

# Counselors and Mentors Handbook on Federal Student Aid

*A Guide for Those Advising Students About Financial Aid for  
Higher Education*

October 2024 – This handbook covers changes to the FAFSA® process for the 2025–26 award year.

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## Prepared for

Counselors and Mentors

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**Important note:** The information in this publication was compiled in summer 2024. For the latest changes to the federal student aid programs, consult the “Announcements” section at [FinancialAidToolkit.ed.gov](https://FinancialAidToolkit.ed.gov).

# CONTENTS

Prepared for .....	1
Important Resources .....	5
Websites .....	5
For You .....	5
For Your Students .....	5
Contacts .....	6
For You and Your Students .....	6
Introduction .....	7
What's new in this year's handbook? .....	7
Help Us Improve the Handbook .....	7
Part 1: The Federal Student Aid Programs .....	8
What is student aid? .....	8
The Major Federal Student Aid Programs .....	8
Federal Student Grants: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Teacher Education Assistance for College and Higher Education (TEACH) Grants ....	8
Federal Work-Study .....	9
Federal Student Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans .....	9
Responsible Borrowing .....	10
Other ED Programs .....	10
Vocational Rehabilitation Programs .....	10
Other Federal Assistance for Postsecondary School .....	10
Federal Income Tax Credits .....	10
National and Community Service .....	11
Health Professions .....	11
Veterans Education Benefits .....	11
Other Assistance From the Military and for Military Families .....	11
Nonfederal Sources: State, School, and Private .....	11
State Aid .....	11
Prepaid Tuition and College Savings Plans .....	12
Institutional Aid .....	12
Private Aid .....	12
Who can get federal student aid? .....	13
General Eligibility Requirements .....	13
Eligibility Requirements for Specific Programs .....	14

Federal Pell Grants, FSEOG, TEACH Grants, and Federal Work-Study .....	14
TEACH Grants .....	15
Direct Loans .....	15
How is financial need determined? .....	15
Need Analysis .....	16
Cost of Attendance (COA) .....	16
Calculating the SAI .....	16
Calculating Federal Pell Grant Eligibility .....	17
The Financial Aid Package .....	18
How much Federal Pell Grant funding can a student get? .....	19
How much TEACH Grant funding can a student get? .....	19
How much FSEOG and Federal Work-Study money can a student get? .....	19
How much can a student get in Direct Subsidized Loans and Direct Unsubsidized Loans? .....	19
Part 2: Application Process for Federal Student Aid .....	21
Early Eligibility Indicator: Federal Student Aid Estimator .....	21
What is the purpose of the Federal Student Aid Estimator? .....	21
Who should use the Federal Student Aid Estimator? .....	21
How does a student use the Federal Student Aid Estimator? .....	21
Before Applying .....	22
Helping Students Learn About the FAFSA® Process .....	22
Creating a StudentAid.gov Account .....	22
Who needs a StudentAid.gov account? .....	22
How are contributors identified? .....	23
How are contributors invited to participate on the FAFSA® form? .....	23
When should a contributor create their StudentAid.gov account? .....	23
What can a student use their StudentAid.gov account for? .....	24
What can a parent use their StudentAid.gov account for? .....	24
How does a contributor create a StudentAid.gov account? .....	25
How does a contributor without an SSN create a StudentAid.gov account? .....	26
What if the contributor forgets their account credentials or has difficulties logging in? .....	27
What about StudentAid.gov account security? .....	27
Gathering Documents for the FAFSA® Form .....	27
When To Apply .....	27
How To Apply .....	28
Electronic Application Method—fafsa.gov .....	28
PDF Application Method .....	31
How the FAFSA® Form Is Processed .....	31

Data Matches .....	31
What To Expect After Applying .....	33
Checking the Status of a FAFSA® Form .....	33
Where FPS Sends the FAFSA® Information .....	33
What the Student Receives After Applying .....	33
Reviewing the FAFSA Submission Summary .....	34
FAFSA Submission Summary .....	34
FAFSA Submission Summary With Action Required .....	35
Verification .....	35
Making Changes .....	35
Corrections and Updating .....	35
Adjustments Due to Unusual Circumstances, Special Financial Circumstances, or Student Homelessness .....	37
2025–26 Deadlines .....	40
Part 3: Completing the <i>Free Application for Federal Student Aid</i> (FAFSA®) Form .....	41
Pointers for Completing the FAFSA® Form .....	41
Student Identity Information .....	42
Personal Circumstances .....	42
Demographics .....	43
Financials .....	44
Select Colleges and Career Schools .....	44
Appendix A: Sources of Additional Information .....	45
Useful Websites .....	45
Sites for Students .....	45
Sites for Parents .....	46
Sites for Counselors and Mentors .....	46
Free Informational Materials .....	47
One-on-One Help: FSAIC .....	48
Appendix B: Abbreviations .....	49

# Important Resources

## Websites

### *For You*

The Financial Aid Toolkit provides resources to help you help your students at [FinancialAidToolkit.ed.gov](https://FinancialAidToolkit.ed.gov), including

- information about the basics of federal student aid, the application process, and loan repayment;
- free training for you, including links for online and in-person training opportunities;
- financial aid PowerPoint presentations and scripts;
- searchable library of fact sheets, videos, infographics, and other resources; and
- tips and resources to conduct outreach for students and parents.

Other resources specifically for you:

- Federal Student Aid's LinkedIn page: [LinkedIn.com/company/FederalStudentAid](https://LinkedIn.com/company/FederalStudentAid)
- Federal Student Aid's Outreach YouTube page: [YouTube.com/@FSAOutreach](https://YouTube.com/@FSAOutreach)

### *For Your Students*

- StudentAid.gov—planning for college or career/trade school, paying for school, and repaying federal student loans: [StudentAid.gov](https://StudentAid.gov)
- StudentAid.gov's "Checklists for Academic and Financial Preparation" page—a student's or parent's first stop for information on academic and financial preparation: [StudentAid.gov/resources/prepare-for-college/checklists](https://StudentAid.gov/resources/prepare-for-college/checklists)
- StudentAid.gov's "Avoiding Student Aid Scams" page—information on where students and parents can get free help with financial aid and how they can avoid becoming a victim of fraud or identity theft: [StudentAid.gov/scams](https://StudentAid.gov/scams)
- Fact sheets, videos, and infographics on various financial aid topics: [StudentAid.gov/resources](https://StudentAid.gov/resources)
- StudentAid.gov blog articles—easy-to-understand information and guidance on different financial aid topics: [StudentAid.gov/articles](https://StudentAid.gov/articles)
- *Free Application for Federal Student Aid* (FAFSA®) form: [fafsa.gov](https://fafsa.gov)
- College Scorecard: [collegescorecard.ed.gov](https://collegescorecard.ed.gov)
- FAFSA help: [StudentAid.gov/fafsa/help](https://StudentAid.gov/fafsa/help)
- StudentAid.gov account registration: [StudentAid.gov/create-account](https://StudentAid.gov/create-account)
- Federal Student Aid Estimator—early estimate of aid eligibility: [StudentAid.gov/aid-estimator](https://StudentAid.gov/aid-estimator)
- Who's My FAFSA Parent? wizard—identify which parent(s) will be a required contributor on the FAFSA form: [StudentAid.gov/fafsa/parent](https://StudentAid.gov/fafsa/parent)
- Federal Student Aid's X (formerly Twitter) feed: [X.com/fafsa](https://X.com/fafsa)
- Federal Student Aid's YouTube page: [YouTube.com/FederalStudentAid](https://YouTube.com/FederalStudentAid)
- Federal Student Aid's Facebook page: [Facebook.com/FederalStudentAid](https://Facebook.com/FederalStudentAid)
- Federal Student Aid's Instagram page: [Instagram.com/FederalStudentAid](https://Instagram.com/FederalStudentAid)

## Contacts

*For You and Your Students*

### **Federal Student Aid Information Center (FSAIC)**

- Chat: [StudentAid.gov/contact](https://studentaid.gov/contact)
- Toll-free number for questions about federal student aid: 1-800-433-3243

### **Federal Student Aid's Feedback Center**

- Submit a complaint about an issue, suspicious activity, or scam: [StudentAid.gov/feedback-center](https://studentaid.gov/feedback-center)

### **Inspector General Hotline**

- Reporting student aid fraud (including identity theft), waste, or abuse of U.S. Department of Education funds: 1-800-MIS-USED (1-800-647-8733)
- Website: [oighotline.ed.gov](https://oighotline.ed.gov)

## Introduction

The *Counselors and Mentors Handbook on Federal Student Aid* provides useful information to help high school counselors, TRIO and GEAR UP staff, and other mentors advise students about financial aid for postsecondary education. This book focuses on the federal student aid programs administered by the U.S. Department of Education.

### What's new in this year's handbook?

We updated the handbook for the 2025–26 award year in the following ways:

- We updated FAFSA deadline information, as well as the time frames for FAFSA processing and receiving the FAFSA Submission Summary.
- We added step-by-step instructions for contributors without a Social Security number to create a StudentAid.gov account.
- We discussed new resources, including the FAFSA prototype (for counselors and mentors) and the Who's My FAFSA Parent? wizard (for students and parents).

### Help Us Improve the Handbook

We welcome any comments or suggestions on ways to make this handbook more useful in future editions. Send your comments to [ask.aidawareness@ed.gov](mailto:ask.aidawareness@ed.gov).

Please note that we provide the [ask.aidawareness](mailto:ask.aidawareness@ed.gov) email address for counselors and mentors to send us feedback or questions about our products and services for them. If your students have questions about federal student aid, give them the contact information for the Federal Student Aid Information Center on page 6 of this book.

## Part 1: The Federal Student Aid Programs

Many students are unaware that they may be eligible for financial aid to attend college, career school, or trade school. High school, TRIO, and GEAR UP counselors are an important source of information about financial aid from private, school, state, and federal student aid programs.

For information about free resources you can use to help students learn about federal and other student aid programs, see Appendix A.

### What is student aid?

Student aid is money provided by the federal government or another entity, such as a school or a state government, to help students pay for college, career school, or trade school. Each year, the U.S. Department of Education's office of Federal Student Aid delivers approximately \$114.1 billion in grant, work-study, and loan funds, representing a substantial federal commitment to provide financial assistance for postsecondary students.

### The Major Federal Student Aid Programs

In this section, we will present a brief introduction to the federal student aid programs. For more detailed information, you and your students may visit [StudentAid.gov/types](https://studentaid.gov/types). For fact sheets, infographics, and videos about types of federal student aid, counselors and mentors may visit [FinancialAidToolkit.ed.gov/resources](https://financialaidtoolkit.ed.gov/resources) and select "Types of Aid" from the "Topic" dropdown box, then select "Done Selecting" (or just select outside the drop-down box) and "Get Resources." Your students can browse resources about types of aid at [StudentAid.gov/resources](https://studentaid.gov/resources).

The U.S. Department of Education (ED) offers three major types of aid: grants, work-study funds, and loans. Grants are gift aid, and generally do not have to be repaid, except under certain circumstances. Federal Work-Study provides income from a part-time job. Loans must be repaid with interest.

A student who is eligible for federal student aid can use the aid at an eligible participating postsecondary school (college or career/vocational/trade school). An eligible participating school is a school that ED has determined is able to administer federal student aid funds for its students. The eligible participating school that the student attends will disburse (pay out) the student's financial aid, often applying the funds to the student's tuition and fees first, and then paying any leftover amount to the student to be used for other expenses.

Information about eligibility for federal student aid in general, and for certain programs in particular, is on pages 13–15 of this handbook.

#### *Federal Student Grants: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Teacher Education Assistance for College and Higher Education (TEACH) Grants*

The above-mentioned grants are awarded according to rules set by Congress in the *Higher Education Act*. In all cases, grant payments may not exceed the student's cost of attendance at the school, and most grant payments are adjusted if the student is enrolled less than full time. In the case of the FSEOG Program, funds are limited at each participating school (not all schools participate in the FSEOG Program), and priority is given to students with exceptional financial need.

Note: A student whose parent or guardian died in the line of duty while serving on active duty as a member of the U.S. armed forces on or after Sept. 11, 2001, or while actively serving as a public safety officer may be eligible for a Federal Pell Grant under special eligibility rules. These rules are described in more detail on page 14.



## *Federal Work-Study*

The Federal Work-Study Program allows a student to work a part-time job at or near the school.

Because funds may be limited at the student's school, the earlier an eligible student applies for aid, the more likely the student may receive aid from the Federal Work-Study Program. Note: Not all schools participate in the Federal Work-Study Program.

### **DID YOU KNOW**

Federal Work-Study income does not count in the assessment of the student's financial need when they submit a FAFSA® form. When filing an IRS income tax return, the student includes income earned from Federal Work-Study on the tax return. However, the school will report the total amount of Federal Work-Study funds that a student earned to the U.S. Department of Education, and that amount will be excluded from their taxable earnings after the student's FAFSA® form is processed.

## *Federal Student Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans*

The William D. Ford Federal Direct Loan (Direct Loan) Program enables eligible students and parents to borrow from ED at a fixed interest rate. In addition, borrowers can choose from a range of repayment plans.

There are four types of Direct Loans:

- Direct Subsidized Loans (for undergraduate students)
- Direct Unsubsidized Loans (for undergraduate, graduate, and professional students)
- Direct PLUS Loans (for graduate and professional students or for parents of dependent undergraduates)
- Direct Consolidation Loans (for student or parent borrowers to combine federal student loan debts)

Direct Subsidized Loans are available to undergraduate students who have financial need. The federal government pays the borrower's accrued interest while the student is in school and during certain other periods, thereby "subsidizing" these loans.

Direct Unsubsidized Loans and Direct PLUS Loans are not need-based loans; the borrower is responsible for accrued interest throughout the life of the loan.

Direct PLUS Loans require a separate application and a credit check. However, if the applicant has an adverse credit history, they may still be able to receive a PLUS loan if they meet additional requirements.

Direct Consolidation Loans are available to existing borrowers with eligible federal student loans who want to combine those loans into a single loan.

Note: Annual loan limits for Direct Subsidized Loans and Direct Unsubsidized Loans are discussed on page 19 of this handbook. The maximum PLUS loan amount that a graduate or professional student, or a parent of a dependent undergraduate student, can receive is the cost of attendance (determined by the school) minus any other financial aid received.

## Responsible Borrowing

Even after signing a promissory note (a contract promising to repay a loan with interest), many students are only vaguely aware of their responsibility to repay the loan funds. Defaulting on a student loan (failing to repay the loan according to the terms of the promissory note) will affect a borrower's credit rating and could result in withholding of federal income tax refunds and denial of further federal student aid.

At [StudentAid.gov/resources](https://studentaid.gov/resources), we have provided a brief overview of a borrower's responsibilities in the *Responsible Borrowing* video. In addition to short videos, our "Resources" page also offers booklets and brochures, fact sheets, web resources, and infographics to help students and families prepare and pay for school. And for an in-depth look at student loans, repayment options, and the consequences of default, we recommend [StudentAid.gov/loans](https://studentaid.gov/loans) and [StudentAid.gov/repay](https://studentaid.gov/repay).

### DID YOU KNOW

There is a glossary of financial aid terms at [StudentAid.gov/glossary](https://studentaid.gov/glossary).

## Other ED Programs

### *Vocational Rehabilitation Programs*

ED's Rehabilitation Services Administration (RSA) provides grants to state vocational rehabilitation agencies to help individuals with disabilities train for employment, obtain employment, and live more independently. RSA also provides grants to postsecondary schools for scholarships to students interested in pursuing careers in rehabilitation. RSA's website is [rsa.ed.gov](https://rsa.ed.gov).

For more information about disability programs and services in communities nationwide, visit [dol.gov/agencies/odep/topics](https://dol.gov/agencies/odep/topics).

## Other Federal Assistance for Postsecondary School

This section lists several federal programs that provide financial assistance for postsecondary education. For links to a variety of government programs, visit [StudentAid.gov/types](https://studentaid.gov/types).

### *Federal Income Tax Credits*

Two federal income tax credits are available for higher education expenses:

- The American Opportunity Credit is a tax credit worth up to \$2,500 per student for education expenses during the first four years of postsecondary education. The student must be enrolled at least half time in a program leading to a degree or other recognized education credential.
- The Lifetime Learning Credit is a tax credit worth up to \$2,000 per tax return for virtually any postsecondary education and training, including undergraduate years, graduate and professional schools, and even less-than-half-time study.

The tax credits described above may not be claimed at the same time for the same student.

For details about these income tax credits and other education benefits, read Publication 970, *Tax Benefits for Education* at [irs.gov/pub/irs-pdf/p970.pdf](https://irs.gov/pub/irs-pdf/p970.pdf).

### *National and Community Service*

AmeriCorps, a program of national and community service, provides funding for education in exchange for service. A participant can earn up to two education awards, each for an amount equivalent to the maximum value of the Federal Pell Grant for the award year in which the term of AmeriCorps service was funded. Individuals can use the funds either to pay current or future education expenses or to repay federal student loans. Participants must be at least 18 and be U.S. citizens, nationals, or lawful permanent residents. For more information, call 1-800-942-2677, visit [americorps.gov](http://americorps.gov), or ask a question at [questions.americorps.gov](http://questions.americorps.gov).

### *Health Professions*

The U.S. Department of Health and Human Services (HHS) administers a number of financial aid programs for health professionals and students interested in health profession careers. For more information on education and training programs administered by HHS, visit [hhs.gov/programs/education-and-training](http://hhs.gov/programs/education-and-training). For information about aid from HHS's Health Resources and Services Administration, students may visit [bhw.hrsa.gov/funding#loan](http://bhw.hrsa.gov/funding#loan).

### *Veterans Education Benefits*

For information about U.S. Department of Veterans Affairs (VA) education programs, visit [benefits.va.gov/gibill](http://benefits.va.gov/gibill) or call 1-888-GI-BILL-1 (1-888-442-4551). Each of the major benefits programs is described in detail on its own section of the VA's site. See Appendix A of this handbook for a list of URLs to visit for military education benefit information.

### *Other Assistance From the Military and for Military Families*

#### **Reserve Officers' Training Corps (ROTC) Scholarships**

ROTC scholarships are available through the Army, Air Force, and Navy. Military scholarship recipients will have a service obligation in either the reserves or active duty after graduating from college. Information for high school students about ROTC scholarships, federal grants, and student loan benefits for those associated with the military can be found at [StudentAid.gov/military](http://StudentAid.gov/military).

#### **Assistance in Return for Active Duty**

Active-duty military service also offers numerous programs to help students earn or pay for a college degree. For further information about these programs, students should contact a local U.S. armed forces recruiter or visit [militaryonesource.mil/education-employment](http://militaryonesource.mil/education-employment).

#### **Assistance for Military Families**

Visit [StudentAid.gov/military](http://StudentAid.gov/military) for general information about scholarships and other financial aid for military families.

### **Nonfederal Sources: State, School, and Private**

#### *State Aid*

Each state administers its own student aid programs, which might include scholarships, grants, loans, fellowships for graduate school, or other types of aid. Students can contact their state education agency for more information; telephone numbers and web addresses are listed at [www.ed.gov/contact-us/state-contacts](http://www.ed.gov/contact-us/state-contacts).

## *Prepaid Tuition and College Savings Plans*

There are education savings plans available that can assist families with saving for college or career/trade school education costs, including 529 savings plans that are offered by many states:

1. The typical 529 prepaid tuition plan allows families to purchase future tuition by paying a predetermined monthly amount into the program. The savings cover full tuition at a public state school or a specified amount toward tuition at a private or out-of-state school.
2. A 529 college savings plan is essentially an investment account created to save for a specific child's college expenses.

For more information on 529 plans, as well as other ways to save for college, career school, or trade school, visit the Financial Industry Regulatory Authority's site at [finra.org/investors/learn-to-invest/types-investments/saving-for-education](https://finra.org/investors/learn-to-invest/types-investments/saving-for-education).

## *Institutional Aid*

Many postsecondary schools offer aid from their institutional funds. To be considered for institutional aid, some schools require students to submit an application in addition to the *Free Application for Federal Student Aid* (FAFSA®) form. Some schools require a FAFSA form before considering a student for merit aid, so encourage your students to complete the FAFSA form early, as schools often have deadlines for awarding institutional aid. The best sources of information on aid available at a school are the school's financial aid office and its website.

## *Private Aid*

A student also may qualify for a private grant or scholarship for academic achievement, religious affiliation, ethnic or racial heritage, community activities, athletic ability, or hobbies and special interests. Our page about scholarships at [StudentAid.gov/scholarships](https://StudentAid.gov/scholarships) links to the U.S. Department of Labor's free scholarship search based on these and other criteria.

## **Private Aid Consultants**

There are many privately operated scholarship search and financial aid advice services. These services tend to be relatively expensive, so a student or parent should think carefully before committing to such a service. Most financial aid comes from federal and state programs that students can easily find out about through [StudentAid.gov](https://StudentAid.gov) and other free websites. A large portion of the remaining nongovernment aid comes in the form of institutional grants, so it's important for a student to check with the college or career/trade school to find out what it offers from its own funds.

Despite the numerous free sources of information about money for school, some students and parents still prefer to hire a private advisor. A student considering using a for-fee service can find information about it by contacting several sources. Most of these sources will be able to tell the student whether complaints have been lodged against the service. However, keep in mind that a few complaints do not necessarily mean a company is not reliable or legitimate. Rather, the student should use careful judgment and weigh all available information about the number and nature of complaints before making a decision.

The student might obtain information from, or register a complaint with, the following entities:

- The Better Business Bureau provides business ratings, reports, and a complaint form at [bbb.org](https://bbb.org).
- The U.S. Postal Inspection Service Fraud Complaint Unit offers a toll-free number, 1-877-876-2455. Alternatively, the student may access an online complaint form at [uspis.gov](https://uspis.gov).
- State attorneys general are listed at [naag.org](https://naag.org).

Note: Consultants (or other preparers) can't charge fees to help students and families fill out the FAFSA form.

## Avoiding Scholarship Scams

Students and parents do not always receive the information they expect from a financial aid advice service. You can help raise awareness of financial aid scams and the availability of free advice by

- mentioning the issue at financial aid information sessions and
- telling students and parents about the [StudentAid.gov/scams](https://studentaid.gov/scams) page.

Although ED doesn't evaluate private financial aid search and advice services, [StudentAid.gov/scams](https://studentaid.gov/scams) does provide some helpful guidelines for students considering using such a service.

## Who can get federal student aid?

### *General Eligibility Requirements*

To meet the general eligibility requirements for federal student aid, a student must

- demonstrate financial need for need-based programs (see “How is financial need determined?” on pages 15–17);
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security number (SSN), unless the student is a citizen of the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- maintain satisfactory academic progress if the student is already enrolled in college or career/trade school;
- sign certifying statements on the FAFSA form, such as agreeing to use federal student aid funds only for education expenses; and
- provide consent and approval to have their federal tax information transferred from the IRS into the FAFSA form.

In addition, a student must also show that they are qualified to obtain a college or career/trade school education by

- having a high school diploma or a state-recognized equivalent, such as a General Educational Development (GED) or High School Equivalency Test (HiSET) certificate;
- having been homeschooled and either (1) have a secondary school completion credential for homeschools as provided for under state law, or (2) if the state doesn't require the credential described above, have completed a secondary school education in a homeschool setting that qualifies as an exemption from the compulsory attendance requirements under state law; or
- enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives described at [StudentAid.gov/understand-aid/eligibility/requirements](https://studentaid.gov/understand-aid/eligibility/requirements).

Note: This is not a comprehensive list of eligibility requirements. The U.S. Department of Education provides detailed information on this topic in Volume 1 (Student Eligibility) of the *Federal Student Aid Handbook* in the “Knowledge Center” section of FSA Partner Connect at [fsapartners.ed.gov/knowledge-center/fsa-handbook](https://fsapartners.ed.gov/knowledge-center/fsa-handbook).

## IMPORTANT NOTE

Deferred Action for Childhood Arrivals (DACA) students with Social Security numbers can complete the *Free Application for Federal Student Aid* (FAFSA®) form. Once their form is processed, their Student Aid Index won't be calculated because they aren't eligible for federal student aid due to their citizenship status. However, DACA students may be eligible for state or school financial aid, in addition to private scholarships.

## Eligibility Requirements for Specific Programs

Federal student aid programs have their own eligibility criteria in addition to the general requirements listed on page 13.

### *Federal Pell Grants, FSEOG, TEACH Grants, and Federal Work-Study*

In addition to the students who qualify for these programs through the general eligibility and financial need requirements, certain other students may qualify as well.

### Students With Intellectual Disabilities

Students with intellectual disabilities may receive funding under these programs if they

- are enrolled or accepted for enrollment in an eligible comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education that participates in the federal student aid programs;
- are maintaining satisfactory academic progress for their program; and
- meet the general federal student aid eligibility requirements, except that the student is not required to have a high school diploma or equivalent certificate and is not required to be pursuing a degree or certificate.

You can find a list of schools with eligible comprehensive transition and postsecondary programs at [StudentAid.gov/understand-aid/eligibility/requirements/intellectual-disabilities](https://studentaid.gov/understand-aid/eligibility/requirements/intellectual-disabilities).

### Maximum Federal Pell Grant Eligibility for Dependents of Certain Deceased Servicemembers and Public Safety Officers

Students who meet the eligibility requirements for Federal Pell Grants under the Special Rule in HEA Section 401(c) will receive a maximum Pell Grant award, regardless of their calculated Student Aid Index (SAI). To receive a Pell Grant based on eligibility under the Special Rule, a student must be

- the child of a parent or guardian who died in the line of duty while either (a) serving on active duty as a member of the U.S. armed forces on or after Sept. 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and
- less than 33 years old as of the Jan. 1 prior to the award year for which the student is applying (e.g., for the 2025–26 award year, a student must be less than 33 years old as of Jan. 1, 2025, to be eligible).

Note: The maximum Federal Pell Grant award under the Special Rule (described above) replaces the Iraq and Afghanistan Service Grant and the Children of Fallen Heroes Scholarship starting in the 2024–25 award year. For more information about Pell Grant eligibility under these special criteria, visit [StudentAid.gov/understand-aid/types/grants/pell/unique-circumstances](https://studentaid.gov/understand-aid/types/grants/pell/unique-circumstances).

## Students Who Are Confined or Incarcerated

Confined or incarcerated students are eligible for Federal Pell Grants if they are enrolled in an eligible Prison Education Program. For information and resources, refer to the “Prison Education Programs” topics page in the “Knowledge Center” section of FSA Partner Connect at [fsapartners.ed.gov/knowledge-center/topics/prison-education-programs](https://fsapartners.ed.gov/knowledge-center/topics/prison-education-programs).

## TEACH Grants

To receive a TEACH Grant, a student must meet the following criteria:

- Be enrolled as an undergraduate, postbaccalaureate, or graduate student in a postsecondary educational institution that participates in the TEACH Grant Program.
- Be enrolled in a TEACH-Grant-eligible program (course work that is designed to prepare the student to teach in a high-need field).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. The student must complete counseling each year they receive a TEACH Grant.

Each year a student receives a TEACH Grant, they must sign a *TEACH Grant Agreement To Serve or Repay* indicating that they will

- serve as a full-time teacher in a high-need field in a public or private elementary or secondary school or educational service agency that serves low-income students;
- teach for at least four academic years within eight years of ceasing enrollment at the institution where they received the TEACH Grant;
- meet all state certification requirements for teaching in the state where you teach; and
- repay the grant as a Direct Unsubsidized Loan, with interest charged from the date of each TEACH Grant disbursement, if they fail to meet the requirements in the *Agreement To Serve or Repay*.

For more information about high-need fields and schools or educational service agencies serving low-income students, students may visit [StudentAid.gov/teach](https://StudentAid.gov/teach) or speak to a financial aid administrator.

Note: It is crucial that students understand that if they don't fulfill the teaching service agreement, all TEACH Grants they received will be converted to Direct Unsubsidized Loans that must be repaid according to the terms of Direct Unsubsidized Loans.

## Direct Loans

To receive Direct Loan funds, a student must be enrolled at least half time.

## How is financial need determined?

Eligibility for most federal student aid programs is based on financial need. A student must complete and submit a FAFSA form to have their financial need determined. At its simplest level, a student's financial need is the difference between the student's cost of attendance at the school and their SAI. The SAI is an index number that is calculated based on the information reported on the FAFSA form, which the school uses to determine how much aid the student can receive. A student's SAI can be a negative number down to -1500.

## *Need Analysis*

The process of analyzing a student's financial need, known as need analysis, focuses on assessing the financial strength of the family by collecting information about the family's income, assets, and family size. For the federal student aid programs, the law specifies a need analysis formula that produces the SAI. The SAI and the school's cost of attendance (see below) are used by the postsecondary school to establish the student's need as well as to award federal student aid. (The school may ask the student to complete other paperwork to determine the student's need for nonfederal aid.)

## *Cost of Attendance (COA)*

For federal student aid programs, the financial aid administrator must use the definition of "cost of attendance" given in the law to determine what education-related expenses may be considered. The law specifies that the COA includes tuition and fees, an allowance for living expenses (such as food and housing), books and supplies (including a reasonable allowance for renting or purchasing a personal computer), miscellaneous personal expenses, and transportation costs. The law also provides allowances for loan fees, dependent-care costs, the cost of obtaining a first professional credential, and expenses for students with disabilities.

Note: Many high school students (and their parents) don't immediately understand that the definition of "cost of attendance" includes more than just tuition. You can point them to the definition at [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated).

The financial aid administrator at a school usually develops different COAs for different categories of students. For instance, some programs of study might have lab fees or higher charges for books and supplies than other programs; and students living off campus might have higher or lower allowable costs for food and housing and transportation expenses than students living on campus. Each school must make COA information publicly available on its website next to any section that mentions tuition and fees.

## *Calculating the SAI*

For the SAI calculation, a student must complete and submit the FAFSA form. The fastest and easiest way to do so is to apply online at [fafsa.gov](https://fafsa.gov). Unlike college admissions applications, the FAFSA form is sent to the ED processing center, rather than directly to a college, career school, or trade school. The student's information is entered into ED's computer system, which then calculates the student's official SAI using such information as income, family size, the value of certain assets, and more.

Certain FAFSA questions determine whether a student is eligible for an automatic assignment of an SAI of –1500. For example, a dependent student whose parents aren't required to file a 2023 U.S. income tax return will be assigned an SAI of –1500. If an independent student (and their spouse, if applicable) isn't required to file a 2023 U.S. income tax return, the student will also be assigned an SAI of –1500.

For a detailed breakdown of the SAI formula, go to [FinancialAidToolkit.ed.gov/fafsa-updates](https://FinancialAidToolkit.ed.gov/fafsa-updates) and select the *2025–26 Student Aid Index (SAI) and Pell Grant Eligibility Guide* in the "2025–26 FAFSA® Materials and Websites" section.

Once the school knows the student's SAI, the next step is to subtract it, and any other financial assistance the student has received, from the student's COA at that school. The result is the student's financial need.

The formula is: **Cost of Attendance – Student Aid Index – Other Financial Assistance = Financial Need.**

Note: If a student has a negative SAI, then their SAI is treated as a zero in the formula above.

The overall application process for financial aid is described in Part 2 of this handbook, while completing specific questions on the FAFSA form is discussed in Part 3.



### *Calculating Federal Pell Grant Eligibility*

Federal Pell Grant eligibility has a calculation that is separate from the SAI calculation. For some applicants, the Pell Grant eligibility criteria will only include tax information and federal poverty guidelines. For other applicants, the formula may also use the separately calculated SAI. The calculated Pell Grant eligibility is always based on the assumption that the student will attend full time. Students attending less than full time will receive a prorated Pell Grant amount.

Pell Grant eligibility determination occurs in one of three ways:

1. Applicants will be considered for a maximum Pell Grant award if they (and any required contributors) were not required to file a tax return, or if the adjusted gross income (AGI) reported on their tax return(s) meets certain income thresholds compared to federal poverty guidelines.
2. Applicants whose AGI (or whose required contributor's AGI) exceeds certain income thresholds compared to federal poverty guidelines may still be eligible for a Pell Grant award that is less than the maximum based on their calculated SAI.
3. Applicants who are not eligible for a maximum Pell Grant award, and who were also not eligible for a Pell Grant award based on the calculation that uses the applicant's SAI, may still be eligible for what is called a "minimum Pell Grant award" which, like the maximum Pell Grant calculation, is based on the applicant's (and any required contributor's) AGI and whether that AGI meets certain income thresholds compared to the federal poverty guidelines.

Note: A student who is attending two postsecondary schools during the same enrollment period must notify the financial aid administrators at both schools. The student may not receive Pell Grants at both schools during the same enrollment period.

## The Financial Aid Package

Using all available federal and nonfederal aid, the financial aid administrator constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need; however, because funds for certain programs are limited, the amount offered can be less than the amount of the calculated need. For example, consider a full-time student with an SAI of 1000 who enrolled in a program with a cost of attendance of \$10,000 for the 2024–25 award year:

Sample Aid Package Determination	Calculations
<p>The student's total cost to attend this institution is \$10,000. The student's SAI is 1000. To determine financial need, subtract the SAI from the cost of attendance.</p>	<p>\$10,000 cost of attendance – SAI of 1000 = \$9,000 financial need</p>
<p>The student is eligible for \$6,395 in a Federal Pell Grant and \$1,000 in institutional grant aid. Since these are need-based awards, subtract the total (\$7,395) from the student's financial need (\$9,000) to determine remaining need.</p>	<p>\$9,000 of financial need – \$7,395 of grant aid = \$1,605 remaining need</p>
<p>The financial aid administrator awards \$1,605 (the remaining need) in a Direct Subsidized Loan. The student's full financial need is now met with gift aid and need-based loans.</p>	<p>\$7,395 in grant aid + \$1,605 in Direct Subsidized Loan = \$9,000 in need-based aid</p>
<p>Finally, the student has a \$1,000 gap between need-based aid and total cost of attendance. The financial aid administrator awards \$1,000 in a Direct Unsubsidized Loan. The student now has sufficient financial aid to cover the full cost of attendance.</p>	<p>\$9,000 in need-based aid + \$1,000 in Direct Unsubsidized Loan = \$10,000 total financial aid</p>
<p><b>Note:</b> The example above is based on the maximum Federal Pell Grant award amount of \$7,395 for the 2024–25 award year. When the maximum Pell Grant award amount for 2025–26 is announced, it will be available at <a href="https://studentaid.gov/pell-grant">StudentAid.gov/pell-grant</a>.</p>	

The financial aid package often is presented to the student in an aid offer, whether by postal mail or in an electronic format. The package might include a combination of federal, state, and institutional aid. To ensure the aid package is as complete and accurate as possible, the student should inform the financial aid office of any private scholarships that they have been awarded.

The student may accept or decline any of the financial aid offered. Students often have questions about the aid offer; these questions are best handled by the financial aid office at the postsecondary school. While ED doesn't regulate how a postsecondary school packages aid, we do require that the institution inform all students about all federal, state, local, private, and institutional student financial assistance available at that school. In addition, ED requires that participating institutions describe the procedures and forms for application, the student eligibility requirements, the selection criteria, and the criteria for determining the amount of an aid offer.

Some schools use the *College Financing Plan*, a sort of “cover letter” for the aid offer from the school. The *College Financing Plan* presents the aid offer in a way that clearly distinguishes grant and scholarship money from money that must be repaid. It also clearly shows the net price, or net cost, that the student will be required to pay. Learn more about the *College Financing Plan* at [www.ed.gov/higher-education/paying-college/college-financing-plan](http://www.ed.gov/higher-education/paying-college/college-financing-plan) and find other tools to help students compare schools at [collegecost.ed.gov](http://collegecost.ed.gov).

#### *How much Federal Pell Grant funding can a student get?*

The maximum Federal Pell Grant award amount changes yearly. For the 2024–25 award year, the maximum Federal Pell Grant award is \$7,395. As of this handbook’s publication, the maximum Federal Pell Grant award amount for 2025–26 has not yet been announced. To check for updates, consult [StudentAid.gov/pell-grant](http://StudentAid.gov/pell-grant).

#### *How much TEACH Grant funding can a student get?*

The TEACH Grant Program provides grants of up to \$4,000 a year. The maximum award amount is reduced if the student attends less than full time.

#### **DID YOU KNOW**

The TEACH Grant Program is affected by the automatic federal budget cuts known as the “sequester.” Find the latest information about how grant amounts are affected by sequestration at [StudentAid.gov/teach](http://StudentAid.gov/teach).

#### *How much FSEOG and Federal Work-Study money can a student get?*

When awarding the programs listed above, the financial aid administrator must consider other aid available to the student in addition to the student’s SAI. For FSEOG, a student can receive up to \$4,000 a year. For Federal Work-Study, a student’s total work-study award depends on when the student applies for aid, their level of financial need, and their school’s funding level.

#### *How much can a student get in Direct Subsidized Loans and Direct Unsubsidized Loans?*

The table at [StudentAid.gov/sub-unsub](http://StudentAid.gov/sub-unsub) lists annual loan limits (the maximum loan amount that a student may receive for an academic year). For example, the annual loan limits for first-year undergraduates are as follows:

- A first-year dependent undergraduate student may receive a combined maximum of \$5,500 in Direct Subsidized Loans and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized.
- A first-year independent undergraduate student (or a first-year dependent undergraduate whose parent is unable to obtain a Direct PLUS Loan) may receive a combined maximum of \$9,500 in Direct Subsidized Loans and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized.

Note: The maximum annual loan limits increase as students progress through school.

## DID YOU KNOW

There's a maximum combined amount that a student can receive in Direct Subsidized Loan and/or Direct Unsubsidized Loan funds. The amount that the student is eligible to receive in one loan type will limit eligibility for the other loan type, but the student's total eligibility for Direct Subsidized Loans and Direct Unsubsidized Loans is set by law and is based on the student's dependency status and grade level.

Because Direct Unsubsidized Loans are not need based, the financial aid administrator applies the following principles to determine a student's eligibility:

- The amount of the loan may not exceed the difference between the student's cost of attendance and all other aid the student is receiving.
- The school must consider the student's eligibility for other aid before determining a loan amount. For instance, if a full-time, dependent undergraduate student in their first year of study in 2024–25 had a cost of attendance of \$12,500 and was eligible for a maximum Federal Pell Grant of \$7,395 and a Direct Subsidized Loan of \$3,500, the aid administrator could approve the student for a Direct Unsubsidized Loan of up to \$1,605 ( $\$12,500 - \$7,395 - \$3,500 = \$1,605$ ).

Note: As of this handbook's publication, the maximum Federal Pell Grant award amount for 2025–26 has not yet been announced. The example above uses the maximum Pell Grant award amount for the 2024–25 award year.

For more information on federal student loans, see the *Do You Need Money for College or Career/Trade School?* publication at [StudentAid.gov/resources](https://studentaid.gov/resources).

## Part 2: Application Process for Federal Student Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal student aid without paying a fee. To be considered for federal student aid programs, a student must complete and submit the *Free Application for Federal Student Aid* (FAFSA®) form. This application (available in English and Spanish) collects financial and other information used to calculate the Student Aid Index (SAI), which postsecondary schools use to determine the student's eligibility for aid. (See page 16 for a discussion of the SAI.)

States and many schools may also use FAFSA information in offering funds from their own financial aid programs. To be considered for state or institutional aid, a student may be required to complete additional questions on a separate nonfederal form, and a fee might be charged for processing that additional information. Students should check with the schools to which they plan to apply and with their state agencies to find out whether additional forms are required.

No data from the student's 2024–25 FAFSA form will be prepopulated in the 2025–26 form. Students and their contributors will need to answer all required questions on the 2025–26 FAFSA form.

### DID YOU KNOW

To access a selection of informational resources that you can use as you advise students and parents about the FAFSA® process, visit [FinancialAidToolkit.ed.gov/resources](https://FinancialAidToolkit.ed.gov/resources).

Remember: The Financial Aid Toolkit site is for your use; [StudentAid.gov](https://StudentAid.gov) is the site for students and parents.

## Early Eligibility Indicator: Federal Student Aid Estimator

### *What is the purpose of the Federal Student Aid Estimator?*

The Federal Student Aid Estimator is a free online tool that provides students with early estimates of their eligibility for federal student aid. The tool instantly calculates an estimated award amount for the Federal Pell Grant. Having such information helps families plan ahead for college, career school, or trade school.

### *Who should use the Federal Student Aid Estimator?*

The Federal Student Aid Estimator is for anyone who is not yet ready to file a FAFSA form.

### *How does a student use the Federal Student Aid Estimator?*

A student can access the Federal Student Aid Estimator at [StudentAid.gov/aid-estimator](https://StudentAid.gov/aid-estimator). The student doesn't need a StudentAid.gov account to use the Federal Student Aid Estimator.

In the Federal Student Aid Estimator, the student answers financial and other questions that are used to determine federal student aid eligibility. Remember that although the Federal Student Aid Estimator has a "Submit" button, the tool is just a calculator, not an application for aid.

Note: It's important that the student understands that the SAI and federal student aid amounts provided by the Federal Student Aid Estimator are estimates and that the student will not receive any aid without submitting a FAFSA form and meeting the eligibility criteria. The Federal Student Aid Estimator doesn't save or submit the information that the student enters.

## Before Applying

### *Helping Students Learn About the FAFSA® Process*

#### **FAFSA® Prototype**

The FAFSA prototype is available to help you gain a deeper understanding of the FAFSA user experience. The prototype is not a complete replica of the 2025–26 FAFSA form that will be available on [fafsa.gov](https://fafsa.gov). Instead, it's a web-based design tool that allows you to navigate specific scenarios that many students and parents will encounter on the live website. To access the 2025–26 FAFSA prototype, follow the steps below:

1. Visit [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526)
2. Enter the access code: prototype2526

Note: The FAFSA prototype has limited functionality and may not represent the final FAFSA experience. Certain functionality, such as the SAI calculation, field and page edits, and validation of data, is unavailable.

#### **FAFSA® Screenshots**

If you're preparing a presentation about financial aid and want to show students what the FAFSA form looks like, you can download the *2025–26 FAFSA Preview Presentation* at [FinancialAidToolkit.ed.gov/fafsa-updates](https://FinancialAidToolkit.ed.gov/fafsa-updates) (available early November 2024). This PowerPoint presentation provides information and screenshots of the online FAFSA form. It can be used to create and/or modify presentations for trainings and high school FAFSA completion nights.

#### **Resources To Plan Financial Aid Events**

Also, on the Toolkit, there are presentations (many with speaker notes) about federal student aid, along with information about planning a financial aid workshop at your school. You'll find presentations at [FinancialAidToolkit.ed.gov/resources](https://FinancialAidToolkit.ed.gov/resources) and event planning tips at [FinancialAidToolkit.ed.gov/host-event](https://FinancialAidToolkit.ed.gov/host-event).

## Creating a StudentAid.gov Account

### *Who needs a StudentAid.gov account?*

A student should create a StudentAid.gov account before the student applies for aid using the online FAFSA form. Similarly, all other required contributors should each create their own StudentAid.gov account.

A contributor refers to anyone who is required to provide their information and signature on the FAFSA form. This includes the student and may also include the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent). A contributor must also provide consent and approval to have their federal tax information transferred directly into the FAFSA form via the *FUTURE Act* Direct Data Exchange with the IRS.

Note: If a contributor doesn't provide consent and approval, the student will not be eligible for federal student aid.

### *How are contributors identified?*

A student's or parent's answers on the FAFSA form will determine which additional contributors (if any) will be required to provide information.

If a student or parent would like to identify FAFSA contributors before they begin filling out the form, they can use the Who's My FAFSA Parent? wizard, a new interactive tool at [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent). This tool asks a series of questions to gather information and then provides clear direction on which parent(s) will need to participate on a student's FAFSA form.

Note: This tool does not determine dependency status. (Dependent students are required to provide information about their parent or parents when filling out a FAFSA form.) For information about what determines dependency status, visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).

### *How are contributors invited to participate on the FAFSA® form?*

To invite a contributor to complete their section of the FAFSA form, a student or parent will enter the contributor's name, date of birth, Social Security number (if they have one), and email address. If the contributor doesn't have a Social Security number (SSN), a student or parent will be asked to provide the contributor's mailing address too.

A contributor will receive an email informing them that they've been identified as a contributor. They will then need to create a StudentAid.gov account if they don't already have one, so that they can fill out and sign their required sections of the FAFSA form.

Although the contributor is required to provide their information and signature on the FAFSA form, and provide consent and approval to have their federal tax information transferred from the IRS into the FAFSA form, they don't have a financial responsibility to pay for the student's education costs.

#### **DID YOU KNOW**

A parent (or other nonstudent contributor) without a Social Security number can create a StudentAid.gov account to fill out and sign their required section of the FAFSA® form online. A student without a Social Security number can create a StudentAid.gov account if they are a citizen of a freely associated state.

### *When should a contributor create their StudentAid.gov account?*

Each contributor must create their own StudentAid.gov account before they can access the FAFSA form online. This is important for three reasons:

1. The contributor must have their own StudentAid.gov account to fill out and sign the FAFSA form online.
2. Creating a StudentAid.gov account in advance gives the contributor time in case they encounter issues that need to be resolved before their account can be used. When the contributor creates a StudentAid.gov account, they provide their name, date of birth, and SSN (if they have one).

If a contributor has an SSN, their information is then sent to the Social Security Administration (SSA) for confirmation. The confirmation process takes about one to three days. If the information doesn't match SSA's records, the discrepancies will have to be resolved, possibly delaying the financial aid application and awarding process. Therefore, if a contributor thinks SSA might have the wrong name or date of birth for them in its records, they should go—well ahead of applying for aid—to [ssa.gov](https://ssa.gov) to find out how to correct any errors. The information must be correct before their StudentAid.gov account can be used for most of its purposes.

3. Although a contributor can use their StudentAid.gov account directly after creating it, the account may have limited functionality until the contributor's identity has been verified with SSA. For example, all contributors are required to provide consent and approval to allow ED to obtain their federal tax information from the IRS to help complete the FAFSA form. A contributor who creates their StudentAid.gov account in advance will have their federal tax information transferred directly into the FAFSA form. However, a contributor who fills out their section of the FAFSA form immediately after creating their StudentAid.gov account (before their identity is validated by SSA) will need to manually enter their tax information into the form, even after providing consent and approval to have their federal tax information transferred into the form.

### *What can a student use their StudentAid.gov account for?*

A student can use their StudentAid.gov account for the following purposes (among others):

- Complete all required sections of the FAFSA form online, provide consent and approval to have federal tax information transferred directly into the form, and sign the FAFSA form electronically.
- Provide an electronic signature on certain federal student loan contracts.
- Access their information on StudentAid.gov, view FAFSA processing results, access the FAFSA Submission Summary, or make FAFSA corrections.
- Access online information about federal student aid that the student has received.

### *What can a parent use their StudentAid.gov account for?*

There are two common reasons a parent would use their StudentAid.gov account:

1. to complete all required sections of the FAFSA form online, provide consent and approval to have federal tax information transferred directly into the form, and sign the FAFSA form electronically
2. to electronically sign the *Master Promissory Note* for a Direct PLUS Loan (see page 9 for information about PLUS loans)

A parent will use their own StudentAid.gov account to electronically sign all FAFSA forms where they have been identified as a contributor (e.g., if they have multiple children applying for federal student aid), including their own FAFSA form, if applicable.

Note: All required contributors, including the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent), must each have their own StudentAid.gov account to participate on the student's FAFSA form online.

### **DID YOU KNOW**

In many cases, when someone contacts the Federal Student Aid Information Center to report a problem with their StudentAid.gov account, those problems arose because someone else created the account. For example, if someone creates an account for a student, the student is much less likely to know their username, password, and/or answers to the challenge questions that help them retrieve log-in information if they forget it. We recommend all contributors create their own StudentAid.gov account and keep their username and password private.



### *How does a contributor create a StudentAid.gov account?*

As mentioned above, all contributors (including the student) must create a StudentAid.gov account before they can access the FAFSA form online. Contributors with an SSN should follow the instructions below to create their StudentAid.gov account. (See page 26 for instructions on creating a StudentAid.gov account for contributors who don't have an SSN.)

To create a StudentAid.gov account, the contributor will need to complete the following main steps:

1. Visit the "Create Account" page at [StudentAid.gov/create-account](https://studentaid.gov/create-account).
2. Provide their name and date of birth.
3. Enter their SSN.
4. Provide their unique username.
5. Enter their email address. (Note: This email address can't be associated with any other StudentAid.gov account.)
6. Provide their unique password.
7. Enter their mailing address.
8. Enter their mobile phone number. (Note: This phone number can't be associated with any other StudentAid.gov account.) Select the checkbox if the contributor would like to register their mobile phone to receive one-time secure codes for two-step verification or if they forget their username or password. (The contributor will be required to either provide their email address or mobile phone number and opt-in to messaging before they can proceed.)
9. Provide their communication preferences.
10. Select their language preference.
11. Complete the challenge questions and answers for security purposes.
12. Confirm and verify their information.
13. Verify their email address and/or mobile phone number to enable two-step verification.
14. Store their backup code. This code allows them to access their account in the event they can't use any other two-step verification method.

For contributors with an SSN, their name, date of birth, and SSN will be verified with SSA within one to three days. If SSA confirms their information, the StudentAid.gov account is then valid for all its uses. If there is a problem with SSA's match, the contributor will be notified via email if they provided a valid email address when creating the account.

#### **DID YOU KNOW**

Please stress to students and parents that they should enter their information carefully when creating a StudentAid.gov account. If an individual makes a typo when entering (for instance) their Social Security number or email address, the activation of their StudentAid.gov account could be delayed.

### *How does a contributor without an SSN create a StudentAid.gov account?*

A parent, spouse, or parent's spouse who doesn't have an SSN can create a StudentAid.gov account to fill out and sign their required sections of the FAFSA form online.

A student without an SSN will also be able to create a StudentAid.gov account if they are a citizen of the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau). These students don't receive an Alien Registration number, but instead will be assigned a pseudo-SSN.

Students and other contributors without an SSN can follow these steps to create a StudentAid.gov account:

1. Visit the "Create Account" page at [StudentAid.gov/create-account](https://studentaid.gov/create-account).
2. Provide their personal information, including their name and date of birth.
3. Under the text box that asks the contributor to enter their SSN, select "What if I don't have a Social Security number?" and then check the "I do not have a Social Security number" box and select "Continue."
4. After confirming that they don't have an SSN, they'll be directed to enter a username, their email address, and a password. (Note: This email address can't be associated with any other StudentAid.gov account.)
5. Enter contact information and complete a series of steps that include providing their mailing address, selecting their communication preferences, creating challenge questions and answers, and verifying the account information that they provided.
6. Answer knowledge-based verification questions to verify their identity. The contributor will see three or four questions and must answer all questions to proceed. Note: Sometimes questions can't be generated. If no questions can be generated, then they can continue to the next step.
7. The contributor checks the box to provide their digital attestation and confirm the information they're providing about their identity is correct.
8. After the contributor submits the answers (if required), they'll see a confirmation page with the results of their identity verification. Note: Now that the contributor has created their StudentAid.gov account, they will immediately be able to access and complete the FAFSA form by logging in to their StudentAid.gov account with their username and password.
9. If the contributor's identity can't be validated, they'll be emailed instructions to provide additional proof of identity. The emailed instructions will describe how to submit copies of acceptable documentation to verify their identity. Note: The contributor will continue to have access to the FAFSA form while they're completing the mandatory identity verification process.
10. If the contributor's identity is verified successfully, they'll receive an email that confirms their StudentAid.gov account has been verified.

### *What if the contributor forgets their account credentials or has difficulties logging in?*

Instructions for several scenarios are described at [StudentAid.gov/help-center/answers/article/help-accessing-account-fsa-id](https://studentaid.gov/help-center/answers/article/help-accessing-account-fsa-id). Here are a couple of solutions in brief:

- If the contributor is trying to log in to their StudentAid.gov account and has forgotten their credentials, they will find links that offer the option of retrieving the username or resetting the password through their verified email address, mobile phone number, or authenticator app, or by successfully answering their challenge questions.

Note: The contributor can log in using a verified mobile phone number or email address instead of the username.

- If the contributor gets a message saying their StudentAid.gov account is locked, they can either have a secure code sent via email, text message, or authenticator app, or they can answer the challenge questions to unlock the account.

### *What about StudentAid.gov account security?*

Two-step verification helps protect the contributor's account. Each time the contributor logs in, they'll be asked to provide a one-time code that is delivered via email, text message, or an authenticator app. In addition, the contributor will receive notifications from Federal Student Aid any time a change is made to their account.

The contributor should keep their account username and password in a safe place and never share it with anyone, even if that person is helping the contributor fill out the FAFSA form. Revealing their account credentials could make them susceptible to identity theft.

Note: Students and other contributors can learn to avoid identity theft at [StudentAid.gov/scams](https://studentaid.gov/scams).

## **Gathering Documents for the FAFSA® Form**

To complete the FAFSA form, students and other contributors may need their tax return; records of child support received; current balances of cash, savings, and checking accounts; and the net worth of investments, businesses, and farms (for-profit agricultural operations).

You can find a list of items needed to complete the FAFSA form at [StudentAid.gov/fillingout](https://studentaid.gov/fillingout).

## **When To Apply**

Generally, the FAFSA processing cycle lasts 21 months. For the 2025–26 award year (July 1, 2025, through June 30, 2026), the application may be completed on or after its release on or before Dec. 1, 2024. FAFSA forms for that award year will be accepted until June 30, 2026.

Note that some states may have application deadlines within the first three months of 2025 for students who want to be considered for state aid. Students who live in these states should submit their FAFSA form as soon as possible on or after its release date. Students can check state deadlines at [fafsa.gov](https://fafsa.gov).

Additionally, some schools have limited institutional funds. Students should fill out the FAFSA form as early as possible to maximize chances of being awarded state and school aid.

## How To Apply

### *Electronic Application Method—[fafsa.gov](https://fafsa.gov)*

The online FAFSA form—available in both English and Spanish—offers detailed help for each question. If students have questions when filling out the online form, they can select an info icon or a question mark icon for explanations and more details. They can also ask our virtual assistant, Aidan<sup>®</sup>, for help along the way.

Students can find information about filling out the FAFSA form at [StudentAid.gov/fillingout](https://StudentAid.gov/fillingout).

Note: There are websites where students can pay a fee to get help filing the FAFSA form. These sites are not affiliated with or endorsed by ED, and consultants (or other preparers) can't charge fees to help students and families fill out the form. We urge you to advise your students not to pay these sites for assistance that is provided for free at ED's website.

Here's how a student gets started on the 2025–26 FAFSA form:

- A new applicant begins by selecting “Start New Form” on [fafsa.gov](https://fafsa.gov).
- If they are not logged in to StudentAid.gov, the student will be taken to the “Log In” page to enter their StudentAid.gov account credentials.
- After logging in, the student will be instructed to select their applicable role to fill out the FAFSA form: “Student” or “Parent.” The student should select “Student.” (We strongly recommend that the student starts the form and completes their section first to save time and prevent errors.)

### **Filling Out the FAFSA<sup>®</sup> Form**

The online FAFSA form contains informational text to assist the student in completing the form, and built-in edits help students detect and correct errors before submitting the application to the FAFSA Processing System (FPS).

Note that certain applicants will be exempt from asset reporting based on income and tax filing status.

### **Required Consent and Approval for Transfer of Federal Tax Information**

All contributors, including the student, must provide consent and approval to have their federal tax information transferred directly into the FAFSA form via the *FUTURE Act* Direct Data Exchange with the IRS. Their federal tax information will be used to determine the student's eligibility for federal student aid. The student will not be eligible for federal student aid if a required contributor doesn't give consent and approval to use their federal tax information to determine aid eligibility.

Contributors give their consent and approval for ED to

- disclose their personally identifiable information provided on the FAFSA form to the IRS to match their information with their tax information;
- obtain their federal tax information directly from the IRS and include within the FAFSA form;
- use their federal tax information to determine the student's SAI and Pell Grant eligibility;
- share their federal tax information with postsecondary institutions and state higher education agencies for use in awarding and administering financial aid; and,
- if applicable, reuse their federal tax information on another FAFSA applicant's form that the contributor elects to participate (e.g., if a parent has multiple dependent students or for a parent's own FAFSA form as an aid applicant).

## DID YOU KNOW

Consent and approval for the transfer of federal tax information is required even if the contributor didn't file a tax return.

### Filling Out the FAFSA® Form Without Access to Parent Information

Dependent students are asked for information about their parents when filling out a FAFSA form. (For details about what determines dependency status, visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).)

If the student indicates that they have unusual circumstances—such as having left home due to an abusive situation or having incarcerated parents—then they will be considered a provisionally independent student and will not be required to provide parent information on the FAFSA form. A student who indicates that they are unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless but doesn't have an official determination of their homeless youth status also won't be required to provide parent information on the FAFSA form.

See pages 37–39 for information on dependency status and an explanation of the steps that a student with unusual or special financial circumstances will need to follow. See pages 39–40 for steps that a student without an official homeless youth determination should follow.

Details about reporting parent information on the FAFSA form are at [StudentAid.gov/fafsa-parent](https://studentaid.gov/fafsa-parent).

## NOTE

We encourage you to connect unaccompanied and homeless students with agencies that can provide an official determination of homelessness. An official determination will ease the path for the student, who'll be able to indicate their status on the FAFSA® form and be considered an independent student. If a student indicates they are unaccompanied and homeless but has not and will not receive a determination, then their school will be required to make a determination of their unaccompanied homeless youth status.

### Filling Out the FAFSA® Form When Parents Refuse To Provide Information

In situations in which the parent no longer supports a dependent student or refuses to provide information or consent and approval to have their federal tax information transferred into the FAFSA form, federal law allows the student to submit the application without parent information. After review by the financial aid administrator at the student's chosen school, a student may be eligible to receive only a Direct Unsubsidized Loan at dependent student levels.

In these situations, the student should indicate on the FAFSA form that they wish to apply only for the Direct Unsubsidized Loan. The form is then submitted without parent information, and the student must follow up with the financial aid administrator to find out what to do next to receive the loan.

If the financial aid administrator chooses, they may make a professional judgment determination to allow the student to receive the Direct Unsubsidized Loan. The financial aid administrator will ask for a written statement from the parent indicating that they refuse to provide their information on the FAFSA form or that they no longer support the student. Forms of support include allowing the student to live in the parent's home, including the student on the parent's auto or health insurance, providing a car to drive on anything other than an occasional basis, and payment of the student's tuition or fees (including via a Direct PLUS Loan or college savings or prepaid tuition plan).

Although this flexibility to receive a Direct Unsubsidized Loan will make an important difference in some students' ability to attend postsecondary school, we encourage you to advise your students to think carefully before attempting to take advantage of it. A dependent student whose FAFSA form is submitted without parent information will not receive an SAI. Remember that some nonfederal aid programs look at the SAI in order to determine a student's eligibility for their funds; therefore, a student without an SAI can't be considered for those aid programs. Similarly, some nonfederal scholarship programs require that a student be eligible for a Federal Pell Grant in order to qualify; a student without an SAI can't have Federal Pell Grant eligibility determined and consequently can't receive funds from those programs.

Please stress to students and parents that if a dependent student doesn't provide parent information on the FAFSA form, the student is giving up a chance at many sources of aid. Also, parents should be reminded that being a contributor on the FAFSA form won't make them responsible for paying for the student's education costs.

### **Saving the FAFSA® Form**

Students and other contributors don't have to complete the FAFSA form in one sitting. Instead, they can save their information at any point in the application by selecting "Save" on any page on the online FAFSA form. (However, they should not use save commands built into a browser.) The FAFSA form also autosaves as students and other contributors progress through the sections.

### **Signing the FAFSA® Form**

After the student completes their required section of the FAFSA form online, the student will acknowledge the terms and conditions of the form and electronically sign their section. The student can then submit their section of the FAFSA form. However, until all required contributors provide their information on the FAFSA form, give their consent and approval to transfer federal tax information into the form, and provide their signatures, the FAFSA form will not be considered complete.

Because a student must invite a contributor to participate on the FAFSA form (if applicable), it's not necessary that the student and contributor fill out the FAFSA form or sign during the same session. For instance, if the student fills out the FAFSA form at school or at another mentoring event where the parent or other contributor isn't present, the student may sign their section of the FAFSA form only.

### **Submitting the FAFSA® Form and Getting an Estimated SAI**

After the student and parent (and/or any other required contributor) sign and submit the FAFSA form, the form will be considered complete and will be submitted for processing.

If a student submits the FAFSA form, they will see a confirmation page that displays their completion date, data release number, and next steps. They'll also see their estimated SAI, Federal Pell Grant eligibility, and information about other federal student aid for which the student may be eligible. This confirmation page is emailed automatically to the student for their records.

From the confirmation page, the student can also select a link to apply for student aid from their state (for students in New York, Vermont, Iowa, Pennsylvania, New Jersey, and Mississippi).

If a parent or spouse contributor completes their required sections on the FAFSA form last and submits the form, they'll see an abbreviated confirmation page with information about tracking the student's FAFSA form and next steps, and the student will receive a detailed confirmation email.

Note: The SAI on the confirmation page is only an estimate. Once the student's FAFSA form has been processed, the student may view their official SAI on their FAFSA Submission Summary.

### *PDF Application Method*

Students may print out and complete a FAFSA PDF (available in November 2024 at [StudentAid.gov/resources](https://studentaid.gov/resources) for download) and submit it for processing. The PDF lists an address to which the student should send the completed application. Be sure your students don't submit FAFSA PDFs marked "DRAFT." Emailed or faxed copies of the FAFSA form will not be accepted. Students should keep a photocopy of the completed form for their own records.

Note: Applicants should send all pages of the printed FAFSA PDF, even if they are blank, to the address listed on the form. They should not send copies of their tax return or any other documentation. Mailing the FAFSA PDF will require extra postage.

### **How the FAFSA® Form Is Processed**

When a complete FAFSA form is submitted for processing, the FAFSA data is transmitted to Federal Student Aid's FPS. FPS uses this information to calculate the student's SAI and their Federal Pell Grant eligibility. The student will receive an email with instructions on how to access the FAFSA Submission Summary within three weeks of submitting the FAFSA form, depending on a variety of factors. If the student didn't provide a valid email on the FAFSA form (PDF or online), they'll receive a paper FAFSA Submission Summary via postal mail.

When processing the application, FPS uses a series of edits to check the consistency of FAFSA information. If the FAFSA responses are inconsistent, FPS might be unable to calculate the SAI and Federal Pell Grant eligibility. The FAFSA Submission Summary includes instructions for making corrections.

### *Data Matches*

In addition to checking the FAFSA data against predetermined edits, FPS also performs several database matches. If discrepancies arise, the student's record is flagged, and the student may not be eligible to receive federal student aid until the discrepancy is resolved. Resolving such a discrepancy usually requires the student to submit additional documentation to the school to which they are applying. The FAFSA Submission Summary includes the appropriate instructions for the student.

### **SSA Matches**

If the student indicates on the FAFSA form that they are a U.S. citizen, ED conducts a match with SSA to verify U.S. citizenship status. The results of the citizenship match appear on the student's FAFSA Submission Summary. When a student's reported data conflict with SSA's database—or when no citizenship match can be performed—the FAFSA Submission Summary will indicate that there is a conflict. The student must then provide the school with documentation confirming U.S. citizenship status.

SSA's database match also checks whether SSA has a date of death listed for the person with that SSN. The match is intended to detect when someone might be fraudulently attempting to receive federal student aid.

### **U.S. Department of Homeland Security (DHS) Match**

FPS also matches FAFSA records against citizenship records maintained by DHS. If the student reports on the FAFSA form that they are an eligible noncitizen (and, therefore, could be eligible for federal student aid) and reports an A-number, that information is checked against the database maintained by DHS. If the match doesn't confirm the student is an eligible noncitizen, the student will receive a comment on the FAFSA Submission Summary and will have to submit their immigration documentation to the school. A student is not eligible for federal student aid until their status as an eligible noncitizen is resolved.

#### **NOTE**

Only the student's information is matched with the U.S. Department of Homeland Security's records. The parent's citizenship status is not taken into account on the student's FAFSA® form.

### **National Student Loan Data System (NSLDS®) Match**

FPS also matches FAFSA data with the NSLDS® database, which identifies students who have defaulted on any federal student loans. If a student's federal student loan is in default and the student hasn't made satisfactory arrangements to repay, the student will receive a comment on their FAFSA Submission Summary. A student isn't eligible for federal student aid until the default status is resolved. The NSLDS match also reveals whether a student owes a refund due to overpayment of a federal student grant, as well as simply reporting a history of any federal student aid received by the student in the past.

### **Other Matches**

FPS also performs a match against veteran status information maintained by the U.S. Department of Veterans Affairs (for students who say they are veterans). Finally, students who have been convicted of drug offenses in U.S. courts and sentenced to debarment of federal funds are identified by matches with Department of Justice records.



## What To Expect After Applying

### *Checking the Status of a FAFSA® Form*

After filing (either electronically or on paper), a student can check the processing status or any corrections made to their FAFSA form by logging in to their StudentAid.gov account.

A student without access to the internet can check the status of the FAFSA form by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 and answering questions asked by an automated system. (Note: FSAIC will be able to provide this information after Dec. 8, 2024.)

### *Where FPS Sends the FAFSA® Information*

Within 72 hours after FPS receives a completed FAFSA form and signature, the schools listed on the student's FAFSA form have access to the student's information. The schools download the processed FAFSA data in electronic format on a report called an *Institutional Student Information Record* (ISIR).

FPS also sends the student's information to the state agency (or agencies) in the student's state of legal residence and to the state agencies of the states in which the schools listed on the FAFSA form are located. This maximizes the student's chances of receiving state-based and school-based financial aid.

#### **DID YOU KNOW**

The *Institutional Student Information Record* doesn't show a school the other schools the student listed on the FAFSA® form.

State agencies do see the full list of schools the student entered on the FAFSA® form.

## What the Student Receives After Applying

Each applicant will receive an output document—known as the FAFSA Submission Summary:

- Typically, students will receive an email with instructions on how to access an online copy of the FAFSA Submission Summary within three days of submitting their FAFSA form (if they applied online) or three weeks (if they mailed in a paper FAFSA form).
- If the student doesn't have a valid email address, or other limited circumstances apply, the student will also receive a paper version of the FAFSA Submission Summary in the postal mail.
- Parent or spouse contributors will not receive a copy of the FAFSA Submission Summary or be able to access a copy online.

Note: It's important that students understand that the FAFSA Submission Summary is not a financial aid offer. See Part 1 of this handbook ("How is financial need determined?" on pages 15–17) for a description of the procedure a school's financial aid office uses to determine the student's aid offer. Most schools won't send the student an aid offer until the student has applied for admission and been accepted.

## Reviewing the FAFSA Submission Summary

The student can review their FAFSA Submission Summary by

1. logging in to their StudentAid.gov account Dashboard,
2. selecting their processed FAFSA submission from the “My Activity” section, and
3. selecting “View FAFSA Submission Summary.”

If the student provided a valid email address on the FAFSA form, they will also receive an email that alerts them that their FAFSA Submission Summary is now available in their StudentAid.gov account Dashboard.

The student doesn't need to take or send the FAFSA Submission Summary to a school that has already received the student's FAFSA information electronically on the ISIR. If a student wants an additional school to receive the information, the student can add that school to their FAFSA form (see page 36). The school must receive the student's information through one of the above methods before the student may receive federal student aid at that school.

### *FAFSA Submission Summary*

A student can access their online FAFSA Submission Summary by logging in to their StudentAid.gov account. The online FAFSA Submission Summary will be in HTML but will provide an option for the student to print it. If a student doesn't have a valid email address, they will also receive a paper FAFSA Submission Summary that is sent via postal mail.

The online FAFSA Submission Summary is broken into four tabs: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps. At the top of the page, the student will see their name, the date their application was received, the date the application was processed, and the Data Release Number (DRN). Note: The paper FAFSA Submission Summary contains the same information, but the information is displayed differently.

If the student's SAI has been calculated, their SAI will appear on the **Eligibility Overview tab**. On this tab, the student will also see information about what federal student aid they may be eligible for, such as a Federal Pell Grant, Federal Direct Loans, and Federal Work-Study. The FAFSA Submission Summary explains that the school's financial aid office will determine how much student aid the student will be offered.

On the **FAFSA Form Answers tab**, the student will see the answers that they and, if applicable, their contributor(s) provided on their FAFSA form. Federal tax information that was transferred from the IRS is not shown. If any of the provided answers are incorrect, the student can choose to start a FAFSA correction online (see pages 35–36). Students who receive the paper FAFSA Submission Summary will be instructed to enter any necessary corrections in the fields provided to make corrections.

On the **School Information tab**, the student will see information about the schools that they selected to receive their FAFSA information. The student can compare the graduation rate, retention rate, transfer rate, default rate, median debt upon completion, and average annual cost of their selected schools.

On the **Next Steps tab**, the student will see any comments that pertain to their FAFSA form. Some comments may require the student to start a correction or send additional documentation to their school. Other comments may be informational and don't require any further action from the student.

Lastly, the student can choose to visit additional resources, including their “My Aid” page or College Scorecard.

## *FAFSA Submission Summary With Action Required*

If a student receives a FAFSA Submission Summary with action required, the summary will specify information that the applicant must provide before FPS can determine their aid eligibility. A FAFSA Submission Summary with action required doesn't include an SAI. A FAFSA Submission Summary with action required is sent when an application (a) has inconsistent or insufficient data to calculate an SAI, (b) lacks required signatures or consent and approval to transfer federal tax information, or (c) has an invalid student SSN.

Note: If you want to ensure your students receive the aid for which they are eligible, we suggest that you urge them to read all directions carefully and ask for help if they need it. They must complete the FAFSA process before they can receive aid. You should particularly stress the errors listed above that will cause a FAFSA Submission Summary with action required.

## **Verification**

The effectiveness of the federal student aid programs depends on the accuracy of the data reported by applicants, directly affecting the eligibility of millions of students. Because of this, FPS follows procedures established by federal regulations to select students for a process called verification.

FPS places an asterisk next to the SAI on the FAFSA Submission Summary to identify students who have been selected for verification. Additionally, a comment on the FAFSA Submission Summary informs the student that they have been selected. A code also is provided on the ISIR sent to schools. If the student is selected for verification, a school's financial aid administrator will check the information that the student reported on the FAFSA form, usually by requesting documentation that confirms the FAFSA data. Many schools also select applications to be verified in addition to those selected by FPS.

If a student is selected for verification, the school will contact the student to indicate what documentation the student must submit to the school and by what date. The student should be sure to provide all documentation promptly. It's unlikely that the school will process financial aid for the student until the required documentation is received.

In most cases, because all contributors (including the student) must provide consent and approval to have their federal tax information transferred directly into the FAFSA form, students won't have to verify income and tax information. However, if a student is selected for verification, the school may ask them to submit a tax transcript or a signed copy of their income tax return. Information about obtaining tax transcripts can be found at [irs.gov/transcript](https://www.irs.gov/transcript).

## **Making Changes**

There are situations in which the student or a financial aid administrator may have to change information that was reported on the application. This might involve correcting errors or updating certain information.

### *Corrections and Updating*

Errors may occur if the student enters incorrect information on the FAFSA form. The student must correct this information so it's accurate as of the day the FAFSA form was originally signed.

### **What Information May Not Be Changed**

The student **may not** update income or asset information to reflect changes to the family's financial situation that took place after the FAFSA form was filed. For example, if the student's family spent some of their savings after filing the FAFSA form, the student may not update their information to show a change in the family's assets.

The student should speak to the school's financial aid office directly if there will be a significant change in

the family's income for the present year or if the family has other special financial circumstances that can't be reported on the FAFSA form. (See page 38 for information about special financial circumstances.)

Note: If the student's dependency status changes as a result of a change in marital status, the student must speak to the financial aid office at their school to determine whether the student may update the FAFSA form.

### **How To Make Changes**

The student can quickly and easily correct or update information by logging in to their StudentAid.gov account. Any student with a StudentAid.gov account can access their FAFSA data online, whether the student applied electronically or on paper.

The account username and password that the student uses to access their StudentAid.gov account acts as an electronic signature. If a dependent student changes information about their parent(s), one of those parents must sign electronically using the parent's own StudentAid.gov account.

The student's corrections will be made available automatically to the schools listed on the FAFSA form.

### **Adding a School**

If a student wants to make their FAFSA information available to an additional school after their FAFSA form is processed, they can add a school by following these steps:

1. Log in at StudentAid.gov.
2. Go to their account Dashboard.
3. Select the processed FAFSA form in the "My Activity" section.
4. Under the "Actions" menu, select the "Add or Remove Schools" button to start a voluntary correction.
5. Review the FAFSA correction information and select "Add or Remove Schools" to begin the correction.
6. Search for the school by entering either the school code or the state, city, and/or school name and then select "Search."
7. Select the school from the search results.
8. Agree to the terms and conditions of the FAFSA form, sign the form, and submit the update.

A student can select to send their FAFSA information to a maximum of 20 schools. If there are 20 schools on the FAFSA form, any new school codes that are added will replace one or more of the school codes already listed. Any school removed from the list won't have automatic access to new FAFSA information the student provided after they removed that school. However, the school will still have the data the student submitted when they listed that school on the FAFSA form.

The student can also use the paper FAFSA Submission Summary to add a new school. However, although the FAFSA PDF has space for 10 schools, the paper FAFSA Submission Summary allows a student to change up to three schools only. On the paper FAFSA Submission Summary, the student checks the box to remove the old school code and writes in the new school code or name and address. The school removed from the list will not have automatic access to any new information.

## Dependency Status and Overrides

Most students entering a postsecondary school straight from high school are considered financially dependent on their parent. This means their parent is a required contributor and must provide information on the FAFSA form. (Page 29 of this handbook explains how a student without access to parent information can fill out the FAFSA form, and page 42 explains the criteria for a student to be classified as an independent student for the 2025–26 award year.)

Dependency status is determined by criteria specified in the law. To help students understand whose information to report on the FAFSA, give them copies of the *Is My Parent a Contributor When I Fill Out My FAFSA® Form?* infographic (available at [StudentAid.gov/resources](https://studentaid.gov/resources)). Students can also visit [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent) to use the Who's My FAFSA Parent? wizard, an interactive tool that will help them determine which parent(s) will need to participate on their FAFSA form.

## *Adjustments Due to Unusual Circumstances, Special Financial Circumstances, or Student Homelessness*

### Adjustments Due to Unusual Circumstances

In unusual circumstances, a financial aid administrator can override the student's dependency status on the FAFSA form.

A student can't be determined to be independent just because

- the parents don't want to provide information on the FAFSA form due to privacy concerns;
- the parents don't feel it's their responsibility to provide financial assistance for college, career school, or trade school;
- the parents no longer claim the student as a dependent on their taxes; or
- the student no longer lives at home and/or demonstrates total self-sufficiency.

A student will be considered provisionally independent on the FAFSA form if they indicate they have unusual circumstances, which may include the following:

- The student has been abandoned by or estranged from their parents and hasn't been adopted.
- The student left home due to an abusive situation.
- The student is incarcerated or has parents who are incarcerated.
- The student has been granted refugee or asylee status.
- The student is a victim of human trafficking.

The list above provides examples and is not to be taken as complete and definitive. A student will indicate unusual circumstances on the FAFSA form by selecting "Yes" to the question: "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" However, the student will not be required to indicate a specific reason for their unusual circumstances.

After a student indicates unusual circumstances, they will be considered a provisionally independent student and the FAFSA form will automatically calculate a provisional SAI. The student will receive an estimate of their federal student aid eligibility based on their provisional SAI. The SAI and the student's status as an independent student will be subject to review by the college, career school, or trade school that the student attends. The student should contact their school's financial aid office to find out what supporting documentation they'll need to submit directly to the school.

A financial aid administrator is required to assess situations on a case-by-case basis and then make a final determination based on the student's circumstances. If a school approves the student's unusual circumstances, their independent student status will carry over to future award years as long as the student stays enrolled at the same school and their circumstances don't change.

Note: Students should be aware that the school isn't required to perform dependency overrides, and if the financial aid administrator determines that an override isn't appropriate, the decision **can't** be appealed to ED.

### **Unusual Circumstances Supporting Documentation**

The best thing you can do to help a student who believes they should be considered independent due to unusual circumstances is to encourage the student to gather as much written evidence as possible, so that they are prepared to provide it to the financial aid office at the school they plan to attend.

Each school will determine what documentation is acceptable according to their professional judgment policy.

Examples of documentation for unusual circumstances may include the following:

- documented interview between the student and a financial aid administrator
- submission of court order or official federal or state documentation showing that the student's parents or legal guardians are incarcerated
- documented phone call or written statement from an attorney, guardian ad litem, court-appointed special advocate (or similar), or representative of TRIO or GEAR UP confirming the applicant's circumstances and the person's relationship to the student
- documented determination of independence made by a financial aid administrator at another institution in the same or prior award year

### **Adjustments Due to Special Financial Circumstances**

In some circumstances, a financial aid administrator may choose to adjust certain items on the FAFSA form to account for financial difficulties. The student should contact the financial aid administrator at their college, career school, or trade school to discuss their situation if

- the family has unusually large medical bills or nursing home expenses that aren't covered by insurance,
- the family is paying unusually high elementary or secondary school tuition or dependent care expenses, or
- the student or a parent has recently lost their job.

As with the examples in our discussion of unusual circumstances, the list above is not to be taken as complete and definitive. A financial aid administrator is required to assess situations on a case-by-case basis and then make any adjustments to the FAFSA form based on the special financial circumstances that the student can appropriately document.

Please make it clear to students that the financial aid administrator isn't required to adjust financial elements on the FAFSA form. The financial aid administrator's decision is final and can't be appealed to ED.

Note: Professional judgments related to special financial circumstances will not carry over to future award years.

## **Special Financial Circumstances Supporting Documentation**

A student who has special financial circumstances should gather as much written evidence as possible and provide it to the financial aid office at the school they plan to attend. Each school will determine what documentation is acceptable according to their professional judgment policy.

Examples of documentation for special financial circumstances may include the following:

- documented interview between the student and a financial aid administrator
- statements from the student, parent(s), spouse, or third parties
- statements from school staff
- court or legal documents
- other supplementary information about the student's (or other contributor's) financial status or personal circumstances

## **Adjustments Due to Student Homelessness**

On the FAFSA form, a student will self-identify if they are an unaccompanied and homeless youth, or unaccompanied, at risk of homelessness, and self-supporting. They will also indicate if they have been determined to be homeless or at risk of homelessness by one of the following sources:

- homeless liaison for a high school or school district
- financial aid administrator from a different school that documented the student's circumstance for the same or prior award year
- director or designee of a
  - transitional or emergency shelter
  - street outreach program
  - homeless youth drop-in center
  - program serving individuals experiencing homelessness
  - program supported by federal TRIO or GEAR UP grant

A student who indicates that they have received a homeless determination will be considered independent on the FAFSA form, and the FAFSA form will automatically calculate an estimated SAI.

A student who hasn't received a homeless youth determination will be able to complete the FAFSA form without providing parent information. The FAFSA form will automatically calculate a provisional SAI, and the student will receive an estimate of their federal student aid eligibility based on this provisional SAI. However, they will need to contact the college, career school, or trade school they will attend for a financial aid administrator to make a determination.

If a school approves the student's homeless youth determination, their independent student status will carry over to subsequent FAFSA forms in future award years unless their school documents a change in status.

## Student Homelessness Supporting Documentation

If a student doesn't have a homeless youth determination from one of the sources listed in the previous section, a financial aid administrator at their school must make a case-by-case determination based on a written statement or documented interview with the student. The student must confirm that they are an unaccompanied homeless youth or unaccompanied, at risk of homelessness, and self-supporting.

All homeless youth determinations must be made without factoring in the reasons that the student is unaccompanied and/or homeless.

## 2025–26 Deadlines

Here are some important deadlines and time frames for the 2025–26 application cycle for students and schools. The 2025–26 FAFSA form will be available on or before Dec. 1, 2024. To be considered for federal student aid for the 2025–26 award year, the student must complete a 2025–26 FAFSA form between the date it becomes available and midnight Central time, June 30, 2026.

Note: State-imposed deadlines for state-funded aid appear on both the FAFSA site ([fafsa.gov](https://fafsa.gov)) and the FAFSA PDF. Schools often have their own deadlines for federal campus-based and school financial aid.

The following actions are expected to have a deadline in September 2026:

- corrections made and received by FPS
- duplicate FAFSA Submission Summary requested

The following actions are expected to have deadlines in late September 2026:

- the school receives the FAFSA Submission Summary or ISIR (deadline is the late September date or the date the student is no longer enrolled for that award year, whichever is earlier)
- verification of the student's information is completed (deadline is the late September date, 120 days after the student's last day of enrollment, or the deadline the school sets, whichever is earliest)

Verification is considered complete for Federal Pell Grants when the school receives a valid FAFSA Submission Summary or ISIR on which all information used to calculate the SAI is correct. Therefore, although a student has 120 days or until the September 2026 deadline to provide documentation, the student also must have any corrections processed by this deadline. Note that the disbursement of funds from certain other programs might be restricted to shorter periods.



## **Part 3: Completing the *Free Application for Federal Student Aid* (FAFSA®) Form**

As mentioned in Part 2 of this handbook, if a student wishes to receive federal student aid to attend a postsecondary school, the student must complete the FAFSA® form. Many states and schools also rely on FAFSA information to award their state and institutional student aid funds.

Please be sure your students understand that they shouldn't pay to have their FAFSA form completed or processed. If a student is asked to pay a fee for help with the application, they should remember that free advice on student aid is widely available and should consider what services are being offered by the company charging the fee. Preparers can't charge fees to fill out the FAFSA form on the student's behalf. Encourage students to consult a high school or TRIO counselor, a college or career/trade school financial aid administrator, or the Federal Student Aid Information Center (FSAIC) before paying for advice or an application service.

A student can complete and submit the FAFSA form electronically (see Part 2 of this handbook) at [fafsa.gov](https://fafsa.gov).

Alternatively, a student can print out and complete a FAFSA PDF (see page 31) and mail it to the address specified on that version of the FAFSA form. The FAFSA PDF will be available in November 2024 at [StudentAid.gov/resources](https://StudentAid.gov/resources).

### **Pointers for Completing the FAFSA® Form**

To avoid mistakes and delays in processing, it's crucial that students, parents, and any other contributor carefully read and follow all directions on the FAFSA form. If they have questions when filling out the online form, they can select an info icon or a question mark icon for explanations and details. They can also ask our virtual assistant, Aidan®, for help. Students who are filling out the FAFSA PDF may call FSAIC for help at 1-800-433-3243.

We strongly recommend that the student start the FAFSA form and complete their section first to save time and prevent possible errors. If the student doesn't start the FAFSA form first, or if the student and a contributor are working in the online form at the same time, the contributor may have more difficulty completing their section or may even spend time providing information that's not required.

If a student or another contributor wants to see every FAFSA question before filling out the FAFSA form, they can download the FAFSA PDF (available in November 2024) at [StudentAid.gov/resources](https://StudentAid.gov/resources).

Note: The FAFSA PDF features green and orange highlighted sections. The green sections are for the student and (if applicable) the student's spouse to complete. If applicable, the orange sections are for the parent(s) or parent's spouse to complete.

The following information provides a summary and pointers for the different FAFSA sections that the student will move through as they fill out the FAFSA form online. If a student's spouse, parent, and/or a parent's spouse is identified as a required contributor on the student's FAFSA form, they will answer questions in their own "Identity Information" and "Financials" sections. A parent contributor will also answer questions in a "Demographics" section.

### *Student Identity Information*

Purpose: This section of the FAFSA form collects information used to track and identify a student (name, Social Security number [SSN], and so on) as well as other information that affects a student's basic eligibility for federal (or state and some institutional) student aid.

All contributors, including the student, must provide consent and approval to have their federal tax information transferred from the IRS into the FAFSA form to determine the student's eligibility for federal student aid.

### *Personal Circumstances*

Purpose: The questions in this section of the FAFSA form determine whether a student is a dependent student or an independent student for purposes of calculating the Student Aid Index (SAI). The student will be classified as an independent student for the 2025–26 award year, even if the student is still living with their parent(s), if the student indicates that they are one of the following:

- born before Jan. 1, 2002
- married (and not separated)
- a graduate or professional student
- a member of the armed forces on active duty
- a veteran of the armed forces
- someone with dependent children or legal dependents (other than a spouse) who live with the student and who receive more than half of their support from the student now and during the 2025–26 award year
- an orphan
- a ward of the court
- a current or former foster youth
- an emancipated minor
- someone in a legal guardianship
- someone who is unaccompanied and homeless or self-supporting and at risk of being homeless

If the student doesn't meet any of the criteria above, the student is dependent and at least one parent will be identified as a required contributor on the FAFSA form. See "Parent Information" below if you're working with a student who has no access to their parent or whose parent refuses to provide their information on the FAFSA form.

## Parent Information

Depending on the answers that the student provides in the “Personal Circumstances” section, the FAFSA form will inform the student of their dependency status for FAFSA purposes. If the student is considered dependent, they will be required to invite their parent to complete the parent sections of the FAFSA form. The student will invite the parent to the FAFSA form by providing the parent’s name, date of birth, SSN (if they have one), and their email address.

If a student is unsure which parent will be a required contributor on the FAFSA form, they can visit [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent) to use the Who’s My FAFSA Parent? wizard. This interactive tool will help the student determine which parent(s) will need to participate on their FAFSA form. We also have an infographic titled *Is My Parent a Contributor When I Fill Out My FAFSA® Form?* available at [StudentAid.gov/resources](https://studentaid.gov/resources). We encourage you to use it as a reference and to distribute it to students.

Many students have questions about providing their parent’s information on the FAFSA form because they don’t consider their parent to be their primary source of support. Perhaps the student lives with another relative and is no longer in touch with their parents. In cases such as these, the student should not report a (nonparent) relative’s information, as processing of student aid could be delayed. A student can’t be considered independent just because their parent won’t help pay for school or the student demonstrates total self-sufficiency.

## Unusual Circumstances

If a student has unusual circumstances that prevent the student from contacting their parent or if contacting their parent would pose a risk to the student, they can select “Yes” on the FAFSA form in response to the question: “Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?” After selecting “Yes,” the student will proceed as a provisionally independent student and can complete the FAFSA form without providing parent information. The student will need to contact their school’s financial aid office to find out what supporting documentation they’ll need to submit to the school.

A financial aid administrator will be required to assess the student’s situation on a case-by-case basis and make a final determination of dependency status. With supporting documentation, a school’s financial aid administrator has the authority to override a student’s dependency status on their initial application.

Please remind the student that any decision made by the financial aid administrator regarding dependency status is final and can’t be appealed to the U.S. Department of Education.

See pages 37–38 for more information about dependency status, unusual circumstances, and special financial circumstances, and page 29 for information about submitting the FAFSA form without parent information.

## Demographics

Purpose: Some of the questions in this section of the FAFSA form are for research only and don’t affect federal student aid eligibility, such as the questions related to gender, race, and ethnicity. However, this section also contains other questions that will affect the student’s eligibility to receive federal student aid. For instance, a student must report citizenship status because the student must be a U.S. citizen or eligible noncitizen to receive federal student aid.

## *Financials*

Purpose: The income and tax questions in the “Financials” section collect information on the “base year” to determine the student’s eligibility for federal student aid. The base year for applicants of the 2025–26 FAFSA form is the 2023 calendar year.

Most students won’t need to answer many questions in this section because they will have already provided consent and approval to have their federal tax information transferred from the IRS into the FAFSA form.

## *Select Colleges and Career Schools*

Purpose: The questions in the “Select Colleges and Career Schools” section collect information about which postsecondary schools (e.g., colleges, career schools, or trade schools) the student is interested in attending. The FAFSA Processing System (FPS) will send the student’s information (except for the list of schools) to each school listed.

FPS will send data to no more than 20 schools at a time. For example, if a student originally listed 20 schools on the online FAFSA form, then replaced some or all 20 schools with new schools, and then updated or corrected their FAFSA information, only the remaining set of schools would automatically receive the updated or corrected data.

For the purposes of federal student aid, the order in which the student lists schools doesn’t matter. However, some states require that the schools be listed in a specified order for the student to be considered for state aid. The FAFSA form will prompt a student to reorder their schools if this applies to them. For more information and to look up individual state requirements, visit [StudentAid.gov/apply-for-aid/fafsa/filling-out/school-list#order-of-schools-on-your-list](https://studentaid.gov/apply-for-aid/fafsa/filling-out/school-list#order-of-schools-on-your-list).

Note: The FAFSA PDF has space for 10 schools only, and the paper FAFSA Submission Summary allows a student to change up to three schools only.

# Appendix A: Sources of Additional Information

## Useful Websites

### *Sites for Students*

#### **StudentAid.gov**

Our **StudentAid.gov** website offers students and their families free information on choosing a career, selecting a school, identifying resources to pay for school, and repaying federal student loans. Videos and infographics supplement simply worded explanations to clearly present important topics.

#### **Other Student Sites**

- FAFSA site—The official online application is at [fafsa.gov](https://fafsa.gov).
- StudentAid.gov account—Students and other contributors can create their account username and password at [StudentAid.gov/create-account](https://StudentAid.gov/create-account).
- College Scorecard—Students can find and compare colleges and career/trade schools that may fit their needs. College Scorecard provides data on college costs, graduation rates, post-college earnings, and other useful information at [collegescorecard.ed.gov](https://collegescorecard.ed.gov).
- College Navigator—Students can search a database of more than 7,000 colleges and universities by name, location, program, degree offerings, or a combination of criteria at [nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator).
- Federal Student Aid Estimator—Students can get an early estimate of federal student aid eligibility at [StudentAid.gov/aid-estimator](https://StudentAid.gov/aid-estimator).
- Who's My FAFSA Parent? wizard—Students can identify which parent(s) will be a required contributor on their FAFSA form at [StudentAid.gov/fafsaparent](https://StudentAid.gov/fafsaparent).
- Federal Student Aid's YouTube page—Our YouTube channel features helpful videos, including FAFSA-related playlists, at [YouTube.com/FederalStudentAid](https://YouTube.com/FederalStudentAid).
- Federal Student Aid's X (formerly Twitter) feed—Follow at [X.com/fafsa](https://X.com/fafsa).
- Federal Student Aid's Facebook page—Follow at [Facebook.com/FederalStudentAid](https://Facebook.com/FederalStudentAid).
- Federal Student Aid's Instagram page—Follow at [Instagram.com/FederalStudentAid](https://Instagram.com/FederalStudentAid).
- Education and Training Vouchers (ETVs)—Students who currently are or previously were in foster care can see if they're eligible for financial assistance for college or career/trade school through the John H. Chafee Foster Care Program for Successful Transition to Adulthood. Learn about this program at [acf.hhs.gov/cb/grant-funding/john-h-chafee-foster-care-independence-program](https://acf.hhs.gov/cb/grant-funding/john-h-chafee-foster-care-independence-program). Students who may be eligible can contact their local child welfare agency or their state program manager at [www.childwelfare.gov/resources/state-foster-care-program-managers](https://www.childwelfare.gov/resources/state-foster-care-program-managers) for details.
- Education and training for individuals with disabilities—The vocational rehabilitation state agency list is at [rsa.ed.gov](https://rsa.ed.gov). Information about disability programs and services nationwide is available at [dol.gov/agencies/odep/topics](https://dol.gov/agencies/odep/topics).
- Tax information for students—Federal income tax credit information and other useful information for students is available at [irs.gov/individuals/students](https://irs.gov/individuals/students).
- AmeriCorps—Details about a variety of national service options and how students can earn

financial awards to be used for education are at [americorps.gov](http://americorps.gov).

- U.S. Department of Health and Human Services—Financial aid for health professionals and students is described at [hhs.gov/programs/education-and-training/index.html](http://hhs.gov/programs/education-and-training/index.html).
- GI Bill benefits—The U.S. Department of Veterans Affairs (VA) offers extensive information about education benefits for veterans and their families at [va.gov/education/about-gi-bill-benefits](http://va.gov/education/about-gi-bill-benefits). This page links to information about the Post-9/11 GI Bill, the Montgomery GI Bill Active Duty, and the Montgomery GI Bill Selected Reserve.
- U.S. Army assistance in return for active duty—Visit [www.goarmy.com/benefits/while-you-serve/education-training](http://www.goarmy.com/benefits/while-you-serve/education-training).
- Navy education programs—Visit [navy.com/what-to-expect/education-opportunities](http://navy.com/what-to-expect/education-opportunities).
- Air Force education programs—Visit [airforce.com/education](http://airforce.com/education).
- Marine Corps education programs—Visit [www.marines.com/life-as-a-marine/benefits/education.html](http://www.marines.com/life-as-a-marine/benefits/education.html).
- State grant agencies—Students can find contact information for their state agencies at [www.ed.gov/contact-us/state-contacts](http://www.ed.gov/contact-us/state-contacts).
- Scholarship scam avoidance—Students considering using a for-fee scholarship advice service can research the company on the Better Business Bureau website at [bbb.org](http://bbb.org).
- Financial aid scam complaints—Students who have been a victim of financial aid fraud should report their experience. Refer them to our “Avoiding Student Aid Scams” page to find the right entities to report the fraud, depending on the type of scam they encountered: [StudentAid.gov/resources/scams#report-fraud-and-identity-theft](http://StudentAid.gov/resources/scams#report-fraud-and-identity-theft).
- *Occupational Outlook Handbook*—An encyclopedia of careers describing a range of occupations. Students can learn what to expect from a job, including the nature of the work, training needed, and earnings. A free search is at [bls.gov/ooh](http://bls.gov/ooh).

### *Sites for Parents*

- The “Parents of Students” page—Links to information on saving for college or career/trade school, borrowing for school, and tax benefits for education at [StudentAid.gov/parent](http://StudentAid.gov/parent).
- Who’s My FAFSA Parent? wizard—An interactive tool to identify which parent(s) will be a required contributor on the FAFSA form is available at [StudentAid.gov/fafsaparent](http://StudentAid.gov/fafsaparent).
- Tax information for parents—Federal income tax credit information and other useful information for parents is available at [irs.gov/individuals/parents](http://irs.gov/individuals/parents).
- The Financial Industry Regulatory Authority provides information on 529 plans and other ways to save for college or career/trade school at [finra.org/investors/learn-to-invest/types-investments/saving-for-education](http://finra.org/investors/learn-to-invest/types-investments/saving-for-education).

### *Sites for Counselors and Mentors*

- Financial Aid Toolkit—Provides federal student aid information especially for high school counselors and other college access mentors. Offers access to publications, training information, announcements, PowerPoint presentations, and ways to promote federal student aid and college, career school, and trade school access. Visit the site at [FinancialAidToolkit.ed.gov](http://FinancialAidToolkit.ed.gov).
- FAFSA prototype—Helps counselors and mentors increase their understanding of the FAFSA site. The prototype is a web-based design tool that allows users to navigate specific scenarios

that many students and parents will encounter on the live website. The 2025–26 FAFSA prototype is available by visiting [fsapartners.ed.gov/fafsa-prototype/2526](https://fsapartners.ed.gov/fafsa-prototype/2526) and entering “prototype2526” for the access code.

- College Affordability and Transparency Center—Includes statistics on schools with the highest and lowest costs, state appropriations for higher education, and for-profit schools receiving more than 90 percent of their revenue from federal student aid. Find this information at [collegecost.ed.gov](https://collegecost.ed.gov).
- FSA Training Center—Offers a comprehensive introductory web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access FSA Training Center, go to [fsatraining.ed.gov](https://fsatraining.ed.gov).
- TRIO program information—The TRIO programs help prepare disadvantaged students for successful entry into, retention in, and completion of postsecondary education. TRIO information is at [www.ed.gov/grants-and-programs/grants-higher-education/trio](https://www.ed.gov/grants-and-programs/grants-higher-education/trio).
- GEAR UP information—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is an early-intervention initiative designed to encourage students from low-income backgrounds to have high expectations, stay in school, study hard, and take the right courses to prepare for college, career school, or trade school. Learn more about GEAR UP at [www.ed.gov/programs/gearup/index.html](https://www.ed.gov/programs/gearup/index.html).
- FSA Partner Connect Knowledge Center—A library of federal student aid information geared toward college financial aid administrators. High school, TRIO, and GEAR UP counselors who regularly help students apply for aid may find the *Federal Student Aid Handbook* particularly useful, especially in finding detailed information about student eligibility criteria. FSA Partner Connect Knowledge Center is at [fsapartners.ed.gov/knowledge-center](https://fsapartners.ed.gov/knowledge-center).
- Federal Student Aid’s LinkedIn page—Follow at [LinkedIn.com/company/FederalStudentAid](https://LinkedIn.com/company/FederalStudentAid).
- Federal Student Aid’s Outreach YouTube page—Our outreach YouTube channel provides webinar recordings and other videos about Federal Student Aid’s programs, tools, and resources for college access professionals at [YouTube.com/@FSAOutreach](https://YouTube.com/@FSAOutreach).

## Free Informational Materials

A number of resources about federal student aid are available for counselors and mentors on the Financial Aid Toolkit website. The topics listed below (among others) are covered in such formats as fact sheets, videos, infographics, booklets, PowerPoint presentations, sample social media posts, and more, in a searchable library at [FinancialAidToolkit.ed.gov/resources](https://FinancialAidToolkit.ed.gov/resources). (Note that students should visit [StudentAid.gov/resources](https://StudentAid.gov/resources) to access materials appropriate for them.)

- preparing for college, career school, or trade school
- information needed for the FAFSA form
- dependency status for the FAFSA form
- who counts as the dependent FAFSA applicant’s parent contributor (and therefore who should provide information on the FAFSA form) in cases of divorce, remarriage, absent parents, etc.
- responsible borrowing
- federal student loan repayment plans

## One-on-One Help: FSAIC

For information on any federal student aid program discussed in this handbook, you or your students may contact FSAIC by visiting [StudentAid.gov/contact](https://studentaid.gov/contact) or calling 1-800-433-3243.

FSAIC can

- help students and parents complete the FAFSA form;
- explain the FAFSA Submission Summary and how to make corrections;
- check on the processing status of the FAFSA form (Note: this information will be available after Dec. 8, 2024);
- explain who is eligible for federal student aid; and
- explain how federal student aid is awarded and paid.

FSAIC is NOT able to

- make policy,
- expedite the federal student aid application process,
- change the student's address or the schools that receive the student's information on the FAFSA form,
- mail a paper copy of the FAFSA Submission Summary,
- discuss a student's federal student aid file with an unauthorized person, or
- influence an individual school's financial aid policies.



## Appendix B: Abbreviations

AGI	adjusted gross income
COA	cost of attendance
DACA	Deferred Action for Childhood Arrivals
DHS	U.S. Department of Homeland Security
DRN	Data Release Number
ED	U.S. Department of Education
ETV	Education and Training Voucher
FAFSA	<i>Free Application for Federal Student Aid</i>
FPS	FAFSA Processing System
FSAIC	Federal Student Aid Information Center
FSEOG	Federal Supplemental Educational Opportunity Grant
GEAR UP	Gaining Early Awareness and Readiness for Undergraduate Programs
GED	General Educational Development [certificate]
HHS	U.S. Department of Health and Human Services
HiSET	High School Equivalency Test
IRS	Internal Revenue Service
ISIR	<i>Institutional Student Information Record</i>
NSLDS	National Student Loan Data System
ROTC	Reserve Officers' Training Corps (when ROTC appears alone, often refers specifically to Army Reserve Officers' Training Corps)
RSA	Rehabilitation Services Administration
SAI	Student Aid Index
SSA	Social Security Administration
SSN	Social Security number
TEACH	Teacher Education Assistance for College and Higher Education (as in TEACH Grant)
TRIO	not an abbreviation; see <a href="http://www.ed.gov/grants-and-programs/grants-higher-education/trio">www.ed.gov/grants-and-programs/grants-higher-education/trio</a> for information on the programs
VA	U.S. Department of Veterans Affairs