

## **Happy FAFSA! Tips and Tricks by Abby Lyons**

Football, pumpkin spice, and FAFSA...oh my! It must be October! If you plan on attending college next fall, filling out the FAFSA is a must. This is the form that the government uses to determine if you are eligible for federal aid. You are not going to receive any state aid unless you fill it out. Your school also uses this to decide how much additional aid you receive. So basically, the FAFSA needs to be completed if you want to receive any aid at all. We all dread this day but I promise that it really isn't that scary. I am here to give you some tips so you won't fall into any FAFSA tricks this October.

The best way to complete the Free Application for Federal Student Aid (FAFSA) is early and online. The application determines how much aid you are eligible to receive including state aid. However, there is only a set amount of money given each year. It is first come, first serve. The TSAA grant that is worth up to \$4,000 is often given to Tennessee students that have used it in the prior year (meaning YOU) but it is based on when you complete the FAFSA. So it is in your best interest to go ahead and complete it ASAP.

In order to log in and submit the FAFSA, you will need to make sure that you have your and your parent's FSA ID. This ID has replaced what used to be the FAFSA PIN (if you have an older sibling that went to college your parents have one of these, but will still need to switch it over to an FSA ID). This ID is used to log you on the the FAFSA, to sign your FAFSA, to view/print a copy of your Student Aid Report (tells you how much federal money you could qualify for), view a history of financial aid you have received, and get a federal student loan. In order to get an ID, you will need to go to <https://fsaid.ed.gov/> and begin filling it in. You will need a username, password, email address, date of birth, Social Security number, contact information and will be required to answer some "challenge" questions which are only used to help you retrieve your password if you lose it in the future. Once you have entered the above information, you will be sent a secure code to the email you provided, which is their way to ensure you created the account and it is secure. If you already have an FSA, you will only need to create a new password. The passwords will expire every 16 months.

The following is a checklist of what you will need in order to fill out the FAFSA:

## Parent

Social Security #

Birth date

Valid Email Address

FSA ID

Prior Prior Year Tax Returns  
Returns

If don't file taxes then any income information

## Student

Social Security #

Birth Date

Valid Email Address

FSA ID

Prior Prior Year Tax

Driver's License

In past years, if you or your family had not filed your tax returns for the previous year when you submitted your financial aid application, you had to use estimates and go back later on to submit the actual figures. But that all changed in 2015. Instead of waiting until you and/or your parents have completed your tax returns for the previous year, you will now complete the FAFSA using information for **two years prior**. For example, if you will be going to college in Fall 2019, you will need 2017 tax information. If you are going to college in Fall 2020, you would need 2018 tax information.

- When you apply online, you will be given the option to retrieve your **IRS Data** to automatically populate the FAFSA. This option simplifies the application process, helps reduce errors and lowers your chances of being selected to verify information on your FAFSA.
- Mistakes can delay your application and limit the amount of aid that you are eligible to receive. So here are some tricks to help you avoid getting into a verification hole!
- Don't leave anything blank. Too many blanks may cause miscalculations. Enter a '0' or 'not applicable' instead of leaving blank.
- Don't use commas or decimal points in numeric fields. Always round to the nearest dollar.
- Double check and triple check your social security number entries. Do not make up a number and pay attention to the wording of the FAFSA.
- Your name must be listed on your FAFSA as it appears on your Social Security card. Don't enter nicknames or other variations on your name.
- Enter the correct address. Don't enter a temporary campus or summer address as your permanent address.

- Make sure you enter the correct income amounts from your **income return form not your W-2 form**.
- Your Adjusted Gross Income and total income from working are not necessarily the same. In most cases, the Adjusted Gross Income is larger than the total income from working.
- The Department of Education wants to know your marital status on the day you sign the FAFSA. If you are married, you will need to provide your spouse's information as well.
- Be careful to list your parent's marital status correctly. If your custodial parent has remarried, you'll need to include the stepparent's information on the FAFSA. If both your parents live in the same household, you are required to list both parents even if they are not married.
- If you have a child that will be born before or during the award year and you will provide the child with more than half of his or her support, count that child as a member of your household.
- Don't forget to count yourself as a member of the household as well.
- Make sure you and your parent electronically sign the FAFSA. It will not submit without the FSA ID being entered again at the end.

If you have a specific question that you would like answered right away, you can always use the Ask Amy & Abby tab and we will get back to you ASAP. If you need face-to-face help filling out your FAFSA, contact any one of your Upward Bound Education Specialists and ask about scheduling a time to come in and have them help you out.