

5 Things You Should Do After Filing Your FAFSA® Form

FAFSA® TIPS 5 minutes

FAFSAGuide

The financial aid process doesn't end once you submit your *Free Application for Federal Student Aid* (FAFSA®) form. There are still five things you should do to prepare to pay for school.

Increase your chances of getting more aid for school by taking a few steps after you file your FAFSA® form.

1. Review Your FAFSA® Confirmation

After you complete the FAFSA form online and select "SUBMIT," you'll see a confirmation page. **This is not your financial aid offer.** You'll get that separately from the school(s) you apply to and get into.

The FAFSA form confirmation page can provide aid estimates and other helpful tips to prepare you to pay for college. However, the confirmation offers **estimates** for the federal aid you might obtain from your school based on the information you provided on your FAFSA form. To calculate the actual amount of aid you're eligible for, each school you apply to will send an offer that takes into account other factors, such as the cost of attendance. The estimates don't account for private scholarships, or state and institutional financial assistance you may also be eligible for.

You can get an idea of how much aid you might get from a specific school at CollegeScorecard.ed.gov.

Your school determines your aid by using the cost of attendance and your family income.

2. Consider Your Expected Family Contribution (EFC)

The information you report on your FAFSA form is used to calculate your EFC. It's very important to note that the EFC is not the amount of money your family will have to pay for college. Instead, the EFC is an index number used by financial aid offices to calculate your financial need. The formula they use is:

$$\text{Cost of attendance} - \text{EFC} = \text{Your financial "need"}$$

Each school will do its best to meet your financial need. Some schools may meet 100 percent of your financial need, and other schools may only meet 10 percent—it just depends on the school and the financial aid they have available that year. You should complete the FAFSA form annually because there are many factors that can change from year to year.

The EFC formula considers income, dependency status, family size, and the number of family members who will attend college.

3. Apply for as Many Scholarships as Possible

Since many schools won't be able to meet your full financial need, you'll need a way to pay the difference between the financial aid your school offers and what the school costs. Scholarships are a great way to fill the gap.

Don't wait until you receive your financial aid offer to start applying for scholarships. There are thousands out there, but many have early deadlines. Set a goal for yourself; maybe you aim to apply to one scholarship per week. Make scholarship applications your focus while you wait for your financial aid offer. The applications may take some time, but the possible payout makes it all worth it.

4. Make Sure Your Schools Have Everything They Need

After your FAFSA form has been processed successfully, it's a good idea to make sure the schools you listed on your FAFSA form have received everything they need. Find out if your school requires additional applications or documentation and submit any required documentation by the appropriate deadlines.

The 2022-23 FAFSA form was made available on Oct. 1, 2021. Even if you submit it early, that doesn't mean you'll get an aid offer right away. Each school has a different schedule for awarding and paying out financial aid. Contact your school to find out what it is.

Remember that your school disburses your aid, **not** the "FAFSA people" (the U.S. Department of Education's office of Federal Student Aid). Contact your school's financial aid office for details about when they send out aid offers.

5. Make FAFSA® Corrections if Needed

After your FAFSA form has been processed (which takes about three days), you can go back and submit a correction to certain fields. This includes correcting a typo or adding another school to receive your FAFSA information. Log in with your account username and password (FSA ID) at fafsa.gov, and then select "Make FAFSA Corrections." You can add up to 10 schools at a time. If you're applying to more than 10 colleges, go to <https://studentaid.gov/help/more-ten-colleges> for instructions.

If you want to report significant changes in your family or financial situation, contact your school's financial aid office. Your confirmation will give you next steps after completing the FAFSA form.

NOTE: Parents of dependent students can't initiate a FAFSA correction. Students have to begin the correction process by logging in with their FSA ID at fafsa.gov, selecting "Make FAFSA Corrections," and creating a save key they can share with their parent.

Creating and Using the FSA ID

What's an FSA ID?

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

How do I get an FSA ID?

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

You'll be required to provide either your email address or your mobile phone number when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems and allow additional account recovery options.

Important: A Social Security number, email address, and mobile phone number can only be associated with one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID.

FSA ID Tips

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

Learn more about how you can use your FSA ID at StudentAid.gov/help-center/answers/article/how-can-i-use-my-fsa-id-username-and-password. Find this fact sheet at StudentAid.gov/resources.

Who Is My “Parent” When I Fill Out the FAFSASM?

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

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

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

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

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

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

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

What if I don’t live with my parents?

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

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

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

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

What if I have no contact with my parents?

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

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

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

When I Fill Out the FAFSA® Form...

Am I Dependent or Independent?

When I fill out the 2022–23 Free Application for Federal Student Aid (FAFSA®) form, will I have to provide information about my parent?

It depends. Answer these questions:

Were you born before Jan. 1, 1999?	Y	N
As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Y	N
At the beginning of the 2022–23 school year, will you be working on a master’s degree or doctorate degree (such as an M.A., MBA, M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?	Y	N
Do you now have—or will you have—children who will receive more than half of their support from you between July 1, 2022, and June 30, 2023?	Y	N
Do you have dependents—other than your children or spouse—who live with you and who receive more than half of their support from you, now and through June 30, 2023?	Y	N
Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)	Y	N
Are you a veteran of the U.S. armed forces?*	Y	N
At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?	Y	N
Has it been decided by a court in your state of legal residence that you are an emancipated minor or that someone other than your parent or stepparent has legal guardianship of you? (You also should answer “Yes” if you are now an adult but were in legal guardianship or were an emancipated minor immediately before you reached the age of being an adult in your state. Answer “No” if the court papers say “custody” rather than “guardianship.”)	Y	N
At any time on or after July 1, 2021, were you determined to be an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless, as determined by (a) your high school or district homeless liaison, (b) the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development, or (c) the director of a runaway or homeless youth basic center or transitional living program?***	Y	N

*Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. armed forces (Army, Navy, Air Force, Marines, or Coast Guard), (2) are currently a Reserve Officers’ Training Corps student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions. Also answer “No” if you’re currently serving in the U.S. armed forces and will continue to serve through June 30, 2023.

**Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. armed forces or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies and (2) were released under a condition other than dishonorable. Also answer "Yes" if you're not a veteran now but will be one by June 30, 2023.*

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

Did you answer "Yes" to any of the questions?

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

Did you answer "No" to all of the questions?

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

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

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

Apply for FREE and find more info: fafsa.gov.