

## **TIPS FOR COMPLETING THE FAFSA**

*I recently attended a financial aid workshop at Mt. St. Mary's University and wanted to pass along some tips that I thought were important.*

*– Della Hager, Guidance Counselor, MSD-Frederick*

### **FAFSA = Free Application for Federal Student Aid**

This should be completed by all parents of Seniors whether you think you will qualify for Financial Aid or not. The Department of Rehabilitation Services (DORS) and most Universities require that this be completed before they make their own determinations of Financial Support.

- ✓ The FAFSA can not be sent before January 1, 2015.
- ✓ The earliest possible that you send the FAFSA after January 1<sup>st</sup>, the better. Colleges can determine the Financial Aid Package to offer you earlier and they have more money to offer earlier in the year.
- ✓ It is HIGHLY recommended that you complete the *FAFSA online* – you will get your response back typically within a few days. Apply online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) . You have the option of downloading and completing a PDF version of the FAFSA at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov) (Note: PDF FAFSAs must be mailed for processing and take longer to get a response.)
- ✓ To prepare for sending the *FAFSA online*, you can get ready NOW by:
  - Go to [www.pin.ed.gov](http://www.pin.ed.gov) and apply for a PIN number now for both a parent and a student. This will allow you to sign your FAFSA electronically when you send it on the web.
  - Find your 2013 IRS Tax Return and locate your Adjusted Gross Income. You can use this number to estimate your 2014 Adjusted Gross Income. You can complete FAFSA with this estimate and update it when you have completed your 2014 tax return. You DO NOT have to wait until completing your 2014 tax return to send the FAFSA.

- ✓ It is important to know that FAFSA will correspond with you via email whether you file on the Web or submit a paper version – IF you provide your email address. You will be asked for Parents' and Student's email addresses. FAFSA will send all correspondence only to the email address that you list for the student *SO if you don't want the student to receive all of the correspondence regarding FAFSA, make sure to put the Parents' email address down when they ask for the student's email address.*
  
- ✓ After you send the FAFSA, make sure you are careful when checking and deleting your emails. We know parents in the past who didn't recognize the sender's address so deleted FAFSA email. We also know that sometimes the email that FAFSA sends ends up in people's email trash can because of spam blockers. Make sure you check that if you are waiting for correspondence from FAFSA. If you file on the web, you should expect some email correspondence from them within a week – 10 days.
  
- ✓ If you want help with completing the FAFSA, I recommend you talk with the person who completes your tax returns. They are sometimes willing to complete FAFSA applications as well.

*I hope that this information is helpful. In addition to completing the FAFSA, you can prepare for paying for college by:*

- ✓ *Opening a file with your DORS counselor*
- ✓ *Searching for Scholarships on [www. Fastweb.com](http://www.Fastweb.com)*

