

FAFSA Dos and Don'ts

The Free Application for Federal Student Aid, known as the FAFSA, and the resulting Student Aid Report (SAR) help college financial aid officers determine your eligibility for federal financial aid programs such as Pell Grants, Stafford Loans and federal Work-Study.

Here are a few “dos and don'ts” from the New York State Higher Education Services Corp. (HESC), your state agency that helps people pay for college, to keep in mind as you complete the FAFSA.

DO:

Plan to complete the Free Application for Federal Financial Aid (FAFSA) online. It's faster, easier and more accurate than the paper version. Log on at www.hesc.org.

Prepare your federal income taxes early. Be sure to have your parents prepare their taxes early, too. Much of the financial information required on the FAFSA comes from your federal tax form. If you estimate and there is a difference in reported income, be sure to file a corrected FAFSA later.

Get a PIN now. To apply for federal financial aid electronically, you and your parents must get a Federal Student Aid Personal Identification Number (PIN) at www.pin.ed.gov. The U.S. Department of Education will e-mail the PIN to you if you provide an e-mail address, otherwise you will receive it by mail in about a week. You will use the PIN to “sign” your Free Application for Federal Student Aid (FAFSA) electronically.

File a FAFSA every year. You are required to complete a FAFSA every academic year you attend college and request aid. The online FAFSA will remember you from previous applications, so you will need only to provide updated information.

Keep your PIN and passwords in a safe place. Your PIN is as important as your bank PIN. Don't share it with anyone.

Remember, when the FAFSA refers to “you,” or “your,” it means, you, the student, NOT your parents or family.

Make sure to use your legal name, as shown on your Social Security card. Enter your Social Security number (SSN) *carefully*. An incorrect SSN may delay your application – and you may miss important deadlines for financial aid. To correct an error, you may have to submit copies of your birth certificate and Social Security card before your FAFSA can be processed.

Read every question carefully and complete every field according to the instructions on the FAFSA. The computer often reads a blank as an error. The online form uses “skip logic” to help you avoid answering unnecessary questions.

Answer “both” to the questions asking about your interest in different types of federal aid, such as work-study and student loans. You won't be obligated to accept aid offers you don't want, and answering “no” will not afford additional grant money.

Count yourself, the student, as one of the people in your family who will be college students during the award year.

Save your online work frequently in case you need to leave your computer for any reason. You can resume the online session later.

Look for the New York link on the FAFSA confirmation page. You may be eligible for additional state student aid such as the New York State Tuition Assistance Program (TAP). New York residents will automatically be brought to the application by selecting the link from the FAFSA confirmation page.

Make copies of your online signature page for both yourself and your parents.

Review the Student Aid Report (SAR) carefully. The SAR will be e-mailed to you and your selected colleges after the FAFSA has been processed. Make sure the SAR is correct; check your name and Social Security number carefully. You can make any necessary corrections to the FAFSA at the FAFSA Web site, however correcting your name or Social Security number may require additional information.

DON'T:

Assume you are ineligible for financial aid. Many scholarships and grants are available based on merit and other factors, but still require a FAFSA for consideration.

Procrastinate – schedule time to complete the online FAFSA as soon as possible after Jan. 1, 2010. Many colleges have early deadlines for consideration of scholarships, grants and other forms of financial aid. Check your college's Web site for specific deadlines and special application forms.

Use decimal points when completing financial sections. Decimals are not recognized during processing, so \$500.00 will be misread as \$50,000.

Forget to sign the forms. When filing online, make sure to use the correct federal PINs for you, the student, and your parents.

Hesitate to contact the college financial aid administrator if there are unusual family circumstances; you may ask for a professional judgment review.

Remember, the first word in FAFSA is “Free,” so beware of anyone charging a fee to file the FAFSA for you. There is no “secret” method of filling out the FAFSA to qualify for more aid, nor do you have to pay to file it. Many schools and libraries offer free workshops and help in completing the FAFSA, should you need it.

The [Federal Student Aid Information Center](http://www.fafsa.ed.gov) provides a free hotline, 1-800-4 FED-AID (1-800-433-3243 or TDD 1-800-730-8913) for questions about federal student aid, including questions about completing the FAFSA.

The FAFSA is your key to federal student financial aid, so file as soon as possible and take advantage of the maximum federal funding for which you qualify.

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