

How do I apply for need-based financial aid?

Completing the Free Application for Federal Student Aid (FAFSA) is the first step in applying for need-based financial aid. The FAFSA form collects financial information on families to determine the amount of need based financial aid students qualify for in order to help make college more affordable.

When can I complete and submit the FAFSA form?

Beginning on October 1st. Families are encouraged to complete the FAFSA in early October so you can maximize your chances of getting the most amount of need based financial aid. If you forget to file or wait until the spring to file, the money could run out, you might get less financial than if you filed in October, or you might be past the filing deadline. Don't delay.

Where can I access the FAFSA?

Visit www.fafsa.gov. The 2021-22 FAFSA will be available beginning on October 1, 2020. Families should be careful to ensure they are completing the correct FAFSA with the corresponding year students will be starting college (2021-22).

Is there a fee to file the FAFSA?

NO! The FAFSA is free to complete and file. The FAFSA platform uses a government web address. This time of year there are pop-up websites and companies look legitimate but they try to charge families to file the FAFSA. Stay away from these websites. The FAFSA is free to file.

How long does it take to complete the FAFSA?

If you have your social security numbers, drivers license, access to bank statements, and tax records from 2019, the FAFSA typically takes most families approximately 1 hour to complete.

What documents do I need to file the FAFSA?

You will need to have parent/student social security numbers, access to bank statements, tax records from 2019, email addresses, and driver's license numbers.

What kinds of financial information is asked on the FAFSA?

The FAFSA collects mostly income and asset data from parents and students. Income is based on the 2019 tax year and assets are reported as of the date of FAFSA filing.

Can students complete the FAFSA without a parent being present?

Probably not. The FAFSA collects parents financial information and students will need access to parents bank statements and 2019 tax records. The FAFSA is best completed together as a family to ensure both student and parent information and data are entered correctly.

Do I need to create the FSA Accounts/IDs as instructed?

Yes. This ID is used to sign your FAFSA electronically. The student and parent need separate IDs. Make sure you don't confuse the two and mix them up when signing into the website or when submitting the FAFSA at the end.

Are there other forms that I need to complete to apply for need based financial aid?

Maybe. Some colleges also require the CSS Profile to be complete.

<https://cssprofile.collegeboard.org/>. Students should check with their individual colleges to see if that school requires the CSS Profile in addition to the FAFSA. There is a \$25 application fee to file the CSS Profile and an additional \$16 fee for each additional school.

Do I have to complete the FAFSA?

No but... If you want to try to qualify for need-based financial aid you must complete the FAFSA. Even families who believe they won't qualify for need based aid might want to complete the FAFSA regardless. Some merit based scholarships have stipulations attached to them that require the student to have submitted a FAFSA. Also, students/families often qualify for a low interest or zero interest loan through the government by filing the FAFSA.

Do I send the FAFSA to individual colleges?

No. You submit the FAFSA one time. On the FAFSA you are able to list up to ten schools that you would like to receive your information. The FAFSA will process your application and filter the information to each of the schools you list on the FAFSA.

What if I'm applying to more than ten colleges?

After you submit the FAFSA to the first ten schools, you can go back and edit the FAFSA. You can remove schools off of the list and add additional schools that you want to receive your information. The original schools listed will receive your information and now the additional schools will also receive your FAFSA information?

Does it matter what order I list the colleges in the FAFSA?

No. The colleges do not have access to that piece of the FAFSA application and will not know the other schools that you have asked the FAFSA to be sent to. If you are applying to at least one college in Pennsylvania, you should list the PA college first on the application regardless of where that college falls on your college list. By listing the PA college first, this will generate a separate part of the FAFSA that will determine if you might qualify for a PA State Grant that might be able to transfer to an out of state college.

Is the FAFSA required to qualify for merit based financial aid?

No. The FAFSA is only for need based aid. Merit based financial aid will come directly from the colleges and universities. In most cases, colleges will evaluate you for both admissions and

merit based scholarships at the same time. Some colleges have separate applications for prestigious merit based scholarships, so students should check with individual colleges.

Can international students fill out the FAFSA?

Maybe. Strictly speaking, federal financial aid is reserved for US citizens. However, many non-U.S. citizens might qualify for financial aid depending on residency and card holding status.

Can I still qualify for merit based scholarships if I don't complete the FAFSA?

Yes. Most merit based scholarships focus solely on your academic profile and won't take into account your financial status. A small number of scholarships do put a stipulation on their eligibility that the FAFSA must have been filed in order to qualify for their specific scholarship. Typically these scholarships are full tuition, competitive scholarships.

Can I start looking for outside scholarships now?

Yes. It is never too early to start looking for private scholarships. The scholarship season typically runs from November through April of senior year so if you are searching for scholarships now, you might not find a lot of opportunities just yet. Students typically use popular search engines like Fastweb, Scholly, Scholarships.com.