

## How to Complete the FAFSA

The Free Application for Federal Student Aid (FAFSA) is the financial aid application form that your child must use to apply for federal and state student grants, work-study, and loans. Although it may seem complex, there are many free resources to help you and your child navigate the application process.

### Where to Find the FAFSA

The FAFSA comes in two versions — electronic and paper. The electronic version is available online at [FAFSA on the Web](#). If you need a paper copy, call 800-4-FED-AID (433-3243).

### FAFSA on the Web

You or your child can complete, submit and track an application online. This is the easiest way to apply for federal aid. The online program even checks the entered data before it is transmitted to the processing center, so there's less chance of making an error. Filing the FAFSA online can reduce processing time by one to two weeks.

### Before You Apply

#### Complete Your Income Tax Returns

You and (if required) your child should complete your income tax returns before filling out the FAFSA — a lot of the information requested is the same. However, you do not have to file your income tax returns with the IRS before you fill out the FAFSA. Here is a [list of documents](#) you need to get started.

#### Get a PIN

You or your child (or each of you) can obtain a U.S. Department of Education personal identification number (PIN) by filling out the brief application at [www.pin.ed.gov](http://www.pin.ed.gov). You can get your PIN immediately by e-mail or have it mailed to you. You can still use FAFSA on the Web without a PIN; you just have to print out and mail in a signature page.

### Completing the Application

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

- January 1 is the first day your child can file the FAFSA. It's best to file as close to this date as possible; college, state and private aid deadlines may be much earlier than federal deadlines. You and your child should pay attention to colleges' priority financial aid deadlines.
- If you or your child has questions about any part of the FAFSA application, go to the government website [Completing the FAFSA](#). It has a detailed, question-by-question guide to filling out the FAFSA.
- Many colleges also require your child to submit additional financial aid forms, such as the CSS/Financial Aid PROFILE® or their own forms.

### What Happens After You Apply

Once you or your child submit the FAFSA, your family's financial information is analyzed using the federal need formula.

#### The Student Aid Report (SAR)

This form contains the data you or your child entered on the FAFSA. The Department of Education sends it to your child either by e-mail (three to five days) or postal mail (two to three weeks). Review the SAR carefully for errors (the form highlights items that may need attention) 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 your child listed on the FAFSA. State agencies and colleges use the EFC to determine the size of your child's aid award. Learn more about your [EFC](#).

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If you see an asterisk next to your EFC figure, it means that your application has been randomly selected for verification. Your child's 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 after you receive the request.

### **Help with the FAFSA**

If you or your child has questions about the application, FAFSA on the Web, or 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 midnight Eastern Time  
Saturdays from 9 a.m. to 6 p.m. Eastern Time

### **Helpful Links**

[Completing the FAFSA](#)

[FAFSA FAQs](#)

[Federal Student Aid](#)