

12 Tips for Completing the 2019-2020 FAFSA

A publication called “[12 Common FAFSA Mistakes](#)” was released to help with “early FAFSA” which was available starting October 1, 2016 – three months earlier than usual! We have decided to take a more positive approach to this list of tips . . .

For the 2019-2020 academic year, [students are required to use their 2017 tax information](#). The benefit: since you’ve already filed your 2017 taxes, you may be able to transfer your tax information into your FAFSA right away – AND – you won’t need to update your FAFSA after you file 2018 taxes!! These changes are sure to save you time and make the FAFSA much easier to complete. Just make sure to take your time to complete the following steps correctly:

1. Complete the FAFSA!!

The FAFSA is the application for federal grants (Pell Grant), as well as work-study, and low-interest student loans; even scholarships and grants offered by the state, your college, or private organizations. If you don’t complete the FAFSA, you may lose out on funds to help you pay for college. The FAFSA takes little time to complete and there is help provided with application process. Visit the SJCC Financial Aid page for information on workshops that can help you with completing the FAFSA.

2. Use the Correct Website

The FAFSA website is FAFSA.gov. Never pay to complete the FAFSA!!

3. Get a FSA ID Ahead of Time

FSA ID is a username and password you will use to log in to certain US 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 to be able to sign your FAFSA online. 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. You don’t want your FAFSA to be delayed, so [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!

4. Don’t wait to submit the FAFSA

In order to get the most financial aid possible, fill out the FAFSA ASAP. 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 are later, get your FAFSA done ASAP. Now that you’re required to use earlier (2017) tax information to complete the FAFSA, you don’t need to wait!

5. File by the Deadline

Again, you should submit 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 (as a CA college, you want to submit the FAFSA by March 2 to apply for Cal Grant). Some priority deadlines may be earlier this year since the FAFSA is available earlier. To maximize the amount of your financial aid, submit the FAFSA (and any other financial aid applications that may be required by your state or school) by your earliest deadline, if not sooner!

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6. Use 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.” We highly recommend students to choose 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 already be loaded into your application. This prevents you from running into the common error of your verified FSA ID information not matching the information on your FAFSA. Also, you won’t have to provide your FSA ID again to transfer your information from the IRS or to sign your FAFSA.

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 are navigation links for "Home" and "Help", and a search bar. The main content area is titled "Login" and "Student Information". It contains instructions and two radio button options: "Enter your (the student's) FSA ID" and "Enter the student's information". The first option is highlighted with a red box, and a red arrow points to it. To the right, there is a "Help and Hints" section with "Login Options" that explains the FSA ID process. A vertical "STUDENT" label is on the left side of the page.

IMPORTANT: Students should start the FAFSA so you can choose the option above. If you are a parent who is starting a FAFSA on your child’s behalf, use the option on the right (since you shouldn’t know your child’s FSA ID.)

7. Read Definitions Carefully

When you complete the FAFSA, read each definition and question carefully; in some cases, how the FAFSA wants you to answer certain questions is not how you’d intuitively answer them.

Here are some items that have specific, non-intuitive, definitions for 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. (NOTE: it is not necessarily who claims you on their taxes.)

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Your Number of Family Members (Household size): The FAFSA has a specific definition of how [your](#) or [your parents' household size](#) is 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.

8. Be sure to Input Correct Information

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

Confusing Parent and Student Information: Many parents fill out the FAFSA for their child: remember, the FAFSA is the student's application. When the FAFSA says "you" or "your", it's referring to the student – be sure to enter your (the student's) information. When your parent's information is needed, it will be specified in the question.

Entering the Wrong Name (seriously): 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 other names.

Entering the Wrong Social Security Number (SSN): When the FAFSA is processed, your Social Security number is cross checked with the Social Security Administration. To avoid delays in processing your application, triple-check that you have entered the correct SSN. If you meet [basic eligibility criteria](#), but you or your parents don't have an SSN, [follow these instructions](#).

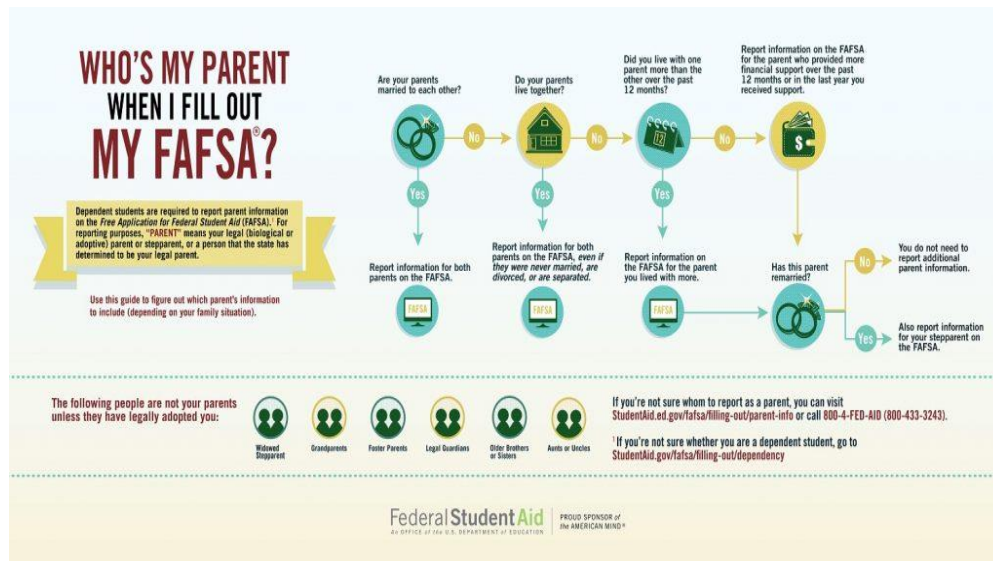
Amount of Your Income Tax: This one is asking for your assessed income tax liability, not the amount of income tax withheld, and not your adjusted gross income (AGI). It is complicated but to make it simple, either transfer your tax info into the FAFSA using the IRS Data Retrieval Tool or [use this to find out which tax line number you should refer to when answering this question](#). (Note: It depends on which IRS tax form you filed.)

9. Report Parent Information – as applicable

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 would 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](#).

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

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10. List multiple colleges, as applicable

Many applicants list only one college on their FAFSAs. 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 include all colleges you are considering on the 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. Use the IRS Data Retrieval Tool if at all possible

One of the most difficult parts about the FAFSA is entering the financial information. Thanks to a partnership with the IRS, students and parents *who are eligible* can transfer the necessary tax info to the FAFSA using the [IRS Data Retrieval Tool](#). Since the FAFSA requires earlier tax information (2017 info instead of 2018 info), you'll already have filed your 2017 taxes by the time you start the 19-20 FAFSA. This means you can transfer your tax info right away and won't need to update your FAFSA with 2018 tax info. In fact, you can't update the application with 2018 tax info; 2017 is what's required.

12. Sign 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 – 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](#). (Try to get the FSA ID three days before you submit the FAFSA so that your information can be verified)

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.