

12 Common FAFSA Mistakes

The [2017–18 FAFSA](#)[®] is now available! This year, the FAFSA launched 3 months earlier than usual—on October 1, 2016.

Beginning this year, [you'll also be required to use earlier \(2015\) tax information](#) than in previous years. How does that benefit you? Since you've already filed your 2015 taxes, you'll be able to transfer your tax information into your FAFSA right away! (And you won't need to update your FAFSA after you file 2016 taxes.)



Start the FAFSA

These exciting changes are sure to save you time and make the FAFSA much easier to complete. Just make sure to take your time so you don't make one of these mistakes:

1. Not Completing the FAFSA

I hear all kinds of reasons: “The FAFSA is too hard,” “It takes too long to complete,” “I never qualify anyway, so why does it matter?” It *does* matter. The FAFSA is not just the application for federal grants such as the Pell Grant. It's also the application for work-study funds, low interest federal student loans, and even scholarships and grants offered by your state, school, or private organization. **If you don't complete the FAFSA, you could lose out on thousands of dollars to help you pay for college.** The FAFSA takes little time to complete, and there is help provided throughout the application. Oh, and contrary to popular belief, there is [no income cutoff](#) when it comes to federal student aid.

2. Not Using the Correct Website

The official FAFSA website is fafsa.gov. That's .gov! You never have to pay to complete the FAFSA. If you're asked for credit card information, you're not on the official government site.

3. Not Getting an FSA ID Ahead of Time

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites, including fafsa.gov. You AND your parent, if you're considered a [dependent student](#), will each need your own, separate FSA IDs if you each want to sign your FAFSA online.

Why is it so important to get an FSA ID early? Well, once you register for an FSA ID, you may need to [wait up to three days](#) before you can use it to sign your FAFSA. If you don't want your FAFSA to be delayed, [create an FSA ID now](#). If you're a dependent student, have your parent create an FSA ID too. Just DO NOT share your FSA IDs with each other!



Create an FSA ID

4. Waiting to Fill Out the FAFSA

If you want to get the most financial aid possible, fill out the FAFSA ASAP after October 1. Some financial aid is awarded on a first-come, first-served basis and **some states and colleges run out of money early**, so even if your deadlines aren't for a while, get your FAFSA done ASAP. Now that you're required to use earlier (2015) tax information to complete the FAFSA, you have no excuse to wait!

Which brings me to...

5. Not Filing by the Deadline

As I said, you should fill out the FAFSA as soon as you can, but you should DEFINITELY fill it out before your earliest [FAFSA deadline](#). Each state and school sets its own deadline. **Some priority deadlines will be earlier this year because the FAFSA is available earlier.** To maximize the amount of your financial aid, fill out your FAFSA (and any other financial aid applications that may be required by your state or school) by your earliest deadline, if not sooner!



Check FAFSA Deadlines

6. Not using your FSA ID to start the FAFSA

When you go to log in to fafsa.gov, you will be given the option to "Enter your (the student's) FSA ID" OR "Enter the student's information." If you are the student, we highly recommend choosing the first option (highlighted below) if you can. If you log in with your FSA ID, a lot of your information (name, Social Security number, date of birth, etc.) will be automatically loaded into your application. This will prevent you from running into a common error that occurs when your verified FSA ID information doesn't match the information on your FAFSA. Additionally, you

won't have to provide your FSA ID again to transfer your information from the IRS or to sign your FAFSA electronically.

The screenshot shows the FAFSA login interface. At the top, it says 'Federal Student Aid' and 'FAFSA Free Application for Federal Student Aid'. Below that, there are navigation links for 'Home' and 'Help', and a search bar. The main content area is divided into two columns. The left column is titled 'Login' and contains 'Student Information' and 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2017'. It provides instructions on how to log in and offers two options: 'Enter your (the student's) FSA ID' and 'Enter the student's information'. A red box highlights the first option, and a red arrow points to it. The right column is titled 'Help and Hints' and contains 'Login Options' which explains what an FSA ID is and provides instructions on how to use it. At the bottom of the page, there is a 'NEED HELP?' button and a 'NEXT' button. The footer contains 'Site Last Updated: Friday, July 1, 2016' and 'Download Adobe Reader'.

IMPORTANT: We recommend that you, the student, start the FAFSA so you can choose the option above. However, if you are a parent who is starting a FAFSA on your child's behalf, you should use only the option on the right (because you should not know your child's FSA ID.)

7. Not Reading Definitions Carefully

When it comes to completing the FAFSA, you want to read each definition and question carefully, because sometimes, how the FAFSA wants you to answer certain questions is not how you'd intuitively answer the question.

Here are some items that have very specific (but not intuitive) definitions according to the FAFSA:

- **Legal Guardianship:** One question on the FAFSA asks: "As determined by a court in your state of legal residence, are you or were you in legal guardianship?" Many students incorrectly answer "yes" here. For [this question](#), the definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardian. You are also not considered a legal guardian of yourself.
- **Parent:** The FAFSA has [very specific guidelines](#) for which parent(s) need to be reported on the FAFSA. (Spoiler alert: it has nothing to do with who claims you on their taxes.)
- **Your Number of Family Members (Household size):** The FAFSA has a specific definition of how [your](#) or [your parents' household size](#) should be determined. Read the

instructions carefully. Many students incorrectly report this number, especially when the student doesn't physically live with the parent.

- **Number of Family Members in College:** Enter the number of people in [your](#) (or [your parents'](#)) household who will attend college at the same time you attend college. Don't forget to include yourself. Do not include your parents in this number. This number should never be greater than your number of family members.
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8. Inputting Incorrect Information

Here are some examples of common errors we see on the FAFSA:

- **Confusing Parent and Student Information:** I know there are many parents out there who fill out the FAFSA for their child, but remember, the FAFSA is the student's application. When the FAFSA says "you" or "your", it's referring to the student, so make sure to enter your (the student's) information. If we are asking for your parent's information, we will specify that in the question.
 - **Entering the Wrong Name (Yes, I'm serious):** You wouldn't believe how many people have issues with their FAFSA because they entered an incorrect name on the application. It doesn't matter if you're Madonna, or Drake, or whatever Snoop Lion is calling himself these days. You must enter your full name as it appears on your Social Security card. No nicknames.
 - **Entering the Wrong Social Security Number (SSN):** When we process FAFSAs, we cross-check your Social Security number with the Social Security Administration. To avoid delays in processing your application, triple-check that you have entered the correct SSN. If you meet our [basic eligibility criteria](#), but you or your parents don't have an SSN, [follow these instructions](#).
 - **Amount of Your Income Tax:** Here, we are asking for your assessed income tax liability, not the amount of income tax withheld, and not your adjusted gross income (AGI). I know this is complicated. To make it simple, either transfer your tax info into the FAFSA using the IRS Data Retrieval Tool or [use this to find out which tax line number you should refer to when answering this question](#). (Note: It depends on which IRS form you filed.)
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9. Not Reporting Parent Information

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes, and therefore, you'll need to [provide parent information](#) on your FAFSA. Dependency guidelines for the FAFSA are determined by Congress and are different from those of the IRS. Find out whether you need to provide parent information by answering [these questions](#).

If you're considered a dependent student and don't provide parent information, [your FAFSA may not be processed, you may not receive an EFC and/or you may only qualify for unsubsidized loans.](#)

10. Listing only one college

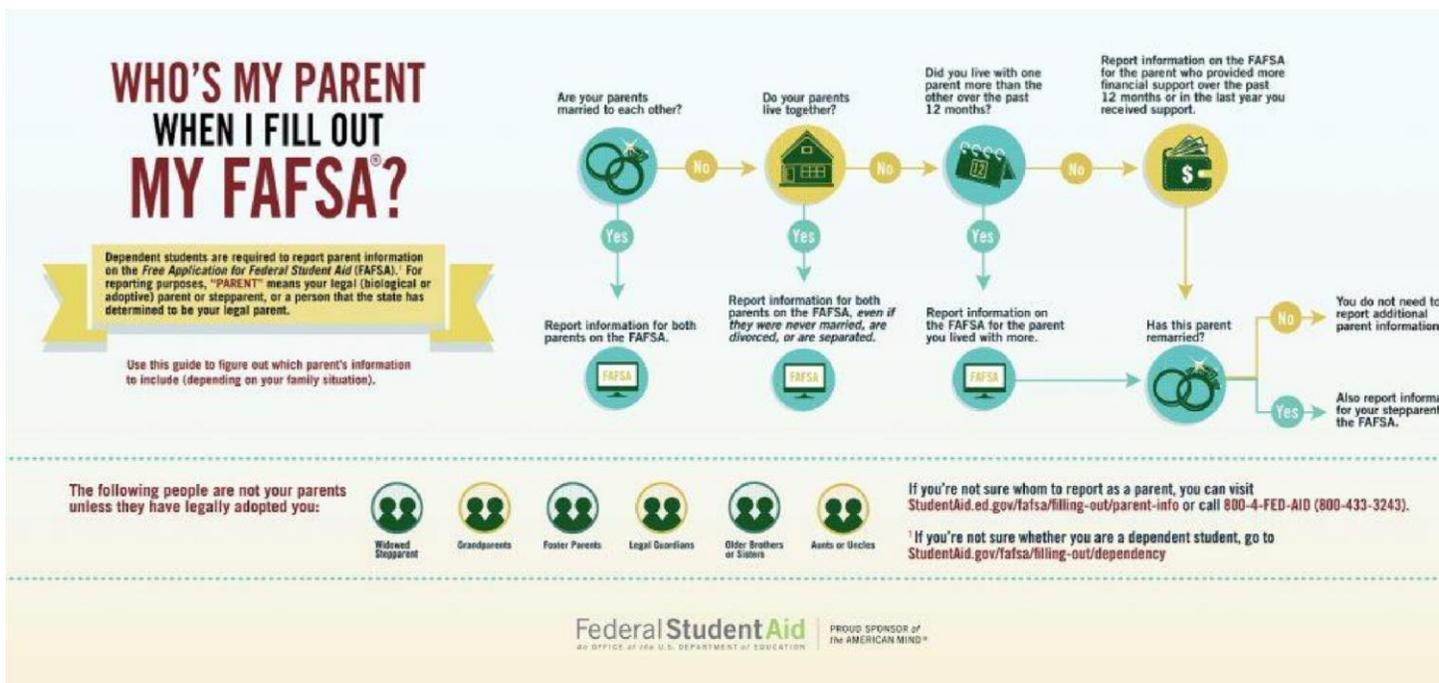
Two-thirds of precollege FAFSA applicants list only one college on their applications. Unless you are only applying to one college or already know where you're going to school, this is a mistake! Colleges can't see the other schools you've added, so you should add ANY college you are considering to your FAFSA, even if you aren't sure whether you'll apply or be accepted. You can add up to 10 schools at a time. If you're applying to more than 10 schools, [follow these steps.](#)

TIP: It doesn't hurt your application to add more schools. In fact, you don't even have to remove schools you later decide not to apply to. If you don't end up applying or getting accepted to a school, the school can just disregard your FAFSA. But you can remove schools at any time to make room for new schools.

11. Not Using the IRS Data Retrieval Tool

For many, the most difficult part about filling out the FAFSA is entering the financial information.

Bonus: Who is my parent when I fill out the FAFSA?



But now, thanks to a partnership with the IRS, students and parents who are eligible can automatically transfer the necessary tax info into the FAFSA using the [IRS Data Retrieval Tool](#). And this year, the tool will be available on the same day the FAFSA launches (you used to have to wait until February.)

Since we're requiring earlier tax information (2015 info instead of 2016 info), you'll already have filed your 2015 taxes by the time you start the 2017–18 FAFSA. This means you can transfer your

tax info right away and you won't need to go back in and update your FAFSA with 2016 tax info. In fact, you can't update the application with 2016 tax info; 2015 is what's required.

12. Not Signing the FAFSA

So many students answer every single question that is asked, but fail to actually sign the FAFSA with their FSA ID and submit it. This happens for many reasons —maybe you [forgot your FSA ID](#), or your parent isn't with you to sign with the parent FSA ID —so the FAFSA is left incomplete. Don't let this happen to you.

- If you don't know your FSA ID, select “Forgot username” and/or “Forgot password.”
- If you don't have an FSA ID, [create one](#). (Note: You may need to wait up to three days for your information to be verified before you can use your new FSA ID to sign the FAFSA, but it's still faster than mailing a signature page.)

If you're not able to sign with your FSA ID, you and/or your parent have the option to mail a [signature page](#). If you would like confirmation that your FAFSA has been submitted, you can [check your status](#) immediately after you submit your FAFSA online.