

FEDERAL STUDENT AID AT A GLANCE

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated));
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college, career school, or graduate school; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a state-recognized equivalent (for example, the General Educational Development [GED] certificate);
 - completing a high school education in a home-school setting approved under state law; or
 - enrolling in an eligible career pathways program.

See the full list of eligibility requirements at [StudentAid.gov/eligibility](https://studentaid.gov/eligibility).

Federal
Student
Aid

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HOW do you apply for federal student aid?

1. **To apply for federal student aid, you must complete the *Free Application for Federal Student Aid (FAFSA®)* form at fafsa.gov.** The FAFSA® form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2020–June 30, 2021, submit a 2020–21 FAFSA® form. Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA® information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA® deadlines at StudentAid.gov/fafsa#deadlines.
2. **Students and parents are required to use an FSA ID (a username and password combination) to sign their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit StudentAid.gov/fsaid.
3. **After you apply, you'll receive a *Student Aid Report, or SAR*.** Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.
4. **Contact the schools you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

HAVE QUESTIONS?

Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the deaf or hard of hearing)

FAFSA DAY

APPOINTMENT REMINDER



You are scheduled to meet with a counselor virtually to complete financial aid forms for college on: _____ at _____.

Date

Time

Virtual Meeting Link: _____

In order to complete the FAFSA, you will need to bring information for the parent(s) and the student. *If your parents are divorced or separated, have the information below for the parent you have lived with the most in the last 12 months. If that parent has remarried, have information for the step-parent as well.* Do not provide information on a grandparent, aunt, or anyone other than a parent unless you have been legally adopted (even if someone else claims you on the federal tax return.)

Checklist for what to have on hand for your FAFSA appointment:

- Parent(s) and student's legal names.
- Parent(s) and student's Social Security Numbers.
- Parent(s) and student's dates of birth.
- Parent(s) Mississippi issued ID or driver's license number.
- Email address with immediate access for student and parent.
- Permanent resident card (if applicable).
- List of colleges (up to 10) that you want to receive your FAFSA information.
With the MS college you are most likely to attend (only 1 is allowed on the Mississippi Aid Application)
- Access to cell phone to verify phone number for parent and student.
- Info for parents with whom you live: marriage date, divorce date, widowed date, or separation date.
- If you are in a legal guardianship, have access to court papers for the guardianship.
- W-2 forms and other records of money earned in 2019 (student and parent(s)).
- 2019 Federal Income Tax Return (the 1040 form, Schedules, and MS return for student and parents).
If your parents or parent and step-parent file separately, have copies of both tax returns.
- Value of bank accounts and investments (excluding those in formal retirement accounts).
- Child support and other untaxed income.

Parents who have completed the FAFSA for themselves or other children will use their same FSA ID (username and password). Please have this information, this will be necessary to complete the FAFSA.

QUESTIONS OR CONCERNS ABOUT THE FAFSA?

- 1. Think you don't qualify for money? Think the FAFSA only awards Pell Grants and that you don't qualify or that your family makes too much money to qualify?**

File the FAFSA anyway! You may be surprised to see what you may be eligible to receive! The FAFSA is used by colleges to determine your eligibility for more than the Pell Grant – the FAFSA is required for some other federal monies, funds from the State of Mississippi, some colleges, and some private scholarship sources.

- 2. Think the FAFSA means you must take out a student loan?**

You are NEVER required to take out a student loan! Even if your college award says you are eligible for a loan, it is your choice whether to accept all or any part of it.

- 3. Think the FAFSA includes a credit check?**

The FAFSA does not check you or your parents' credit.

- 4. Think filing the FAFSA means the IRS will review your tax returns?**

The FAFSA uses your tax information to help colleges determine your eligibility for financial aid. The FAFSA is a document of the U.S. Department of Education, not the Internal Revenue Service.

FAFSA Appointment Checklist



In order to complete the FAFSA (Free Application for Federal Student Aid), you will need to have information for the parent(s) and the student.

If your biological parents are divorced or separated, bring the information below for the parent you have lived with the most in the last 12 months. If that parent has remarried, have information for the step-parent as well.

(Note: Not everyone will have all of these items please bring what applies to you.)

REQUIRED INFORMATION:	WHERE TO FIND IT:
<input type="checkbox"/> Parent(s) and student 2019 Federal Income Tax Return (the 1040 form, schedules, and MS return).	Personal records or visit irs.gov/transcript
<input type="checkbox"/> Parent and student 2019 W2 forms and other records of money earned.	Personal records or contact your employer(s) or visit irs.gov/transcript
<input type="checkbox"/> Parent(s) and student's legal names, Social Security Numbers	Personal records or call the Social Security Administration at 800-772-1213
<input type="checkbox"/> Student Alien Registration Number/USCIS Number for eligible non-citizens (if applicable)	U.S. Citizenship and Immigration Services at uscis.gov
<input type="checkbox"/> Parent(s) and student's dates of birth	Parent 1: / / Parent 2: / /
<input type="checkbox"/> Parent(s) Mississippi issued ID or driver's license number.	Personal records Number: _____
<input type="checkbox"/> Email address with immediate access for student and parent.	Student: _____ Parent: _____
<input type="checkbox"/> List of colleges (up to 10) that you want to receive your FAFSA results. <i>Mark the college in MS that you are most likely to attend (only one allowed on the MS aid app).</i>	1. _____ 5. _____ 2. _____ 6. _____ 3. _____ 7. _____ 4. _____ 8. _____
<input type="checkbox"/> Access to cell phones for parent and student to verify phone number via text.	Personal records
<input type="checkbox"/> Date for parent(s) with whom you live: marriage, divorce, widowed, or separation.	___/___
<input type="checkbox"/> If you are in a legal guardianship have court papers available.	Personal records- court orders
<input type="checkbox"/> Student and parent savings/checking account balances.	Student: \$ _____ Parent: \$ _____
<input type="checkbox"/> Student and parent investments (i.e. stocks/bonds/mutual funds/529 plans) excluding home and retirement.	Student: \$ _____ Parent: \$ _____
<input type="checkbox"/> Current value of rental properties.	\$ _____ or contact your accountant
<input type="checkbox"/> 2019 child support paid or received	\$ _____ or personal records or https://mdhs.ms.gov/child-support
<input type="checkbox"/> 2019 Housing/food/living allowance for military and clergy	\$ _____ or reference Leave and Earnings Statement (military) or W-2 (clergy)

If student or parent has complete the FAFSA since May 2015, please bring FSA ID username & password. Parents who have completed the FAFSA for themselves or other children will use their same FSA ID.



Get2College Centers:

Jackson: 601.321.5533 | Gulf Coast: 228.875.4441 | North MS: 662.349.2789

get2college.org