



FAFSA

The Free Application for Federal Student Aid

Reference Guide

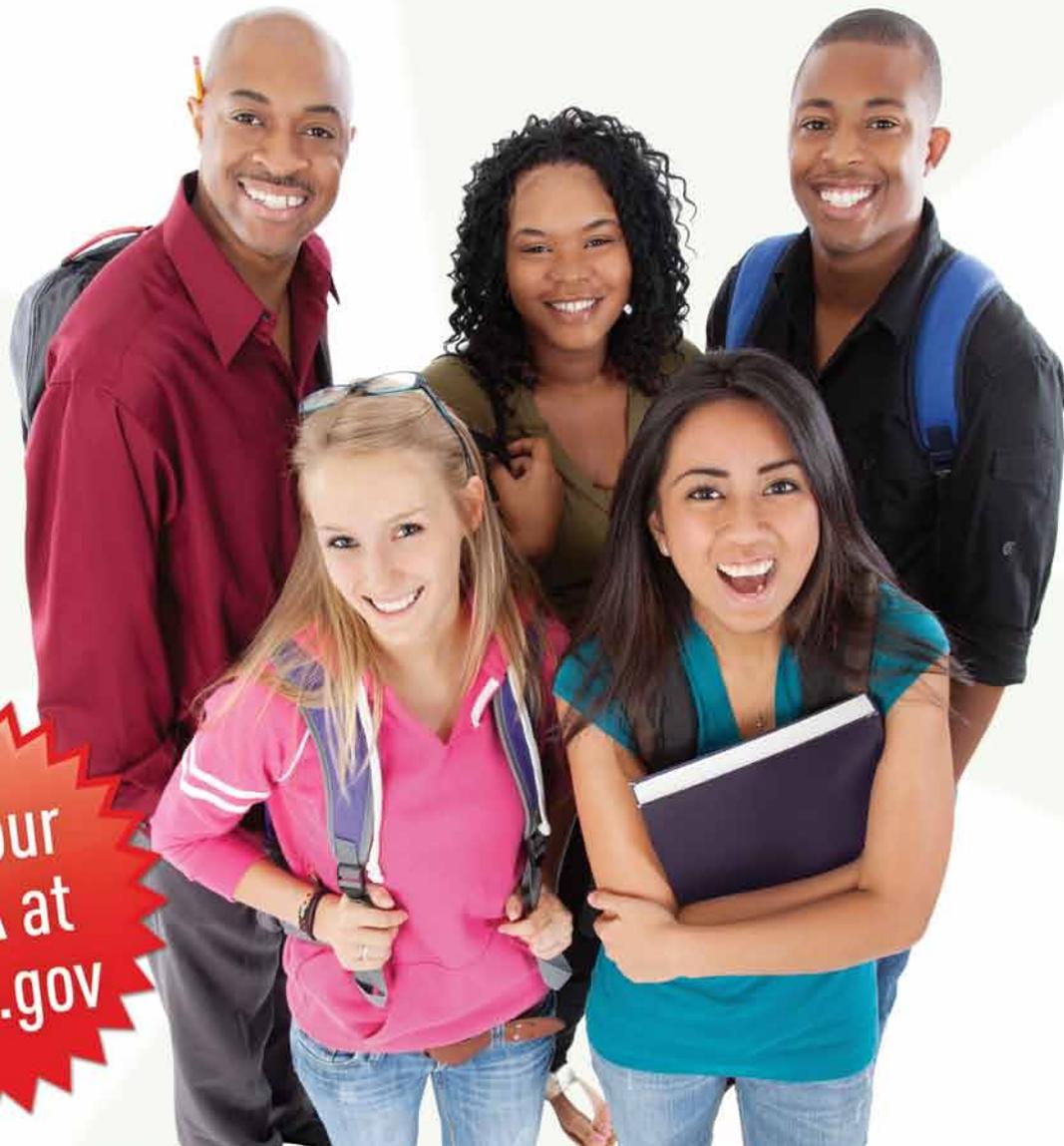
*A Guide to
Help you Fill Out
the FAFSA & Apply
for Financial Aid*

The crucial first step in the financial aid process is filing the Free Application for Federal Student Aid (FAFSA). Students need to complete the FAFSA in order to apply for grants, work-study, loans, and even some scholarship opportunities.

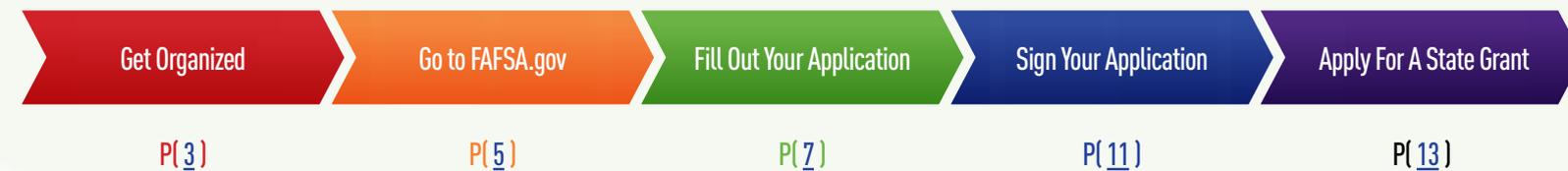
Check with the colleges and schools that you plan to attend to find out their deadline date for completion of your FAFSA.

You may complete your FAFSA as early as January 1st of the year that you plan to attend college. If you are a high school student, you can begin to fill out your FAFSA as of January 1st of your senior year.

File your
FAFSA at
FAFSA.gov



Your step-by-step guide to filling out the FAFSA & applying for financial aid.



STOP, before you start...

Get your info organized.

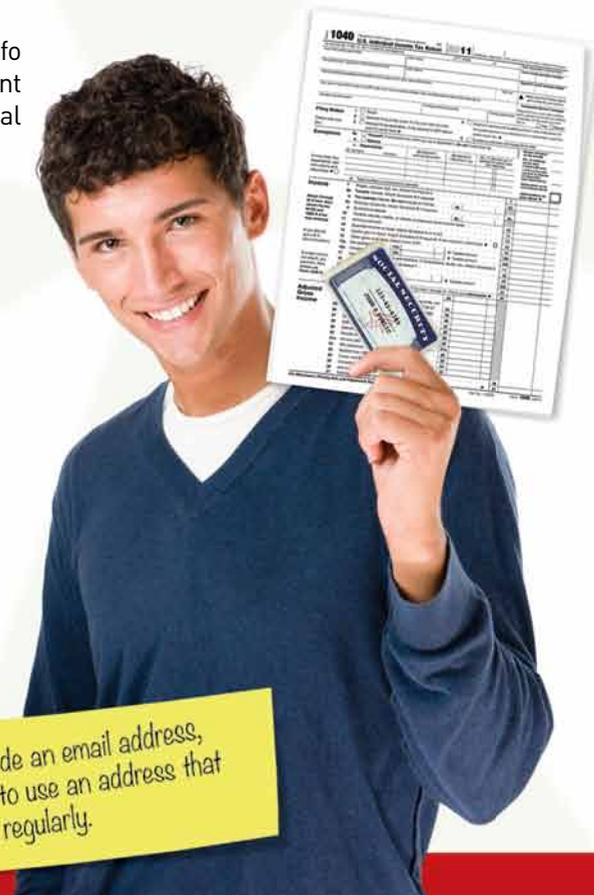
It only takes 30–45 minutes to file your FAFSA, if you have all of your personal and financial info available. If married, you will need the same info for your spouse. If you are considered a dependent student, your parents will want to gather the same info since they will have to answer the parental questions. (Use the checklist to the right to see if you are considered a dependent student.)

You may need to provide the following:

- A Federal Student Aid Personal Identification Number (PIN), which enables you to access your federal financial aid info online. You need a PIN to electronically sign your FAFSA and to renew your FAFSA online. To obtain a PIN, go to the U.S. Department of Education's PIN website at pin.ed.gov. This can be done before or after you start your FAFSA application. [\[See page 11 for additional details.\]](#)
- Social Security Number
- Your driver's license number, if you have one (optional)
- Alien registration number, if you are not a U.S. citizen
- W-2 Forms
- Records of untaxed income received, including workers' compensation, child support, payments to tax-deferred pension and savings plans, etc.
- Federal income tax return (1040, 1040A or 1040EZ)
- Current bank statements and records of stocks, bonds and other investments
- Email address (optional)

If you file a federal tax return, plan to have your tax return completed early so you can use it to help you file your FAFSA.

If you provide an email address, make sure to use an address that you check regularly.



Am I a dependent student?

Dependent students must provide parental info on the FAFSA in order to apply for all federal aid programs. In general, most students under the age of 24 are considered dependent. If you can answer **NO** to all of the following questions, you are considered a dependent student on the FAFSA:

- Were you born before January 1, 1990?
- Are you married?
- At the beginning of the 2013-14 school year, will you be working on a master's or doctorate program (such as a MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you have children who will receive more than half of their support from you between July 1, 2013 and June 30, 2014?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2014?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- Are you an emancipated minor or are you in legal guardianship as determined by a court in your state of legal residence? (The court must be located in your state of legal residence at the time the court's decision was issued.)
- At any time on or after July 1, 2012 did your high school or school district homeless liaison, or the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, determine that you were an unaccompanied youth who was homeless?
- At any time on or after July 1, 2012 did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?



Now that you have gathered your info...

Go to FAFSA.gov.

Filing the FAFSA at FAFSA.gov is **FREE**



Is FAFSA.com the same as FAFSA.gov?

NO! FAFSA.com will charge you a fee for submitting your FAFSA information. FAFSA.gov is the OFFICIAL government website for filing the FAFSA, and there is NO CHARGE for filing. So, use FAFSA.gov to file your application free of charge.

Why should I file my FAFSA online?

Filing the FAFSA electronically is the best way to apply; it speeds up turnaround time and helps to eliminate errors. Filing the FAFSA is FREE to all students. If you are asked to pay to file the FAFSA, you are not on the official government website, FAFSA.gov.

What if I can't file my FAFSA online?

In addition to applying online and downloading a PDF of the application at FAFSA.gov, you can obtain a paper application by calling 800.4.FED.AID (800.433.3243). Paper applications can take 3+ weeks to process. If you are hearing impaired, please contact the TTY line at 800.730.8913.

What if I have a question that is not answered in this guide?

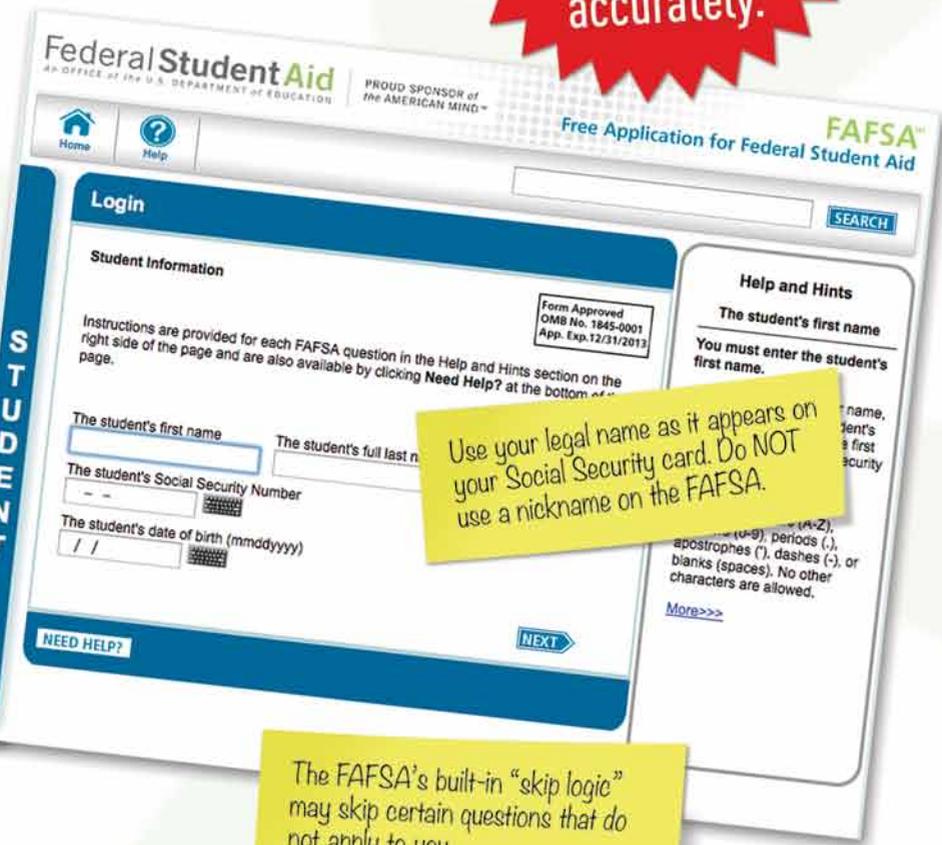
Visit FAFSA.gov and click on the "Help" icon. They also provide "Help and Hints" throughout the online application process.

Pay attention to deadlines! There are federal and state deadlines. Colleges may also have additional deadlines.

Once you are at FAFSA.gov...

Click "Start Here" to begin the FAFSA.

It is important that you answer each question accurately.



The FAFSA's built-in "skip logic" may skip certain questions that do not apply to you.

What schools should I list when asked, "Where do you want to go to school?"

List any schools you are considering attending. You can list up to 10 schools. The results of your FAFSA will be sent to colleges and schools that you list. Please keep in mind:

- You can add or delete schools at any time.
- It's important to indicate if you will live on campus, off campus or in the dorms.

Should I report cents in the dollar amounts?

Report amounts in whole dollars only; do not report cents.

What year's tax info should I use for the FAFSA?

The FAFSA requires income info for the last completed tax year. For example, if you are completing the FAFSA to go to school in 2013-14, you will report 2012 income info on the FAFSA.

- If you are a tax filer and you have already completed your federal tax return for the previous year, you may be able to use the IRS Data Retrieval Tool within FAFSA.gov to easily provide your income info on the FAFSA.
- If you are a tax filer and you have not already completed your federal tax return, you may estimate your income info on the FAFSA.

Who should estimate info on the FAFSA?

Use estimated tax data if you will not file your tax return before your earliest financial aid deadline. After you submit your tax return, correct any income or tax info that is different from what you initially submitted on your FAFSA.

Do I have to register for Selective Service?

If you are a male (age 18-25), you are required to register with Selective Service. Failure to register by age 26 may result in permanent loss of federal student aid eligibility. If you select "Register Me" when you complete your FAFSA, Selective Service will register you. You can also register over the Internet at www.SSS.gov.

What assets will I need to report?

You may need to provide info about your assets on the FAFSA. In some cases, the FAFSA will allow you to skip the asset question. In either case, some colleges may contact you directly for this info as well.

Assets that you may need to report include:

- Cash, checking and savings accounts
- Investments such as stocks, savings bonds, CD's, and mutual funds
- 529 plan - The value of all 529 plans owned by a parent or by the parent's dependent children must be reported as a parent asset on the FAFSA.
- Coverdell account - If the parent is the owner of the account, the value is reported on the FAFSA as a parent asset. Parents should report the value of all accounts for all family members, not just the one for the student applying for aid. For accounts established by someone other than the student's parent, the value of the account is not reported on the FAFSA.
- UGMA and UTMA accounts
- Custodial accounts
- Rental properties that you own

Assets that you don't need to report include:

- Your principal place of residence
- Your family farm, if the farm is your principal place of residence and your family materially participated in the farm's operation
- Your family business, if your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees
- The cash value or built-up equity of a life insurance policy
- Value of 401k, 403b, non-education IRAs, Keogh, and pension plans



What is the IRS Data Retrieval Tool?

The IRS Data Retrieval Tool allows FAFSA applicants and parents to request and retrieve their tax data directly from the IRS. Once the data is retrieved, it can be transferred to the FAFSA application.

This option should be available to most tax filers who filed taxes electronically about 2 weeks after filing your taxes. If you file your taxes by mail, you can use this option about 6-8 weeks after mailing your taxes. The "Help" icon on the FAFSA at [FAFSA.gov](https://fafsa.gov) offers you assistance with the application.

If my parents are divorced/separated, what info should I provide on the FAFSA?

Provide info for the parent you lived with the most over the past 12 months. Include info about any step-parent in that same household.

What if I have special financial circumstances?

Sometimes, the info on the FAFSA doesn't represent your financial situation. If you and your family have an unusual financial situation, please contact the financial aid offices of the schools you are considering attending. The following examples are situations that the financial aid office may be able to consider, in addition to your FAFSA info:

- Recent unemployment
- High medical expenses not covered by insurance
- Loss of income and or assets
- Death or disability of parent or spouse

You may also go to [PHEAA.org](https://pheaa.org) for guidance about how to report this info to PHEAA with regard to State Grant eligibility. Contact PHEAA at 800.692.7392.

Now that you are ready to sign the FAFSA...

Get your PIN from pin.ed.gov.

Be sure to choose a PIN you will remember and keep it in a safe place, as you will need it each year.



Who should apply for a PIN?

Students completing a FAFSA should apply for a PIN at pin.ed.gov. If you are a dependent student, both you and your parent require PINs to sign the FAFSA.

What can I do with my PIN?

You can use your PIN to access your financial aid data at the following U.S. Department of Education websites:

- FAFSA.gov - Access and complete your FAFSA, submit corrections to your processed FAFSA, use your PIN to electronically sign your submitted FAFSA, obtain a copy of your processed FAFSA info, or add a school code to your FAFSA application.
- NSLDS.ed.gov - View a history of the federal student financial aid you have received.
- StudentLoans.gov - Electronically sign a master promissory note (MPN) for your Direct Loans.

What happens after I submit the FAFSA?

If you provided an email address on your FAFSA, you will be notified by email when your FAFSA has been received and processed by the U.S. Department of Education. If you did not provide an email address, you will receive correspondence by regular mail regarding the receipt of your FAFSA. If you have questions about the processing of your FAFSA, you can contact **800.4.FED.AID** (800.433.3243) for further info.

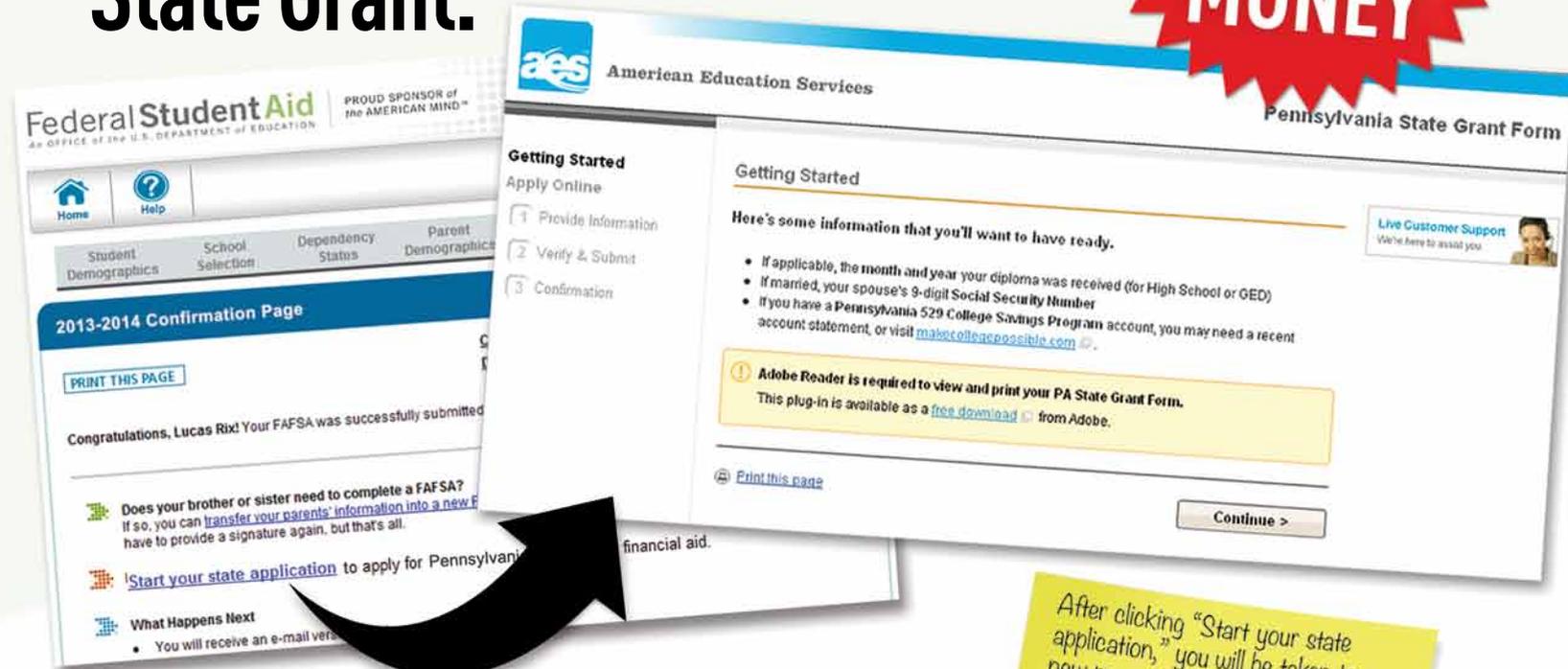
Each of the colleges that you listed on your FAFSA will receive a copy of the info you provided on the FAFSA. Generally, if you file your FAFSA at FAFSA.gov, your colleges will receive your FAFSA results within approximately 4 days. Also, the info submitted on your FAFSA will be sent to PHEAA for State Grant consideration.

What if I need to make corrections to the FAFSA?

If you need to make corrections to your FAFSA, visit FAFSA.gov and use your PIN to access your FAFSA. Any estimated data will need to be corrected. For example, if you estimated income info, you should use the IRS Data Retrieval Tool to update this info after your federal tax return is filed with the IRS.

Now that you are on the confirmation page...

Click and apply for a PA State Grant.



After clicking "Start your state application," you will be taken to a new page where you can complete the PA State Grant Form.



Should I fill out the State Grant Form?

First-time applicants for a State Grant are required to complete a State Grant Form (SGF). A link to this form can be found on the confirmation page of the FAFSA and also within Account Access on PHEAA.org.

What is Account Access?

Account Access is PHEAA's online student information tool that provides information in a single, secure site. With Account Access, you can participate in the PA State Grant Program, check the status of an aid application and review/update your personal info.

Who is American Education Services (AES)?

PHEAA conducts its student loan servicing operations commercially as AES. AES created Account Access to provide a way for borrowers to manage their loans online. PHEAA uses this secure service from AES to support students who participate in some of the aid programs which PHEAA administers.

What are the deadlines for applying for a PA State Grant?

FIRST-TIME APPLICANTS	RENEWAL APPLICANTS	SUMMER-TERM APPLICANTS
<p>May 1 — If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges), you must submit the FAFSA and the Pennsylvania State Grant Form.</p> <p>August 1 — If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution, you must submit the FAFSA and the Pennsylvania State Grant Form.</p>	<p>May 1 — You must submit a renewal FAFSA and any appropriate State Grant documents indicating any changes that may affect your State Grant award, such as a change in your marital status or a change in your income.</p>	<p>August 15 — You must submit the online Summer State Grant Application. You must have submitted the FAFSA and, if required, the State Grant Form.</p>

Note: If you miss the State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify if funding permits.

Still more help preparing for college...

Check out these additional websites.

PHEAA.org

This is the first step for Pennsylvania residents who are looking for ways to finance their higher education. Get detailed information and applications online for Pennsylvania's grant, scholarship, work-study, and loan forgiveness programs. You can also check on the status of your applications by using Account Access to view your personal information.

For information on the higher education financial aid process, schedules for upcoming financial aid nights and FAFSA Completion Sessions, reminders of financial aid deadlines, and video clips offering tips and information pertaining to planning for higher education, students can join PHEAA on Facebook at facebook.com/pheaa.aid.

EducationPlanner.org

EducationPlanner.org is your one-stop career and college planning site.

- **Identify Your Skills** using our self-assessment & career exploration tools.
- **Find Careers** with the best search tools on the Internet.
- **Master Standardized Tests** by accessing sample test questions and practice tests.
- **Choose a School** with practical resources that can help make your decision easier.
- **Search for Grants and Scholarships** and explore even more ways to pay.

YouCanDealWithIt.com

The financial future of college students and recent graduates is the focus of our innovative debt management website. YouCanDealWithIt.com offers a comprehensive guide to decisions and situations that college students will soon encounter, such as money management, student loan repayment options, budgeting, and the benefits and dangers of credit cards.

Join us on Facebook for additional up-to-date information on the financial aid process.



facebook.com/pheaa.aid



Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

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