



# FAFSA Tips

If you are even possibly thinking about going to college after you graduate high school, you should fill out the FAFSA (Free Application for Federal Student Aid). The FAFSA is an online form that you put information into about yourself, your family, and your family's financial situation. Based on the information you put into the form, the government calculates how much money your family can reasonably be expected to contribute to your college education. Then, using that number, the U.S. government, the state government, and individual colleges can decide how much money they will give you to help you pay for school. Even if you are applying for merit-based financial aid (financial aid based on your grades and/or talents rather than on your family's financial need), most colleges and many private scholarship funds require you to file a FAFSA. You can get FREE MONEY FOR COLLEGE from the FAFSA, so do it!!! Here are some tips to help you out:

## When to do your FAFSA:

- You should do the FAFSA during January of your senior year. It is available online starting on January 1, and you should do it as early as you can to get the most money possible. You can get up to \$1900 from the Kentucky government, but that money usually runs out by the end of January. It is better to fill out your FAFSA late than not at all, though, because you can still get money from the U.S. government later in the year.

## How to fill out your FAFSA:

- Go to [fafsa.gov](https://fafsa.gov) to start a new FAFSA. Once you create an account, choose the FAFSA for the following school year (the year you will be starting college), not the current school year.
- You can save your FAFSA at any time and come back to it. Just make sure to press the "Save" button.
- When you get to the question asking if you are a U.S. citizen, you should select "No, I am not an eligible citizen or non-citizen" if you are undocumented or have DACA. You are not eligible for federal aid, but you should continue filling out the FAFSA in case you are eligible for aid from your college (Kentucky does not offer state aid to undocumented or DACA immigrants). You ARE eligible for federal aid and should select "No, but I am an eligible non-citizen" if any of the following apply to you:
  - You are a permanent resident with a green card.
  - You are a conditional permanent resident with a conditional green card.
  - You have an I-94 saying that you are a refugee, asylee, parolee, T-visa holder, or Cuban-Haitian Entrant.
  - You have a letter stating that you are a "Victim of Human Trafficking."
- When you get to the question asking what your grade level will be in the following school year, you should select "Never attended college/1st year" even if you took dual enrollment, AP, or IB classes in high school.

- When you get to the question asking what degree you will be working on in the following school year, you should select “1st Bachelor’s Degree” even if you are not sure if you will be getting a bachelor’s degree.
- You can select up to 10 colleges to send your FAFSA to, so make sure you send it to every college that you applied to.
- When you are filling out information about your parents, use information about the parent(s) that you lived with and that provided for you the most in the past year. For example, if your parents are divorced and you mostly lived with your dad and step-mom, you should fill out their information instead of your dad and mom’s information. If your parents are still married but one is living in another country, you must convert their income in the other country to American dollars and report that on the FAFSA. If, however, one parent lives in another country and your parents are living separate lives (even if they are technically still married), you would just report the income of the parent you live with in the U.S.
- If you are filling out information about both parents, make sure you remember which parent’s information you entered for “Parent 1” and which parent’s information you entered for “Parent 2.” When you are signing the FAFSA at the end, you will need to make sure that you use the correct parent’s information.
- If your parents have not filed their taxes when you are doing your FAFSA, you can still fill it out. Just estimate how much money they made over the past year. You can correct it later after they do their taxes.
- When you start filling out the section about financial information, use the “Help and Hints” to help you understand any items that are unclear. At the end of the financial information section, you will be asked if you want to answer questions about your or your parents’ assets. Select “yes.” When you are asked how much money your parents have in their bank account, you can just estimate (if they have a bank account).
- If you had a job over the past year, you should do your taxes even if you are not technically required to do so. First of all, you will probably get a refund, which means free money! Secondly, it will make the process easier if you get selected for verification (see below). You can file your taxes even if your parent can claim you as a dependent.

### **How to sign your FAFSA:**

- The last page of the FAFSA will ask you to electronically “sign” the FAFSA using a 4-digit PIN number. If you don’t have a PIN number, don’t worry. Just click on “Apply for a PIN” and fill out any missing information. You can choose your own PIN number, so choose something you will remember!! You will need to use the same PIN to log back into your FAFSA to make corrections, and you will use the same PIN number when you re-apply for financial aid in future years.
- You can also apply for a PIN for your parent to sign as long as your parents have a Social Security number. If they do not have an SSN, you will need to print out the form and have them sign it and mail it in. Make sure to pick a PIN number you will remember for your parent too because any of your younger brothers or sisters who fill out the FAFSA will need to use that same PIN number. Also, choose a security question and answer that will never change (such as

“What city were you born in?”) so that your younger siblings can correctly answer that question if they don’t know the PIN you chose.

- If you forget your PIN or your parent’s PIN, you can apply for a new PIN if you answer the security question incorrectly three times. Basically, just keep trying different PINs and security question answers and eventually, you will be allowed to apply for a new PIN.

### **How to update your FAFSA:**

- If you completed your FAFSA before your parents did their taxes, you will need to update your FAFSA once they have completed their taxes. You can log back into your FAFSA to make corrections.
- When you get to the page about your parents’ financial information, click on the link for the “IRS Data Retrieval Tool.” Using this tool is the easiest way to update your FAFSA, and it reduces the chances that you will be selected for verification. As long as you wait until a few weeks after your parents do their taxes, you should be able to just follow the instructions that come up after you click on the link, and the IRS will automatically link your parents’ tax information to your FAFSA.

### **How to deal with verification:**

- Verification is really annoying, but about 1 in 3 students are selected to be verified, usually randomly. Basically, verification is just a process to make sure that the information students are giving on their FAFSA is the truth. If you are selected for verification, you should get an email from the colleges you applied to with specific information on what documents you need to send them.
- Several colleges in Kentucky have KHEAA help them with verification. If a college that you applied to works with KHEAA, the college should direct you to make an account on kheaa.com. If you applied to several colleges that work with KHEAA, it is actually really convenient because when you upload a document or fill out a form for one school, it will automatically upload to any schools that need that same form.
- Make sure that you submit any documents that a college requests to that college or to KHEAA as soon as possible! Do not wait until the last minute because the college cannot give you your financial aid package until they have all the documents needed for verification.

**And that’s how you do your FAFSA! Congratulations on getting free money for college! 😊**

