

What's So Great About Doing the FAFSASM Online?

The *Free Application for Federal Student Aid* (FAFSASM) is available to fill out online at www.fafsa.gov. The site is known as *FAFSA on the Web*SM. You should use *FAFSA on the Web* instead of a paper FAFSA because:

It's quick.

- You'll get your results as much as three weeks faster than someone who uses the paper FAFSA. Speed is important when schools are awarding limited financial aid resources.
- You have instant access to an estimated Expected Family Contribution and estimates of how much federal aid you might receive.

It's easy.

- *FAFSA on the Web* has detailed help screens for every question.
- You can get live, private online help from a customer service representative.
- Based on your answers to certain questions, *FAFSA on the Web* skips lots of questions that don't apply to you. If you fill out the paper FAFSA, you'll have to read all those questions and figure out whether they are relevant to you.

It's accurate.

- *FAFSA on the Web* notices when you've supplied answers that contradict each other, and it gives you the chance to correct your mistakes before submitting the information.
- Because of the online help and the fact that *FAFSA on the Web* checks for contradictory answers, your online application is less likely than a paper FAFSA to be delayed by the need for corrections.

It's safe.

- *FAFSA on the Web* uses encryption, which means the information you send to the site is turned into code so that anyone attempting to access your information will not be able to read it.

Okay, I believe you! What do I do now?

- Get a personal identification number called a PIN at www.pin.ed.gov.
- Find out what documents you need using the checklist in "What Information Do I Need When I Fill Out the FAFSA?" at www.studentaid.ed.gov/pubs.
- Fill out the *FAFSA on the Web Worksheet* at www.studentaid.ed.gov/worksheet (this step is optional; the worksheet was designed for students who feel more comfortable filling something out on paper before going online to enter their application information).
- Fill out the FAFSA at www.fafsa.gov.
- Keep an eye on your e-mail inbox for a response and further instructions.



Myths About Financial Aid

"I'm not going to bother filling out the *Free Application for Federal Student Aid* because ..."

"... my parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors besides income—from the size of your family to the age of your older parent—are taken into account. Your eligibility is determined by a mathematical formula, not by your parents' income alone. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSASM), you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA. Don't make assumptions about what you'll get—fill out the application and find out.

"... only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"... you have to be a minority to get financial aid."

Reality: Funds from federal student aid programs are awarded on the basis of financial need, not on the basis of race. The FAFSA doesn't even collect this kind of information about an applicant.

"... the form is too hard to fill out."

Reality: The FAFSA is easier than ever, especially if you fill it out online at www.fafsa.gov. There are detailed instructions for every question, and the form walks you through step by step, asking only the questions that apply to you. If you need help, you can access real-time, private online chat with a customer service representative. If you're filling out the paper FAFSA, you can get help from a high school counselor, from the financial aid office at the school you plan to attend, or from our toll-free number: 1-800-4-FED-AID. And remember, the FAFSA and all these sources of advice are FREE.

So what do I do now?

Go to www.fafsa.gov, fill out the application, and see what you get!

For more information about federal student aid, see www.studentaid.ed.gov or contact the Federal Student Aid Information Center:

1-800-4-FED-AID (1-800-433-3243)

TTY: 1-800-730-8913

For inquirers without access to the toll-free number: 319-337-5665

E-mail: studentaid@ed.gov

