

Applying for Aid: 2021-22

https://studentaid.gov/h/apply-for-aid/fafsa

 An official website of the United States government

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Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

[UNDERSTAND AID](#) ▾

[APPLY FOR AID](#) ▾

[COMPLETE AID PROCESS](#) ▾

[MANAGE LOANS](#) ▾



Complete the FAFSA[®] Form

Use the *Free Application for Federal Student Aid* (FAFSA[®]) form to apply for financial aid for college or graduate school.

New to the FAFSA[®] Process?

Completing the FAFSA form is free. Fill it out now.

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FAFSA[®] Announcements

<https://studentaid.gov/h/apply-for-aid/fafsa>

- On-line application available **October 1, 2020**.
- Now mobile friendly - file on your smartphone.
- Completed in one sitting or save and complete later.
- Uses built-in edits and skip-logic.
- Get results as soon as you submit your application.

WASFA

(Washington Application for State Financial Aid)

- For undocumented, WA residents.
- Used only to apply for the Washington State Need Grant, College Bound, and State Work Study programs.
- Application made on-line at: www.readysetgrad.org/wasfa. Similar to FAFSA, is free.
- File as soon after Oct. 1 for maximum College Bound consideration.

What you will need . . .

- Your social security number, including those of your parents if you are a dependent student. Undocumented parents file using 0000-00-000 as their SSN.
- Your 2019 Tax Return information
- Record of assets you and your parents own

. . . And an Electronic Signature

- Student will need to create an FSA ID (and password) to sign their on line FAFSA
- At least one parent will also need their own FSA ID (and password) if their information is also required on the FAFSA
- You can do this today
- Go to: <https://fsaid.ed.gov/npas/index.htm>

FAFSA Filing Tips

- Apply as early as possible
- Use the **IRS Data Retrieval Tool** (DRT) on the FAFSA, (allows the IRS to transfer information from your tax return onto your FAFSA. Not available if you filed “married, filing separately” or filed an amended return.)

FAFSA Tips

- BE ACCURATE, especially names, date of birth and social security numbers. These three entries are compared to the Social Security Administration's database and must match or your application will get a reject code.
- Use the Help box function if you have any questions.

Student's Demographic Information

- **PERSONAL IDENTIFICATION:** Name / SSN / Date of Birth / Gender / Citizenship status / Marital status / Driver's license number / state ID (if you have one)
- **CONTACT INFORMATION:** Address / State of legal residence / Telephone number / email address
- **SCHOOL INFORMATION:** Your high school / Your year in college (in 2021-22)

INCOME INFORMATION

(including parents', if dependent)

← Student/parent sections are color-coded throughout the application! →

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If filing a 2019 tax return:

- Which tax form (1040, 1040A, 1040EZ)
- Adjusted Gross Income (AGI)
- Taxes paid to the IRS
- Earnings from work
- Do not report income (or assets) of deceased spouse or parent, even if they are on the tax return

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Untaxed Income

- **Payments or payroll deductions** made to a tax-deferred pension or savings plan in 2019
- IRA deductions and payments to self-employed qualified plan (**reported on 2019 tax return**)
- Child support payments received in 2019
- Untaxed portions of IRA distribution or pensions received in 2019
- Housing, food, other living allowance for clergy, military, others received in 2019
- Veterans non-educational benefits in 2019
- Money received, or paid on student's behalf in 2019

Assets

- Current balance in checking and savings
- Current Net worth of investments (NOT retirement or pension funds)
- Current Net worth of business or farm (NOT a family business or family farm)
- Must include any trust funds in students name
- Value of all student owned GET accounts or educational 529 accounts are reported as parental assets.

Student is Dependent if you answer “No” to ALL of the following:

- Born before January 1, 1998?
- Married as of today's date?
- Will be a graduate student in 2021-22?
(already earned a B.A. degree)
- Currently on active duty U.S. military or Veteran
of the U.S. armed forces?
- Providing 50% or more in support of your own dependent children?
- Determined to be an emancipated or homeless minor
or was a foster youth?
- Parents deceased?
- Have a legal guardian appointed by the courts?

If dependent, legal or biological parents provide:

- Name, Date of Birth, and SSN (another Social Security data match happens)
- If parents' current marital status is "divorced/separated" (and not living together), FAFSA completed by the parent with whom the student lived the most over the past 12 months; if equal, the parent that provided the most support over the last 12 months.

PARENTS (CONTINUED)

- If divorced, but still living together, both parents must provide their information.
- If divorced parent remarries, step-parent must provide their data.
- Grandparent, aunt/uncle, etc. not a parent unless student legally adopted.
- If parents never married, but living together, both parents provide their information.
- If parents divorce AFTER filing FAFSA, contact your school.

SPECIAL CIRCUMSTANCES

- **Contact your school if:**
 - 2020 or 2021 income will see a significant drop due to retirement, unemployment, disability, job loss/change, divorce, death, etc.
 - Extraordinary out-of-pocket medical/dental expenses.
 - Extraordinary loss (and out-of-pocket replacement costs) due to natural disaster.
 - Schools will handle this situation differently.

Where Might You Attend?

- You can list up to ten schools to receive your FAFSA information.
- School ID Codes can be found within the FAFSA on-line application process
- School look up is by school's actual name, its nickname, or shortened version of their name, or by the state in which it is located.

Signing your application

- Before you begin or complete your FAFSA, you can create a FSA ID.
- Parents must also sign the FAFSA if their information is provided. They will also need to apply for an FSA ID.
- If parents are not US citizen or permanent resident, their signature must be submitted on a printed signature page and mailed.

Submitting your FAFSA

- Review your application
- Provide your email so results can be emailed to you
- Submit the FAFSA to the federal processor
- Print the confirmation page (or have it emailed to you), which includes your EFC (Expected Family Contribution). **Your FAFSA has not been successfully submitted unless you have a confirmation page.**

FAFSA follow up

- Be sure your household size and number in college are correct when your FAFSA is initially filed. They cannot be UPDATED, only corrected, unless you are selected for verification.
- Be sure assets are reported correctly - if value of retirement account was reported as part of “net worth”, it can be corrected. However, if you spend down your savings account after filing your FAFSA, that cannot be updated.

Verification

- About 33% of all FAFSA filers will be selected for a process called verification. On a document provided by the school, **most** applicants will need to confirm:
- Family size and number in college in 2021-22
- Income information by providing tax information via IRS Data Retrieval tool on the FAFSA or a Tax Return Transcript from the IRS.
- Other information such as food stamps, child support paid, or some untaxed income may be requested.

Questions?

