

# **How to Complete the FAFSA**

## **FAFSA Night at Chief Leschi**

### **Bring your taxes!**

#### **The FAFSA Process**

The Free Application for Federal Student Aid or FAFSA is the financial aid application form you will need to apply for federal and state student grants, work-study, and loans. While the FAFSA may seem lengthy and complex, there are many free resources, online and offline, to help you navigate the application process.

#### **Where to Find the FAFSA**

The FAFSA comes in two versions—paper and electronic. The paper version is distributed to high schools so you should first check with your guidance office. If you don't have any luck there, try the public library or the financial aid office of a local college. You can also get a paper copy of the FAFSA by calling (800) 4-FED-AID or (800) 433-3243.

#### **FAFSA on the Web**

You can complete, submit, and track your application using [FAFSA on the Web](#). This is the easiest way to apply for federal aid. Most importantly, your data is checked before it is transmitted to the processing center, so there's less chance of making an error. What's more, filing the FAFSA online can reduce processing time by one to two weeks.

#### **Before Your Apply**

Complete Your Income Tax Return

Filing the FAFSA online can reduce processing time by 1-2 weeks. We recommend that you complete income tax returns before filling out the FAFSA—much of the information requested is the same. Please note that you do not have to file your income tax return with the IRS before you fill out the FAFSA. You can find a [list of documents](#) you'll need to get started at the [FAFSA on the Web](#).

## **Get a PIN**

If you plan to complete and submit your FAFSA through FAFSA on the Web, we recommend obtaining a U.S. Department of Education PIN. The PIN will serve as your electronic signature, and gives you the fastest way to submit your application. To get your PIN, you should simply fill out the brief application at [www.pin.ed.gov](http://www.pin.ed.gov). Your PIN will be mailed to you in 7-10 days. You can still use FAFSA on Web without a PIN, you'll just have to print out and mail in a signature page.

## **Completing the Application**

Here are some reminders and resources to help you complete the FAFSA.

January 1 is the first day that you are eligible to file the FAFSA. You should try to file as close to this date as possible, as school, state, and private aid deadlines may be much earlier than federal deadlines. You should pay attention to your colleges' priority financial aid deadlines.

If you have questions about any part of the FAFSA application, go to [Completing the FAFSA](#), a government website with a detailed, question-by-question guide to filling out the FAFSA.

Don't forget that many schools will also require you to submit additional financial aid forms such as the CSS/Financial Aid PROFILE<sup>®</sup> or institutional financial aid forms.

## **What Happens After You Apply**

January 1 is the first day that you are eligible to file the FAFSA. Once you submit the FAFSA, it goes to a large processing center that handles about nine million forms each year. This is where your family financial information is passed through the federal need formula.

### **The Student Aid Report (SAR)**

You will receive either an email or a paper form from the Department of Education's Central Process System within a few days to four weeks after submitting the FAFSA. The form is called the Student Aid Report, or SAR, and contains the data you entered on the FAFSA. Review the SAR carefully for errors (the form will highlight items that didn't pass the edit) and follow directions for making and submitting corrections. Submit corrections promptly to avoid long delays in processing your application. Make sure to keep a copy of the SAR for your records.

## Expected Family Contribution (EFC)

At the upper right of the front page of the SAR, you'll find a figure called the Expected Family Contribution (EFC). The EFC is a preliminary estimate of the amount your family can contribute to college costs. The EFC is sent electronically to your state scholarship agency, as well as to the colleges you listed on the FAFSA. State agencies and colleges will use the EFC to determine the size of your aid award.

If you see an asterisk next to your EFC figure, it means that your application has been randomly selected for a routine process called verification. Your colleges will request copies of signed tax returns or other information to verify the information reported on the FAFSA. Be sure to furnish this information as soon as possible.

## Help With the FAFSA

If you have questions about the application or about federal student financial aid in general, call:

Federal Student Aid Information Center (FSAIC)  
(800) 4-FED-AID (433-3243) / TTY (800) 730-8913  
Monday through Friday, 8 a.m. to 12 midnight Eastern Time  
Saturdays from 9 a.m. to 6 p.m. Eastern Time

For questions about FAFSA on the Web, call:

FAFSA on the Web  
(800) 801-0576 / TTY (800) 511-5806  
Monday through Friday, 8 a.m. to 12 midnight Eastern Time  
Saturdays from 9 a.m. to 6 p.m. Eastern Time