

DO YOU NEED MONEY FOR COLLEGE?

This publication provides basic information on federal student aid to help you pay for college or career school.



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STUDENTAID.GOV

Federal Student Aid

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U.S. DEPARTMENT of EDUCATION

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What is federal student aid?

It's money from the federal government—specifically, the U.S. Department of Education—that helps you pay for college, career school, or graduate school expenses. Federal student aid is available through grants, work-study, and loans every year.

Who gets federal student aid?

Every student who meets certain eligibility requirements can get some type of federal student aid, regardless of age or family income. If you are a student, some of the most basic eligibility requirements are that you must

- demonstrate financial need (for most programs);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service if you're a male between the ages of 18 and 25;
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college, career school, or graduate school;
- sign the certification statement on the *Free Application for Federal Student Aid (FAFSA®)* form stating that
 - you are not in default on a federal student loan and do not owe money on a federal student grant, and
 - you will use federal student aid only for educational purposes; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a General Educational Development (GED) certificate or a state-recognized equivalent; or
 - completing a high school education in a home-school setting approved under state law; or
 - enrolling in an eligible career pathways program.

Find more details about eligibility requirements at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

How do I apply for federal student aid?

To apply for federal student aid, you need to complete the FAFSA® form at fafsa.gov.

Students and parents are required to use an FSA ID, made up of a username and password, to submit their FAFSA form online and to access sensitive information on U.S. Department of Education websites. Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit StudentAid.gov/tsaid.

Completing and submitting the FAFSA form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a paper FAFSA form, request one at edpubs.gov or call toll free at 1-877-433-7827.

When should I apply for federal student aid?

If you plan to attend college from July 1, 2018, through June 30, 2019, you'll be able to submit a 2018–19 FAFSA form beginning on Oct. 1, 2017. You'll be required to report income and tax information from 2016.

Why should I apply as soon as possible?

When you fill out a FAFSA form, you are applying for federal, state, and school financial aid. Schools and states often use FAFSA information to award nonfederal aid, and their deadlines vary, so apply as soon as possible. Check with the schools you're interested in to find out about their deadlines. You can find state deadlines at fafsa.gov.

Do I need to apply for financial aid every year?

Yes, you must reapply for aid every year.

What happens to my aid if I change schools?

If you change schools, your aid doesn't automatically transfer with you. Check with your new school to find out what you need to do to continue receiving financial aid.

Can I find out how much I'll get before I apply?

If you're not ready to apply for federal student aid, but would like to estimate your aid, visit StudentAid.gov/fafsa/estimate to learn about and use *FAFSA4caster*, an early eligibility estimator.

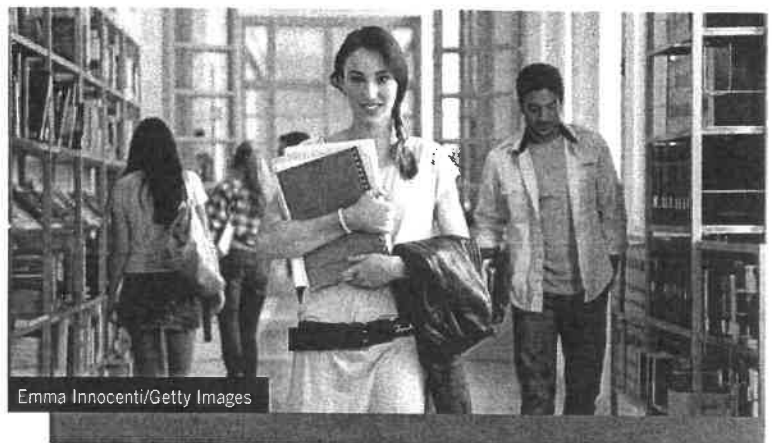
What information do I report on the FAFSA® form?

The FAFSA form asks for information about you (your name, Social Security number, date of birth, address, etc.) and about your financial situation. A series of questions will also determine whether you are considered a "dependent" or an "independent" student. If you are a dependent student, then you must provide information about your parents. Learn more about dependency status at StudentAid.gov/dependency.

Where does my FAFSA® information go once I submit it?

Your FAFSA information is shared with the colleges or career schools you listed on your form, and with state higher education agencies. Here's why:

- The financial aid office at each school to which you applied for admission uses your FAFSA information to determine how much federal student aid you may receive at that school.
- If the school provides its own funds to students as nonfederal aid, it might use your FAFSA information to determine your eligibility for that aid. (You might need to fill out other forms to apply for aid there, so check with the school's financial aid office.)
- Many states have financial aid funds they give out, and many of their programs base eligibility on FAFSA information.



TYPES OF FEDERAL STUDENT AID: GRANTS, WORK-STUDY, AND LOANS

GRANTS	
Program and Type of Aid	Eligibility and Program Information
<p>Federal Pell Grant Grant: does not have to be repaid</p>	<p>For undergraduates with financial need who have not earned bachelor's or professional degrees; in some cases, a student enrolled in a postbaccalaureate teacher certification program may also receive a Federal Pell Grant. A student can receive a Federal Pell Grant for no more than 12 semesters or the equivalent (roughly six years).</p>
<p>Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid</p>	<p>For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school.</p>
<p>Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised</p>	<p>For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving this grant, a student must sign a <i>TEACH Grant Agreement to Serve</i> in which the student agrees to perform four years of qualifying teaching service and meet other requirements.</p>
<p>Iraq and Afghanistan Service Grant Grant: does not have to be repaid</p>	<p>For students who are not Pell-eligible only because they have less financial need than is required to receive Pell funds. A student's parent or guardian must have died as a result of military service in Iraq or Afghanistan after the events of 9/11. A student can receive an Iraq and Afghanistan Service Grant for no more than 12 semesters or the equivalent (roughly six years).</p>
WORK-STUDY	
<p>Federal Work-Study Work-Study: money is earned; does not have to be repaid</p>	<p>For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school.</p>
LOANS	
<p>Direct Subsidized Loan Loan: must be repaid with interest</p>	<p>For undergraduate students who have financial need; the U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. The interest rate is 4.45% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan. Borrowers may not receive this type of loan for more than 150 percent of the length of their program of study; the U.S. Department of Education may stop paying interest if a student who received Direct Subsidized Loans for the maximum period continues enrollment.</p>
<p>Direct Unsubsidized Loan Loan: must be repaid with interest</p>	<p>For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. The interest rate is 4.45% (undergraduate) and 6% (graduate or professional) for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan.</p>
<p>Direct PLUS Loan Loan: must be repaid with interest</p>	<p>For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. The interest rate is 7% for loans first disbursed on or after July 1, 2017, and before July 1, 2018, and fixed for the life of the loan.</p>
<p>Federal Perkins Loan Loan: must be repaid with interest</p>	<p>For undergraduate and graduate students with exceptional financial need. The interest rate is 5% and fixed for the life of the loan. Eligibility depends on the student's financial need and other eligibility criteria as determined by the school. If you have questions about Perkins Loan eligibility, please contact your school's financial aid office.</p>
Annual Award Amounts (Subject to change)	
	<p>Amounts can change annually. For 2017–18 (July 1, 2017, to June 30, 2018), the award amount was up to \$5,920. For Federal Pell Grant details and updates, visit StudentAid.gov/pell-grant.</p>
	<p>Up to \$4,000. For FSEOG details and updates, visit StudentAid.gov/fseog.</p>
	<p>Up to \$4,000. For TEACH Grant details and updates, visit StudentAid.gov/teach.</p>
	<p>The grant award can be up to the maximum Federal Pell Grant amount (see above), but cannot exceed your cost of attending school. For Iraq and Afghanistan Service Grant details and updates, visit StudentAid.gov/iraq-afghanistan.</p>
	<p>No annual minimum or maximum amounts. For Federal Work-Study details and updates, visit StudentAid.gov/workstudy.</p>
	<p>Up to \$5,500, depending on grade level and dependency status. For Direct Subsidized Loan details and updates, visit StudentAid.gov/sub-unsub.</p>
	<p>Up to \$20,500 (less any subsidized amounts received for the same period), depending on grade level and dependency status. For Direct Unsubsidized Loan details and updates, visit StudentAid.gov/sub-unsub.</p>
	<p>Maximum amount is the cost of attendance minus any other financial aid received. For Direct PLUS Loan details and updates, visit StudentAid.gov/plus.</p>
	<p>Undergraduate students: up to \$5,500; graduate and professional students: up to \$8,000. For Federal Perkins Loan details and updates, visit StudentAid.gov/perkins.</p>

For more information on interest rates, visit StudentAid.gov/interest. For more information on the different types of federal student aid available, visit StudentAid.gov/types.

I completed the FAFSA® form ... Now what?

After you submit your FAFSA form, you'll receive a *Student Aid Report* (SAR) that summarizes the data you submitted. If you provided a valid email address in your application, you'll receive an email with instructions on how to access an online copy of your SAR within three days (if you apply at fafsa.gov) or three weeks (if you mail in a paper FAFSA form). The SAR won't tell you how much financial aid you'll get; it's a summary of the information sent to the schools you listed on your FAFSA form.

When you receive your SAR, review it to make sure you didn't make any mistakes on your FAFSA form.

- You might see a note on your SAR saying you've been selected for verification, or your school might contact you to inform you that you've been selected. Verification is the process your school uses to confirm that the FAFSA data you reported is accurate. Don't worry, your school will help you through that process.
- If you don't need to make any changes to the information listed on your SAR, just keep it for your records.
- To find out how to correct mistakes, or to update your tax data or other information in your FAFSA form, visit StudentAid.gov/fafsa/next-steps/accept-aid, or contact the school to which you are applying.
- Next, expect to receive an aid offer from the schools at which you were accepted for admission.

What's an aid offer?

If you applied for admission to a college or career school and have been accepted (although not all schools require students to be accepted before telling them of their eligibility for aid), and you listed that school on your FAFSA form, the school will calculate your aid and send you an aid offer (often electronically). The aid offer will tell you how much aid you're eligible to receive at that school.



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How much will I get?

When a school's financial aid office sends you an aid offer, the offer includes the types and amounts of financial aid you may receive from federal, state, private, and school sources. This combination of aid is your financial aid package.

How much aid you receive depends on a number of factors, including

- cost of attendance (for each school);
- Expected Family Contribution (EFC)—(EFC does not represent a dollar amount but rather is a number used to calculate how much financial aid you're eligible to receive based on your FAFSA information);
- year in school; and
- enrollment status (e.g., full-time, half-time, etc.).

You can compare aid offers from the schools to which you applied and see which school is the most affordable once financial aid is taken into account. Contact the school's financial aid office if you have any questions about the aid being offered to you. For more information on how aid is calculated, visit StudentAid.gov/how-calculated.

Should I accept all the aid I'm offered?

You don't have to. When your school's financial aid office sends you an aid offer, they'll ask you to indicate the amount of financial aid you want to accept. Look carefully at your options and make sure you accept only what you need. A good approach is to

- first, accept free money (scholarships and grants), i.e., funds you don't have to pay back;
- then, accept earned money (work-study), i.e., funds you earn through a job; and
- finally, accept borrowed money (student loans), i.e., money you have to pay back with interest.

If you're getting federal student loans for the first time, you must complete entrance counseling and sign a loan contract called a master promissory note before you receive your loan money.

Look carefully at your options, especially when it comes to loans, which you'll have to pay back. For more details on accepting aid, visit StudentAid.gov/fafsa/next-steps/accept-aid.

How will I receive my aid?

Your college or career school—not the U.S. Department of Education—will distribute your aid and, in most cases, your federal student aid will be applied directly to your school account. The financial aid staff at your school will explain exactly how and when your aid will be disbursed (paid out).

Any money left over is paid to you for other expenses. You might be able to choose whether the leftover money comes to you by check, cash, a credit to your bank account, or another method.

Do I have to repay my loans?

Yes. Student loans, unlike grants and work-study, are borrowed money that must be repaid, with interest, just like car loans and home mortgages. You cannot have these loans canceled because you didn't like the education you received, didn't get a job in your field of study, or are having financial difficulty. So think about the amount you'll have to repay before you take out a loan.

- While you don't have to make payments on your student loans while you're enrolled at least half-time in an eligible school, you don't have to wait until you graduate to start repaying your loans. For detailed information on repayment, visit StudentAid.gov/repay.
- You can use our repayment estimator to estimate your federal student loan payments under each repayment plan. Visit StudentAid.gov/repayment-estimator to use the tool.

What else do I need to remember when applying for financial aid?

Here are some tips to keep in mind:

- Free help is available any time during the application process. Online help is available while you complete your application at fafsa.gov; and you can get free information and help from your school counselor, the financial aid office at the school you plan to attend, or the U.S. Department of Education at StudentAid.gov or 1-800-4-FED-AID (1-800-433-3243). You should never have to pay for help!
- Your FAFSA information has to be correct to ensure that you receive your aid promptly and in the right amount. When the U.S. Department of Education sends you your *Student Aid Report (SAR)*, review it and, if necessary, make changes or corrections following the instructions in the SAR.
- Always respond to (or act upon) any correspondence your school sends you—and meet all deadlines.
- Compare the types and amounts of aid you're offered from each school, and contact a school's financial aid office if you have any questions about the aid being offered.



Contact Us

U.S. Department of Education
Federal Student Aid Information Center (FSAIC)
Box 84
Washington, D.C. 20044-0084
1-800-4-FED-AID (1-800-433-3243)
TTY for the hard of hearing: 1-800-730-8913.

Callers in locations without access to 1-800 numbers may call 1-334-523-2691 (this is not a toll-free number).


The information in this guide was compiled in spring 2017. For changes to the federal student aid programs since then, visit StudentAid.gov.

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Stay Connected

Access your federal student loan information at StudentAid.gov/login.

Information for U.S. armed forces is at StudentAid.gov/military.

 [/FederalStudentAid](https://www.facebook.com/FederalStudentAid)

 [/FAFSA](https://twitter.com/FAFSA)

 [/FederalStudentAid](https://www.youtube.com/FederalStudentAid)

Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we've got resources to help.

Topic	Resource
FAFSA®	
Fill out the FAFSA®	fafsa.gov
FAFSA changes for 2017-18	StudentAid.gov/fafsa-changes
Basic FAFSA info: what is it and how do you fill it out	StudentAid.gov/fafsa and StudentAid.gov/complete
FSA ID (username and password for FAFSA & other sites)	StudentAid.gov/fsaid
Dependency status for FAFSA purposes	StudentAid.gov/dependency
Determining which parent's info to report on the FAFSA	StudentAid.gov/fafsa-parent
How aid is calculated (including link to detailed EFC info)	StudentAid.gov/how-calculated
Types of Aid/Getting Aid	
Types of financial aid	StudentAid.gov/types
Who can get federal student aid	StudentAid.gov/eligibility
Pell Lifetime Eligibility Used	StudentAid.gov/pell-limit
Finding and applying for scholarships	StudentAid.gov/scholarships
Loan interest rates and fees	StudentAid.gov/interest
Aid for military families	StudentAid.gov/military
Avoiding financial aid scams	StudentAid.gov/scams
Student Account Access	
My Federal Student Aid (log in to see grant and loan records)	StudentAid.gov/login
Repaying Loans	
Loan repayment	StudentAid.gov/repay
Repayment Estimator (helps you compare repayment plans)	StudentAid.gov/repayment-estimator
Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan)	StudentAid.gov/idr
Public Service Loan Forgiveness	StudentAid.gov/publicservice
Loan forgiveness in general	StudentAid.gov/forgiveness
Loan forgiveness for teachers	StudentAid.gov/teach-forgive
Preparing for College	
College Preparation Checklist: academic and financial preparation, for elementary school through adult students	StudentAid.gov/checklist
Middle school preparation	StudentAid.gov/early
Special Audiences	
Info for parents (tax benefits, support your child, college costs)	StudentAid.gov/parent
Graduate school funding	StudentAid.gov/grad
Financial aid for adult students	StudentAid.gov/resources#adult-students
Non-U.S. citizen eligibility	StudentAid.gov/noncitizen
Going to college in another country	StudentAid.gov/international
Publications, Videos, Infographics	
Fact sheets, infographics, brochures, videos on all topics	StudentAid.gov/resources
Social Media	
@FAFSA Twitter feed	www.twitter.com/FAFSA
Federal Student Aid YouTube channel	www.YouTube.com/FederalStudentAid
Federal Student Aid Facebook page	www.Facebook.com/FederalStudentAid

Download this fact sheet at StudentAid.gov/resources#find-aid-info.

Who Is My "Parent" When I Fill Out the FAFSASM?

Which parent's information should I report on the FAFSASM?

Maybe you know you're considered a dependent student* by the *Free Application for Federal Student Aid* (FAFSASM), and you're supposed to put information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Whose information should you report?

Below are some guidelines that might help. Unless otherwise noted, "parent" means your legal (biological and/or adoptive) parent or your stepparent. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.
- If your parents are divorced but live together, you'll indicate their marital status as "Unmarried and both parents living together," and you'll answer the questions about both of them.
- If your parents are separated but live together, you'll indicate their marital status as "Married or remarried," and you'll answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

EXCEPTION: The FAFSA asks about your parents' education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in those questions.

What if my parents are worried about providing their private information on the FAFSA?

Their information is safe with us. We recommend you fill out your FAFSA online, where your information is put into special code before it's sent over the Internet to our processor. Also, we won't share your FAFSA information with anyone except the schools you tell us you want to attend (so they can use the information to award financial aid to you) and a few federal and state government agencies (so they can check to be sure you've reported your information accurately or can assess your information to see what financial aid they could offer you).

What if I don't live with my parents?

You still must answer the questions about them if you're considered a dependent student.

What if my parents aren't going to help me pay for college and refuse to provide information for my FAFSA?

You can't be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, the application will be considered "rejected," and you might not be able to receive any federal student aid. The most you would be able to get (depending on what the financial aid administrator at your college decides) would be a loan called an unsubsidized loan.

The FAFSA will tell you what to do if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend.

What if I have no contact with my parents?

If you don't know where your parents live, or you've left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Don't put this off or you might miss financial aid deadlines!

**Find out whether you're a dependent student: see "Am I Dependent or Independent?" at StudentAid.gov/resources.*

For more information on federal student aid, visit StudentAid.gov or call 1-800-4-FED-AID (1-800-433-3243).

When I Fill Out the FAFSA[®] Form... Am I Dependent or Independent?

When I fill out the 2018–19 *Free Application for Federal Student Aid* (FAFSA[®]) form, will I have to provide information about my parents?

It depends. Answer these questions:

Were you born before Jan. 1, 1995?	Y	N
As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Y	N
At the beginning of the 2018–19 school year, will you be working on a master’s or doctorate degree program (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2018, and June 30, 2019?	Y	N
Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)	Y	N
At any time on or after July 1, 2017, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?***	Y	N

*Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard), (2) are currently a Reserve Officers’ Training Corps student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer “No” if you’re currently serving in the U.S. armed forces and will continue to serve through June 30, 2019.

Answer “Yes” (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer “Yes” if you’re not a veteran now but will be one by June 30, 2019.

***If you don’t have a determination that you’re homeless, but you believe you’re an unaccompanied youth who is homeless or self-supporting and at risk of being homeless, answer “No” to the FAFSA questions concerning being homeless. Then contact your financial aid office to explain your situation. “Homeless” means lacking fixed or regular housing. You may be homeless if you’re living in shelters, parks, motels, hotels, cars, or temporarily living with someone else because you have nowhere else to go.

Did you answer “Yes” to any of the questions?

If so, then for federal student aid purposes, you’re considered to be an independent student and don’t have to provide information about your parents on the FAFSA form.

Did you answer “No” to any of the questions?

If so, then for federal student aid purposes, you’re considered to be a dependent student, and you must provide information about your parents on the FAFSA form.

Not sure who counts as your parent? See the instructions on the FAFSA form or view the *Who’s My Parent When I Fill Out My FAFSA[®]?* graphic at StudentAid.gov/resources.

If you have no contact with your parents and don’t know where they live, you should discuss your situation with the financial aid office at the college or career school you plan to attend. The financial aid administrator will help you figure out what to do next.

Apply for FREE: fafsa.gov. Find more info: StudentAid.gov.

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password you use to log in to certain U.S. Department of Education websites, including fafsa.gov, StudentAid.gov, and StudentLoans.gov. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a *Free Application for Federal Student Aid* (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit StudentAid.gov/fsaid to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and provide answers to some challenge questions so you can retrieve your account information if you forget it.

We strongly recommend that you provide a mobile phone number and email address when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to unlock your account, retrieve your forgotten username, or reset your forgotten password.

Important: An email address and mobile phone number cannot be used with more than one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.

FSA ID Tips

- One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA® form, one of your parents will have to sign the form. Your parent can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out StudentAid.gov/dependency. **Remember:** You should create your own FSA ID and your parent should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, all you'll be able to use your FSA ID for is to complete, sign, and submit an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a Renewal FAFSA form or signing a *Master Promissory Note*. If you provided an email address, then you'll receive an email letting you know that your information was successfully matched with the SSA and you can use your FSA ID for all of its purposes.
- If you forget your FSA ID username and password, look for links, such as "Forgot My Username" and "Forgot My Password," at the log-in pages of our websites. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions.

Learn more about the FSA ID at StudentAid.gov/fsaid. Find this fact sheet at StudentAid.gov/resources.

Don't Get Scammed on Your Way to College

Avoid financial aid fraud.

Avoid scams and paying for free services when you're searching for scholarships, filling out the *Free Application for Federal Student Aid (FAFSA®)*, and sharing your personal information.

Don't Pay for Help to Find Money for College

Commercial financial aid advice services can cost well over \$1,000. You might have heard or seen these claims at seminars or online:

- "Buy now or miss this opportunity." Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free. Check out our list of free sources of financial aid information below.
- "We guarantee you'll get aid." A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?
- "I've got aid for you; give me your credit card or bank account number." Never give out such information unless you know the organization you're giving it to is legitimate. You could be putting yourself at risk of identity theft.

Try These Free Sources of Information

- Description of U.S. Department of Education financial aid at StudentAid.gov/types
- Tips for finding financial aid from other federal agencies at StudentAid.gov/types#federal-aid
- A college or career school financial aid office
- A high school or TRIO counselor
- Your state grant agency; find it at www.ed.gov/sgt
- A free scholarship search; try StudentAid.gov/scholarships
- Your library's reference section
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents' employers

Don't Pay for the FAFSA

Several websites offer help filing the FAFSA for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA is at fafsa.gov, and you can get free help to complete it from

- the financial aid office at your college or the college(s) you're thinking about attending;
- the FAFSA's online help at fafsa.gov; and
- the Federal Student Aid Information Center (studentaid@ed.gov or 1-800-4-FED-AID).

If you are asked for your credit card information while filling out the FAFSA online, you are not at the official government site. Remember, the official FAFSA site address—fafsa.gov—has.gov in it!

Report Financial Aid Fraud

A company charging for financial aid advice is not committing fraud unless it doesn't deliver what it promises. To report financial aid fraud, contact

- the Federal Trade Commission at www.ftccomplaintassistant.gov; or
- the U.S. Department of Education Office of Inspector General Fraud Hotline at www.ed.gov/misused or 1-800-MIS-USED (1-800-647-8733).