

## FAFSA on the Web: What You Need to Know

### Basic FAFSA on the Web Facts

#### What is it?

FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for aid, including: grants, work-study, scholarships and loans. FAFSA on the Web is the online version of a paper FAFSA.

#### Why would I want to complete my FAFSA on the Web instead of on paper?

- The federal processor can do an "edit check" of your information and alert you of any mistakes.
- The process is quicker. Receive your SAR in 2-3 weeks (or 3-5 days if you include an e-mail address) vs. 4-5 weeks if you fill out the paper version.
- Eliminate postal service problems or delays.

#### How do I get started?

Visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and click "Before Beginning a FAFSA" to get started.

### Signing the FAFSA

Whether you complete a paper or electronic FAFSA, you will be required to provide your signature (and parent's signature if you are a dependent student). Here are three ways:

1. Use your 4-digit PIN (see below) issued by the U.S. Department of Education to electronically sign your FAFSA. (Your parents will also need their own PINs to electronically sign your FAFSA.)
2. Print the signature page, get the required signatures and mail the form to the address listed on your signature page.
3. The third option is the slowest and is not recommended. Wait until you receive your Student Aid Report (SAR), get the required signature(s) and return it through the U.S. Postal Service via certified mail.

Remember that the FAFSA is FREE! If you need help, ask your guidance counselor or call the FAFSA Help Desk at: 1-800-4-FED-AID.

### FAFSA Web Tips

**Use a sample FAFSA worksheet:** Click "Before Beginning a FAFSA," then "Print a Pre-Application Worksheet." Use the print-out as a guide before committing answers online. **DO NOT enter online answers directly from the paper FAFSA!** Web vs paper FAFSA questions are in a different order!

**Save your FAFSA online if you can't finish it in one session:** Click the "Save" button at the bottom of each step to save info for 45 days. Use a password (which you select at the start of the process) to retrieve your information later.

**Fill out a FAFSA even if you don't think you will qualify for aid:** You may qualify even if you don't think you do. Also, being rejected for federal aid is sometimes a prerequisite for receiving a private award.

**Follow the instructions:** Take your time and get help if you need it. Ask your guidance counselor or call 1-800-4-FED-AID.

**Accurately list your information:** DO NOT enter false information as a way to qualify for more aid. Doing so is a federal crime and can be punishable with fines or prison.

**Print out a copy:** Keep a completed copy for your records.

FAFSA on the Web: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

More about your PIN: [www.pin.ed.gov](http://www.pin.ed.gov)

**Search over  
600,000 scholarships  
4,000 colleges  
(Free updates, tips and more)  
[www.fastweb.com](http://www.fastweb.com)**

### PIN: Your Key to Online Identification

The Personal Identification Number (PIN) is the code that the U.S. Department of Education uses to identify you online. A PIN allows you to:

- Electronically sign your FAFSA to speed up the process
- Check the status of your FAFSA
- Make corrections to your personal information online
- Fill out an online Renewal FAFSA next year

To obtain a PIN, eligible students and parents can visit [www.pin.ed.gov](http://www.pin.ed.gov). Click on "Apply for PIN" at the bottom of the page. You can choose to receive your PIN via e-mail or regular mail. You must submit your name, date of birth and social security number to receive a PIN. It takes about three business days to receive a PIN electronically.

*Do not reveal your PIN to anyone.* The PIN allows anyone to electronically sign federal documents and access confidential information.

## FAFSA: Step By Step

### Basic FAFSA Facts

#### What is it?

FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for financial aid, which includes: grants, work-study, scholarships and loans.

#### Why fill it out?

The FAFSA is used to determine how much aid you will receive. Think of it this way:

*FAFSA* → *EFC* → *Financial Need* → *Financial Aid*

EFC is Expected Family Contribution, which is the amount of money your family can be expected to contribute each year to your college costs.

#### What type of aid can I expect to receive?

Your prospective college will try to meet your financial need through federal, state, school and private sources, as well as loans, grants and student employment.

### FAFSA Tips

- Fill out the FAFSA as soon as possible after January 1. Early submission maximizes your chances of receiving aid.
- Do not leave any fields blank. If a question doesn't apply, enter "0."
- List your information accurately. Do not enter false information as a way to qualify for more aid. Doing so is a federal crime and can be punishable with fines or prison.
- Take your time and follow the instructions. If you need assistance, ask your guidance counselor or call 1-800-4-FED-AID.
- Sign the application. If you are filing as a dependent, make sure your parents sign too.
- Report ALL required sources of untaxed income (e.g., Social Security or child support).
- Fill out the FAFSA every year, even if you don't think you will qualify for aid. It may be a prerequisite for scholarships.

**Search over \$1 billion in scholarships for FREE!**  
**(Plus award updates, tips and more)**  
**[www.fastweb.com](http://www.fastweb.com)**

### Step 1: Get the FAFSA

You can get a copy of the FAFSA one of three ways:

1. Get a paper version from your guidance counselor's office or local library
2. Complete FAFSA on the Web: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
3. Call **1-800-4-FED-AID** to ask for a copy

### Step 2: Fill out the FAFSA

Keep a completed copy for your records. For the 2005-2006 school year, use info from 2004. You'll need the following to fill out the form:

- Social security number
- 2004 W2 and/or tax return (1040, 1040A, 1040EZ, etc.)
- Driver's license (if any)
- 2004 federal income tax return
- Parents' 2004 income tax return (if a dependent)
- 2004 untaxed income records (if any)
- Current bank statements
- Current mortgage and investment records (if any)
- Alien registration card (if not a U.S. citizen)

\* Remember that the FAFSA is FREE! If you need help, ask your guidance counselor or call the FAFSA Help Desk at: 1-800-4-FED-AID.

### Step 3: Review your Student Aid Report (SAR)

The SAR is proof that your FAFSA was received. Review it carefully. If you filed electronically, you should receive your SAR in 2-3 weeks (4-5 weeks if you filed a paper FAFSA).

#### What if I find errors on my SAR?

Report them immediately to the FAFSA Help Desk and ask how you should make corrections. Unresolved errors could delay your aid.

#### What if I don't receive my SAR?

**Call 1-800-433-3243 (1-800-4-FED-AID) if you do not receive your SAR in 4-5 weeks.** Provide your name, Social Security number and date of birth for verification.

#### Why is there an asterisk after my EFC?

It means your SAR has been selected for verification (happens to about 1 in 3 SARs). It means your prospective college will compare your SAR with other documents to verify your financial status. If asked for verification, submit the information requested to your prospective college's financial aid office ASAP.

**Questions? Concerns? Contact your school's financial aid office and/or call 1-800-4-FED-AID!**