



How to Apply For Financial Aid

The Free Application for Federal Student Aid (FAFSA) is the first step in applying for federal financial aid.

Apply early

You need to fill out the FAFSA as soon as possible in your junior year of high school. It's extremely important to get your application in as early as you can. Millions of students apply for financial aid every year, and many of the groups who provide funding do so on a first-come, first-served basis. The sooner you apply, the sooner you'll see your financial aid packages, and the sooner you can make your school decisions and plans. You'll also have more time to apply for private loans if you need them.

Apply online at www.fafsa.ed.gov

Most high school counseling offices can provide you with a paper copy of the application, but to speed up the process, complete the FAFSA online at www.fafsa.ed.gov if possible.

Don't miss out

You and your family should fill out the FAFSA whether you think you qualify for financial aid or not. The American Council on Education found that half of the undergraduates enrolled in colleges and universities in one recent academic year did not fill out an application. 850,000 of those students were probably eligible for a federal grant, but they missed out. Don't let that happen to you!

Have these items ready

Here is a list of items to have on hand before sitting down to fill out the FAFSA:

- Social Security number for both the student and parent
- Driver's license number
- W-2 forms from the most recent tax year for the student and parents
- Income tax returns for the most recent year
- Other financial info, such as any other records of money earned by the child or parent, bank statements, business and investment mortgage information
- Alien registration card (if not a U.S. citizen)

Reapply each year

Each year you're in school you must reapply for financial aid, since your finances and costs may change.

If you're a student who works to help support your family, be sure to share this information with your school's financial aid office. It may make you eligible for more assistance.