



Time to Complete the FAFSA Form!

The Federal Application for Federal Student Aid (FAFSA) application opens October 1st. In this *College and Career Corner*, we are going to take a closer look at completing this application and go through a few steps - completing FAFSA is easier than you think; you can even work on your FAFSA document on a phone or computer! FAFSA can provide students with a variety of financial aid resources to help cover the costs of tuition, room and board, living expenses and more. Not all of what FAFSA provides needs to be repaid either! All aid is need-based (not merit-based or dependent on grades, GPA, etc.), meaning it is awarded on the financial need of the student and their families. FAFSA can be broken down into the following:

- Grants (need-based aid, not pay back)
- Federal Student Loans
 - Stafford Loans - federal loans with interest rates typically lower than what you would find through a private lender or bank
 - Subsidized Loans - federal government pays the interest while you are enrolled as a student and during grace periods
 - Unsubsidized Loans - accrues interest right away and interest is not paid by the federal government
- Federal Work-Study

Once your FAFSA form is complete and submitted, your application will be reviewed and considered for all forms of aid that you may qualify for. FAFSA opens every October- **the earlier you apply, the better!** Also, keep in mind these 3 deadlines:

1. **Federal deadline** is June 30th. You must complete your FAFSA form before this date to ensure you will be considered for any federal aid
2. Your **college's FAFSA deadlines** - they will all differ
3. Check your **state's FAFSA deadlines**

Why so many deadlines?? Each of these entities—college, state, and federal—award financial aid differently and at different times. They all use the FAFSA form to see whether you're eligible for their aid programs. As soon as you are able to complete FAFSA, make sure you do so to ensure you don't miss any college or state deadlines.





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Steps for completing FAFSA in 30 minutes or less!

Step 1: Gather Documents:

- SSN Number
- ARN (if not a US citizen)
- Federal income tax returns, W-2s, and other records of money earned
- Bank statements and investment records (if applicable)
- Records of investments (if applicable)

Step 2: Choose Your Device

- Working on a computer? Go to <https://studentaid.gov/afsa>
- Working from a phone? Download the myStudentAid app

Step 3: Connect with Your Parent(s)

- The FAFSA will be completed by both the student and at least one parent
- If your biological or adoptive parents/guardians live together, include both of their information
- If not, include information about the parent that you live with most of the time during the past 12 months AND that person's spouse (if married)

Step 4: Create a Student and Parent FSA ID

- FSA IDs are used to electronically sign and submit the FAFSA form
- Do not use the same email address for the student and parent - they will each need their own separate FSA ID
- DO NOT USE A SCHOOL EMAIL - use a personal email that you will have access to after graduation

Step 5: Answer the FAFSA Questions

- If you have gathered all of your documents and are able to work with your parents/guardians (if applicable), this process should only take 30 minutes

Step 6: Check Your Email

- You will receive an email as soon as your FAFSA is processed. FAFSA will also send your information directly to every college that you listed on your application. Once you're accepted to that college, the college will send you additional need-based financial aid award information.



If you have any questions regarding FAFSA, please visit the College and Career Counselor, Ms. Catherine Lewis, in room 116 or reach out via email at clewis@sjnacademies.org or call 262-646-7283.