for housing. These programs usually have different names in different states but may be referred to as housing vouchers or section 8. It could also be received if living in public housing. If you are a dependent student, you should talk to your parent(s) to determine if your family receives this federal benefit.

The Earned Income Tax Credit (EIC) is a tax credit from the IRS that you can receive if you are working and have earned income below a certain amount. You can determine if an EIC was received by looking at line 27 on the 2022 1040 tax forms. If there is an amount greater than 0 on line 27, an EIC was received, and you should say 'Yes' if asked on the FAFSA.

You would only have a scholarship reported on your taxes if you or someone in your household was in college in 2022 and received a scholarship that was considered taxable income. Taxable scholarships can appear in two places on the 2022 1040 tax form. Look for "SCH" with a dollar amount to the left of line 1a on the 1040 or line 8r on Schedule 1 (if you have one). If you see a number greater than 0 in either place, you should report it on the FAFSA.

Foreign earned income exclusion is when foreign earned income is excluded from taxable income. If foreign earned income were eligible for this exclusion, it would appear on line 8d on the 2022 Schedule 1. If no foreign income was earned, the answer to this question on the FAFSA is 0.

Child support received is included in the asset section of the FAFSA. This means it has less impact on your student aid index than if included in the income section. You should only report the total amount received for the last full calendar year.



Income earned from work includes money made from working a job, business income, farm income, and other sources. You can find it on lines 1z of the 2022 1040 (or 1040-NR) tax form and 3 and 6 of Schedule 1. This question will only show up for tax-filers who need to manually answer income/tax questions. For non-tax filers, income or tax questions won't be asked on the FAFSA.

Untaxed portions of IRA distributions are the amount of money taken from an IRA that is not taxed for the given tax year. To find this amount, subtract line 4a from 4b on the 2022 1040 tax form. If the number is negative or there are no numbers in boxes 4a and 4b, put 0.

Untaxed portions of pensions are the amount of money taken from a pension that is not taxed for the given tax year. To find this amount, subtract line 5a from 5b on the 2022 1040 tax form. If the number is negative or there are no numbers in boxes 5a and 5b, put 0.

A rollover is when money or assets are transferred from one retirement plan and contributed to another. If an IRA or pension distribution is a rollover, on your 2022 1040 tax form it should say "Rollover" to the left of lines 4b or 5b. If you see a rollover on the tax form, you should report the amount on the FAFSA. If both of these lines are blank on your tax form, you should report 0 for both questions about rollovers.

Income tax paid is the amount in federal tax payments for the given tax year. You can find income tax paid on line 22 of the 2022 1040 tax form. On the FAFSA, you must subtract Schedule 2 line 2 from line 22 of the 1040. If a Schedule 2 wasn't filed, or there was no amount on line 2, report the amount on line 22 of the 1040.

IRA deductions and payments to self-employed SEP, SIMPLE, and qualified plans are different retirement plans that individuals and employers may have contributed to. You can find this information on lines 16 and 20 of the 2022 Schedule 1. If nothing is on those lines, put 0.

Education credits are tax credits provided to help with the cost of a postsecondary education. These credits may include Lifetime Learning or American Opportunity credits. You can find them on line 3 of the 2022 Schedule 3. If nothing is on that line, put 0.

2022 Schedule C is a tax form that many business owners file. The profit or loss shows how much money was made or lost by the business. You can find the profit or loss on line 31 of the Schedule C. You should report the number listed even if it is negative.



Tax schedules are forms the IRS requires people to file if they have specific types of income, claim certain deductions, or other reasons. Reviewing the full tax packet is the best way to see if a schedule was filed. The type of schedule is listed in the top left corner of the form. To find out more information about different schedules, look here:

<https://www.irs.gov/forms-pubs/schedules-for-form-1040>.

If you or your parent(s) are a foreign tax filer, earned money in a foreign country but did not file a tax return, or filed a tax return in Puerto Rico or another U.S. territory, income and tax info must be manually provided on the FAFSA. Convert currency amounts to U.S. dollars and do your best to align the information on your tax return to the questions asked. Colleges will ask for additional info to confirm what was entered.

If you provided consent on the FAFSA but still need to answer tax questions, it could be for a few different reasons. Two common examples are your FSA ID was just created and needs to be verified, or you filed married filing jointly in 2022 but now file differently. As long as you provided consent, having to answer income and tax questions is not a cause for concern.

You should select the option that best represents your high school completion status by the time you enroll in college. Even if you are unsure whether you will complete HS, select the option you would receive if you were to complete it. If you are homeschooled, you will have the option to select that.

The gender, race, and ethnicity questions on the FAFSA are only for research purposes and will not impact your financial aid eligibility. Your responses won't be shared with any of the colleges on your FAFSA. You can select 'Prefer not to answer' for any question you'd rather not answer.

You are a U.S. citizen if you were born within the United States or born outside of the United States to U.S. citizen parents. You can also be a U.S. citizen if you have applied for citizenship and received it via naturalization. If you need to prove citizenship for financial aid, a U.S. passport, birth certificate, and social security card will usually help.

The A number is a unique 7 to 9-digit number assigned by U.S. citizenship and immigration services. It can be found on permanent residency (green) cards and employment authorization documents. You can also find it on other communications from USCIS.

The FAFSA asks for parent education status to help determine whether you are a first-generation college student (part of the first generation in your family to attend college). You should select the answer that best represents your parent(s) education level and choose 'Don't know' if you are unsure.



If your parent was killed in the line of duty as an active member of the armed forces after 9/11/2001 or while working as a public safety officer (police officer, firefighter, or emergency service worker), you may be automatically eligible to receive a full Pell Grant. You will need to talk to your college(s) and provide any requested documentation.

You should list the name of the high school where you will receive your HS diploma. If your high school isn't listed, after searching, you will have the option to enter your HS information manually.

A high school equivalent is an alternative to a high school diploma your state recognizes, and it usually involves passing a test. Some common high school equivalency tests are the GED, HiSET, and TASC.

If both biological or adoptive parents provide equal financial support and their total income and assets are equivalent, but only one needs to be reported on the FAFSA, you can list either parent on the form.

You can manually fill out the parent section, but it is NOT recommended. You will be ineligible for federal financial aid until your parent(s) consent to sharing their federal tax information and sign the FAFSA.

A contributor could be a parent, stepparent, or spouse who must provide their information on your FAFSA. It does not mean they must contribute anything financially to you or pay for college.

If you are a high school senior or haven't attended college before, you should select 'First year undergraduate (freshman).' You should choose the 'First year' option even if you've taken AP or dual enrollment classes. If you are currently in college, select whichever option best represents you based on the number of credits/classes you've taken. This question will help the college determine your eligibility for certain types of financial aid.

You cannot get financial aid to pay for dual enrollment courses because the FAFSA considers DE a part of high school. If you're a DE student applying to attend college after you graduate from HS, select 'First Year Undergraduate (freshman)' as your college grade level.



Foster care is when a state agency places someone in a temporary home, group home, or other resident care facility. If you are in or have been in foster care at any time since turning 13, you won't need to provide parent or foster parent information and will be considered independent on the FAFSA. If asked, you may need documentation like a court order or letter from a state agency to show college(s).

An orphan is someone whose biological or adoptive parents are deceased. If at any time since turning 13 you have had no living biological or adoptive parents you will be considered independent on the FAFSA. No parent information will be required. If asked, you may need documentation like a death certification to show college(s).

You should report your marital status as of today. Marital status helps determine whether or not you need to report parent information on the FAFSA. If you are married, you will be considered independent and must provide your spouse's information on the form.

A bachelor's degree is an undergraduate degree earned from a college or university. You might also hear it referred to as a 4-year degree, but it can take less or more time.

Being pregnant does not automatically make you independent on the FAFSA. If you are not independent for other reasons, you must provide parent information on the FAFSA. After submitting the FAFSA, we recommend you contact your college(s) to see if they'll consider a financial aid appeal to consider your pregnancy when determining your financial aid.

You should only choose to 'apply for a direct unsubsidized loan only' if you are considered a dependent student, but your parent(s) refuse to provide their information on your FAFSA. If you select this option, you will not be eligible for any other federal financial aid unless your parent(s) provide their information. You should contact your college and explain your parent's refusal to see if they would allow you to apply as an independent student.

Consent is when you give permission for the IRS to share your federal tax information with the FAFSA. It is required to receive federal financial aid, and it makes the FAFSA easier to fill out. It ensures the income and tax information is accurate and limits the income and tax questions you must answer. You need to consent even if you don't file taxes. You will see a consent overview page on the FAFSA, you must click the 'approve' button to consent.

If you filed 2022 taxes, the IRS will share specific lines from the tax form, like adjusted gross income, income tax paid, and several others. If you didn't file taxes, the IRS will share that they have no information on file for you. Either way, you and any other contributors should provide consent for the IRS to share federal tax information with your FAFSA. Consenting will ensure you are eligible for federal financial aid.



As long as you click the 'approve' button on the consent page of your FAFSA, you should be all set. The FAFSA won't tell you what information was shared, but after submitting, you should review the FAFSA submission summary to ensure everything was processed correctly.

You cannot edit your mailing address in the FAFSA. If the mailing address listed on your FAFSA is different from where you currently live, you can change it by going to the account settings of your FSA ID account. You should change it to ensure everything is up to date.

You should use an address where you can receive mail throughout the year. We recommend you list your permanent home address instead of a school address. If you don't have a permanent home address, see if you can list the address of a trusted friend or relative or your high school.

If your parents live in a foreign country, they should type in 'foreign country' and list the month and year they started living there. They should also provide their home mailing address in the country they reside.

The 2024-25 FAFSA is experiencing some technical issues. If you are unable to move past certain questions, you can try using a different device/browser or try again later. If it continues not to work, you have the option to delete the form and start over. If your form gets submitted with missing info, you'll need to fix those errors once it processes.

If you continue to experience issues, contact FSA at <https://studentaid.gov/help-center/contact>

If your parent's account is locked, they should go to <https://fafsa.gov> and log in. They can either get a code sent to their phone number/email or they can answer their challenge questions. They'll also be prompted to provide the month and day of their birth. After, they'll need to reset their password. For in-depth instructions, go here: <https://studentaid.gov/help/unlock-fsa-id>

Either you or your parent can start the FAFSA. In the beginning, you can select that you are a 'Student,' or if your parent is starting it, they can select they are a 'Parent.' Depending on who starts the FAFSA, the other person will need to be invited as a contributor and provide certain information to complete the FAFSA. Once you invite someone as a contributor, they can log in and complete their section.

If you are a student filling out the FAFSA, select that you are a student. Selecting your role (whether you are a student or parent) at the beginning of the form helps determine what questions the FAFSA asks you.



If you can't finish the FAFSA all at once, don't worry. It will save as you go through the form, and you can return to finish it. If you leave it inactive for more than 45 days, the system will delete it, and you'll have to start again.

If you haven't started the FAFSA yet, click 'Start a new form.' If you are returning to complete the FAFSA, click 'access existing form.' Either button will take you to the right place to start or continue your FAFSA.

I only answer questions about the FAFSA. Some states use info from your FAFSA to determine your eligibility for state aid and will receive that information once your FAFSA processes. Other states may require you to fill out a separate application to receive state financial aid. Check to see what your state requires.

Got it. Don't lose time - set aside time to get started soon! And if you need any help, you can always ask me a question.

If you've missed the deadline for submitting your FAFSA, you should still submit the form as soon as possible at <https://fafsa.gov> to make sure you are eligible for as much aid as possible. If you are still waiting for information and can't submit it, call your college and tell them why.

You can add colleges once you receive your FAFSA Submission Summary. You must log in to [fafsa.gov](https://fafsa.gov) & click 'FAFSA Form 2024-25' under the 'My Activity' section. In the top right corner, click 'Actions' & 'Add or Remove Schools.' Add the colleges. If you have over 20, remove some to add new ones, then resubmit your FAFSA. If you don't see anything in the 'My Activity' section try a different browser.

Log into [fafsa.gov](https://fafsa.gov) and select 'FAFSA Form 2024-25' in the 'My Activity' section. Scroll down to 'Your Contributors' to see the status of their section. When the last contributor to complete the section submits your FAFSA, you will receive a confirmation email. If you don't see anything in the 'My Activity' section, try using a different browser.

If you entered an incorrect name, DOB, or SSN for a contributor, log in to the FAFSA and correct it.

If you entered an incorrect email, it's okay as long as the other items match. Once they log in with their FSA ID, they'll see the invite to your FAFSA.

If your FAFSA was submitted with the wrong contributor, you can fix it once it processes by making a correction. It will need to be resubmitted with the new contributor's info.



Verification is the process colleges use to confirm the information from your FAFSA. Schools may ask for documentation like tax forms, tax transcripts, and W-2s, which can be uploaded via a student portal, emailed or mailed depending on the school. Only provide copies and keep the originals in a safe place.

You can check your FAFSA Submission Summary to see if you have been selected. If you have, you must complete verification to receive financial aid.

Once your FAFSA is signed and submitted, you will see a confirmation page or email that will provide your SAI and estimated federal aid eligibility. To check the status of your FAFSA, go to the 'My Activity' section at <https://fafsa.gov>. If you are dependent, your application can't be submitted until your parent(s) complete and sign their section. If you submitted a paper FAFSA please note that they will begin processing paper forms by the end of June.

You should sign your section of the FAFSA whenever you've finished and reviewed it. When all your contributors (parent or spouse) complete their section, they can sign and submit the FAFSA. Once submitted, you will receive a confirmation email that your FAFSA has been submitted. This email will provide your estimated Student Aid Index (SAI) and federal financial aid eligibility. You will receive your FAFSA Submission Summary after your FAFSA is processed.

The number in college should include you and your siblings and anyone else in your parent's household who will attend college in 2024-25 more than half-time. Do not count them if they'll attend a U.S. Service Academy. Do NOT count your parent(s). The number you report for this question will not change your federal financial aid eligibility. However, colleges may use it to help determine the institutional aid they can offer you.

Your state of legal residence is where your permanent home is. If you go to school in a state different from your home state, be sure to list the home state, not the state you attend school in. If you live separately from your parent(s) for another reason, list your home address.

For the date of residence, you should list the month and year that you moved to the state. If you were born in that state, you should list the month and year you were born.

If you're an eligible noncitizen, you can receive federal student aid. Enter your Alien Registration Number (A#) when prompted on the FAFSA. Eligible noncitizens include students who are permanent residents (have a green card), students with certain designations on their arrival-departure record (I-94), and students with specific visas - review the complete list here: <https://studentaid.gov/understand-aid/eligibility/requirements/non-us-citizens>

Once your FAFSA is processed and you've received your FAFSA Submission Summary, you can see the colleges that have received your FAFSA on the School Information tab. You can access it on your dashboard at <https://fafsa.gov>. If you need to add colleges, you can do this in your dashboard's 'My Activity' section by selecting 'Add or remove schools' from the 'Actions' menu. Try a different browser if you don't see anything in the 'My Activity' section.

Once you invite a contributor (parent or spouse) to complete their section of your FAFSA, they can log in to <https://fafsa.gov> and accept the contributor invite. They should try logging in even if they didn't get an email invite. If they haven't received an invite, verify the info you provided to invite them is accurate. If this doesn't work, a parent can start the FAFSA and then invite you (if you already started the FAFSA make sure to delete it first).



To invite your parent(s) to your FAFSA, you must provide their name, date of birth, Social Security number (SSN), email address, and mailing address (if no SSN). All info except email address must match their FSA ID. Check with them if you don't know the required info. After sending the invite, let them know they'll receive an email from the FAFSA and need to log in and provide their info. Check out this video: <https://vimeo.com/908912269/7571f4c130>

If you or any other required contributors (parent(s) or spouse) do not plan to file taxes, consent is still required on the FAFSA to be eligible for federal financial aid. If taxes won't be filed income will NOT need to be reported on the FAFSA. However, you'll need to answer a question about why taxes weren't filed.

If you still need to file your tax return you should still consent to the IRS sharing your federal tax info and complete the FAFSA.

Anyone filling out a section of your FAFSA must consent for you to be eligible for federal financial aid. Even if you or your parent(s) didn't file 2022 taxes, consent is still required. If taxes weren't filed, the IRS will share with the FAFSA that they have no tax info on file.

If you or your parent(s) don't consent, you will NOT receive federal financial aid. If anyone didn't consent, they should log back in at <https://fafsa.gov> and provide consent.

You can make corrections after you've received a FAFSA Submission Summary. Corrections include fixing incorrect info or adding missing info or signatures. You can either click 'Make a Correction' in the FAFSA form answers section of the FAFSA Submission Summary OR Select 'Make Corrections' on the 'My Activity' page. All colleges listed on your FAFSA will receive the updated information.

Once colleges receive your FAFSA and you're accepted, they will send you a financial aid offer or award letter. Colleges will send out financial aid offers at different times. Many come as late as spring. Email or call your financial aid office to determine when and how you will receive it and if they need you to provide any additional info. Use the College Cost Calculator to review and compare your aid offers: <https://www.uaspire.org/calculator>

If your parent(s) have a 529 plan with you as the beneficiary, they would report it in the parent asset section of the FAFSA. They should not include any other 529 plans they have for your siblings. If a grandparent or someone else besides your parent(s) has a 529 plan for you, do not include it on your FAFSA.

If you are independent on the FAFSA and have your own 529 plan, you must include it as an asset.

To verify your identity after creating an FSA ID without an SSN, FSA will email you a case number. Use this case number to fill out an Attestation Form and provide documentation to prove your identity. Make sure the images of the documentation are not blurry. You can fill out the FAFSA with your FSA ID while your identity is being verified, which usually takes 7-14 days.

For people without an SSN, knowledge-based verification questions are required to further prove identity. The questions are different for each person but some examples include asking you to select the street you lived on or a previous employer. You have one chance to answer them correctly or you'll need to provide documentation. Either way you'll be able to use your FSA ID immediately to access the FAFSA.



If you are dependent, family size includes you, your parent(s), siblings living at home or away at college and being supported by your parent(s), and anyone else that lives with and receives more than half their support from your parent(s). If you are independent, family size includes you, your spouse (if married), and any children or dependents. Family size should be updated on the FAFSA if it differs from the number of people claimed on the 2022 taxes.

Family size should be updated if the number of people claimed on the 2022 taxes is different than the number currently in the household. If you are dependent, it is based on your parent(s) taxes. If you are independent, it is based on your taxes. To see who is claimed on the tax forms, count the tax filer, spouse (if applicable), and anyone in the dependent section. Here's a picture that shows where to look.

If you're unsure, update it on the FAFSA.

You can delete your FAFSA while in the form by going to the 'FAFSA Menu' dropdown in the top right corner and selecting 'Delete FAFSA Form'. You can also delete your FAFSA on your studentaid.gov dashboard by selecting 'Delete FAFSA Form' from the 'Actions' drop down menu.

Here is a video that walks you through how to delete the FAFSA:

<https://vimeo.com/906234026/baf42ebc29>

If your SSN is already in use, you may have already created an account but forgot. You can recover your username by selecting 'forgot my username' on the login page. If that doesn't work, you should go through the account recovery process: <https://studentaid.gov/fsa-id/help/recover-account>. If you've never created an FSA ID but your SSN is in use, call the FSA Information Center at 1-800-433-3243 to determine your next steps.

The Direct Data Exchange (DDX) has replaced the IRS DRT as the way to get your federal tax information (FTI) onto your FAFSA.

FTI is what the FAFSA calls the income and tax information you

provide

shared with the IRS and what the IRS will share with the FAFSA.

This process is automatically completed once you consent to the

DDX on the FAFSA.

Deadlines vary by college, so you should check with colleges to see what their deadlines are. We also recommend that the earlier you can complete the FAFSA the better.