



FAFSA
Application
Survival
Toolkit

STUDENT & FAMILY GUIDE to FAFSA



 **extension**
ALABAMA A&M & AUBURN UNIVERSITIES



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FAFSA Application Survival Toolkit



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www.aces.edu/fafsa

FAFSA in Alabama

► Alabama has enacted new legislation requiring high school seniors to complete the Free Application for Federal Student Aid (FAFSA) before graduating from high school. The new Alabama FAFSA requirement took effect during the 2021–2022 academic school year. This document helps guide parents, guardians, and students in making decisions related to completing the FAFSA form.

What Is FAFSA?

The Free Application for Federal Student Aid opens on October 1 each year. The US Department of Education uses the FAFSA form to determine financial aid award eligibility for all college students. Federal financial aid includes federally funded student loans, Pell Grants, and work-study jobs. Because federal funding is provided on a first-come, first-served basis, it is vital to complete FAFSA as soon as possible.

Beginning in 2022, Alabama became the fourth state to require that high school seniors complete FAFSA or satisfy an opt-out option as part of the graduating senior’s transition into postsecondary education, training, or the workforce. This document helps parents, guardians, and students become more aware of the FAFSA mandate in Alabama and the Alabama opt-out option. It also provides guidance and resources to help successfully navigate the FAFSA process.

FAFSA or Opt Out?

In Alabama, parents and students can either complete the FAFSA form or opt out of completing FAFSA. Most people complete FAFSA in 30 minutes or less. It is recommended that students complete the FAFSA form even if they are not sure that they need additional aid. Keep in mind that students and parents are required to complete FAFSA to be eligible for some scholarships and other forms of aid. Some parents, guardians, and students may be unsure if they should complete FAFSA or opt out. This guide provides an overview of the opt-out process, list of considerations, and a FAFSA Decision Flow Chart that can help families make the right FAFSA decision.

Opting Out of FAFSA

In Alabama, a graduating senior may choose not to complete—or opt out—of FAFSA.

To opt out a nonparticipation waiver must be submitted. The nonparticipation waiver can be completed by a parent, legal custodian, legal guardian, or a minor legally emancipated or of the legal age of majority. The legal age of majority varies by state and is age 19 in Alabama. Submission of a nonparticipation waiver requires the recommendation of the school principal and school counselor and approval by the local superintendent. The nonparticipation waiver becomes part of the student’s cumulative record. Parents and students can obtain a copy of the nonparticipation waiver by contacting the school staff member designated to counsel students on FAFSA completion, typically the school counselor.



Special thanks to our supporting partners



Before Opting Out of FAFSA

Students and parents traditionally decide not to complete FAFSA for seven common reasons.

1

Believe they don't need financial aid to attend school or college.

2

Believe they are ineligible or may not qualify for financial aid.

3

Do not want to assume debt.

4

Believe they don't have enough information needed to complete FAFSA.

5

Do not plan to obtain education after high school.

6

Do not know they could complete FAFSA.

7

Believe FAFSA is too time consuming or complex.



Considerations Before Opting Out of FAFSA:

I don't want or need financial aid.

Some families plan to cover the cost of college by some means other than financial aid. For example, by monies invested in a 529 plan or other college saving plan. In such cases, families may not see the need to complete FAFSA. However, advantages may still exist for FAFSA completion. Many schools use FAFSA to determine both need and merit-based scholarships. If a student receives a scholarship, the amount of the scholarship award can be withdrawn from a 529 plan without penalty. Also, since 529 plans never expire, the plan's beneficiaries can be changed to pass monies on to another child or even grandchild.

I don't think I qualify for financial aid.

Some people believe their income is too high to qualify for aid. While aid qualification is influenced in part by parent and student finances, aid is also determined by other factors such as the cost of attendance (COA) at the university or college and the number of students in school. For example, if the cost to attend a school is high, families with higher incomes may still qualify for aid.

I do not want to assume any new debt.

Completing FAFSA does not commit the parent or student to anything. Filing FAFSA will allow the parent and student to determine if the student is eligible for aid and decide whether to accept this full award amount. It's a good first step to assessing options to attend a college or school without taking on debt.

I do not have the information I need to complete FAFSA or wasn't aware I could complete FAFSA.

This guide is designed to inform Alabamians about the necessity to complete or opt out of FAFSA and to provide the information and resources needed to complete FAFSA. Several agencies and organizations provide additional assistance to filers. See the Resources & Assistance page at the end of this guide for a list of resources across the state.

I do not plan to obtain additional education after high school.

Many students do not intend to pursue an associate or bachelor's degree after high school. However, suppose a student believes he or she might like to consider a career and technical program at a community college or trade school. In that case, they should still complete FAFSA to qualify for grants or other forms of financial aid.

I think completing FAFSA is too confusing or takes too much time.

Completing FAFSA takes most filers less than 30 minutes. For tips to reduce completion time by planning ahead, see the FAFSA Financial Aid Timeline section in this guide.

I do not want to disclose personal and financial information.

Completing FAFSA requires parents and students to disclose detailed personal and financial information. This makes some people uncomfortable. The information filers include on the FAFSA form is protected by law. The US Department of Education, which administers FAFSA, can use your information only to further the administering of financial aid, including research. The student's high school will only be aware that FAFSA is completed. The school will not have access to the information included.

FAFSA Myth Busters



MYTH

FAFSA is for low-income families.

FACT



Parents and students do not have to have a low income to qualify for FAFSA. Households with incomes more than \$200,000 could be eligible for some forms of aid.

FAFSA is only for federal grants and scholarships.

Grants, scholarships, work-study, and loans are available via the FAFSA process. Low-interest federal loans via FAFSA are often far less expensive to pay back than loans from private lenders. The best part is that parents and students automatically qualify for these loans by completing FAFSA.

FAFSA is not for students who work to pay for school.

Many work-study jobs on college and university campuses require completion of FAFSA to qualify for employment.

FAFSA is only for those who want need-based scholarships.

Many merit-based scholarships also require completion of the FAFSA form to determine a student's scholarship amount.

FAFSA is only for students who plan to pursue an associate or bachelor's degree.

Students who are enrolled in or plan to pursue vocational, trade, technical, 1-year or 2-year programs at a community college or other school or training program are eligible for need-based Pell Grants, federal student loans, and other federal student aid by completing FAFSA.



Should I File for FAFSA?

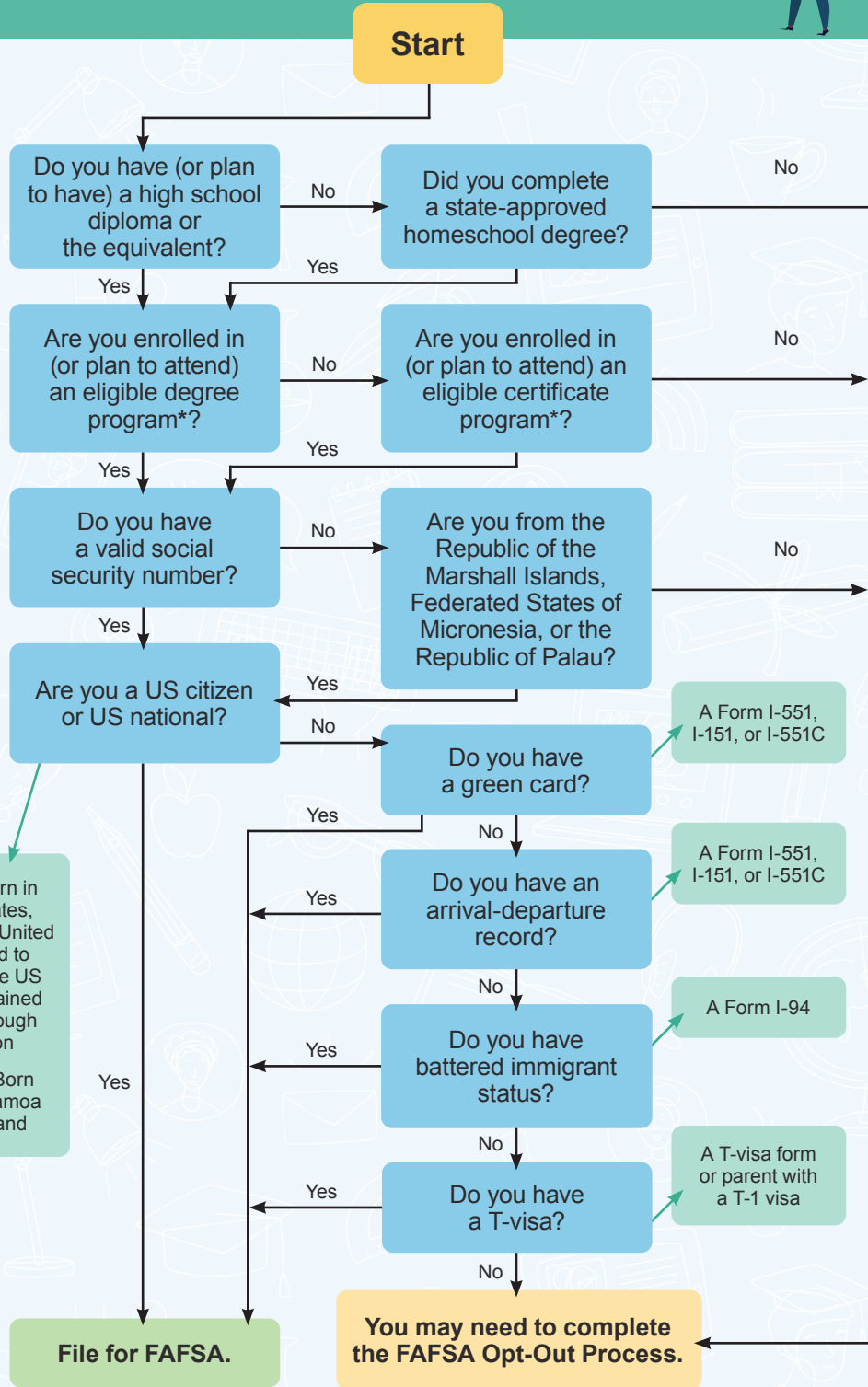


The FAFSA Decision Flow Chart is designed to help parents, guardians, and students decide between the choice to complete FAFSA or opt out of FAFSA by submitting a nonparticipation waiver. Answer the FAFSA Decision Flow Chart questions to determine which option is best for your family.

* Thousands of eligible degree and certificate programs are offered in the United States. To determine if your school or program is eligible, search the federal school code on the Federal Student Aid website at <https://studentaid.gov/fafsa-app/FSCsearch>.

US Citizen Born in the United States, territories of the United States, abroad to parents who are US citizens, or obtained citizenship through naturalization

US National Born in American Samoa or Swains Island



Plan Ahead

Complete the FAFSA Form

Review Award Offer & Accept Award

Renew & Repay

FAFSA Purpose and Process

The Free Application for Federal Student Aid, often referred to as FAFSA, is a form a person must complete to get college financial aid from the federal government. As the name suggests, the application process is entirely free. Through FAFSA, the US Department of Education gives more than \$120 billion to college students each year through grants.

Who Is Eligible for FAFSA?

Basic eligibility requirements:

- Have a financial need (for most but not all programs).
 - Student has a financial need if the cost to attend school (cost of attendance, COA) is more than the family is expected to contribute (expected family contribution, EFC).
 - EFC is calculated based on the information the parent and student enter on the FAFSA form. It is not the amount the family will pay for college. It is just a formula used to calculate aid amount.
- Have US citizenship or be an eligible non-citizen.
 - For a list of eligible non-citizens, visit <https://studentaid.gov/understand-aid/eligibility/requirements>.
- Have a Social Security number.
- Enrolled or accepted for enrollment at an eligible degree or certificate program.
- Enrolled at least half-time in an eligible degree or certificate program.
- Maintain satisfactory academic progress.
- Sign the certification statement on the FAFSA form.
- Have a high school diploma, General Educational Development (GED) certificate, state-approved homeschool diploma, or eligible career pathway program.



Plan Ahead

- Gather social security number, alien registration number, federal tax returns, bank account balances, investment records, and other income sources.
- Create an FSA ID at www.studentaid.gov/fsaid.com. Student and parent/guardian will each need to create an FSA ID.
- Save for college and consider education savings (529) plans.
- Research college and university costs, financial aid options, time lines, and deadlines.
- Research scholarships and grants from for-profit and nonprofit organizations.
- Complete the FAFSA form.
- Submit the FAFSA form. (It takes most people about 30 minutes to complete.)
- File in one of three easy ways:
 - Electronically at www.fafsa.gov.
 - Through the myStudentAid mobile app, available on the App Store (iOS) or Google Play (Android).
 - Mail it: Call to request the FAFSA PDF at 1-800-4-FED-AID or (1-800) 433-3243 or download it from www.studentaid.gov.
- After the FAFSA form completion, the applicant should receive an email in a few days to confirm that the application was successfully processed. If the applicant does not receive an email, review the application again to ensure that there are no issues or omitted steps.

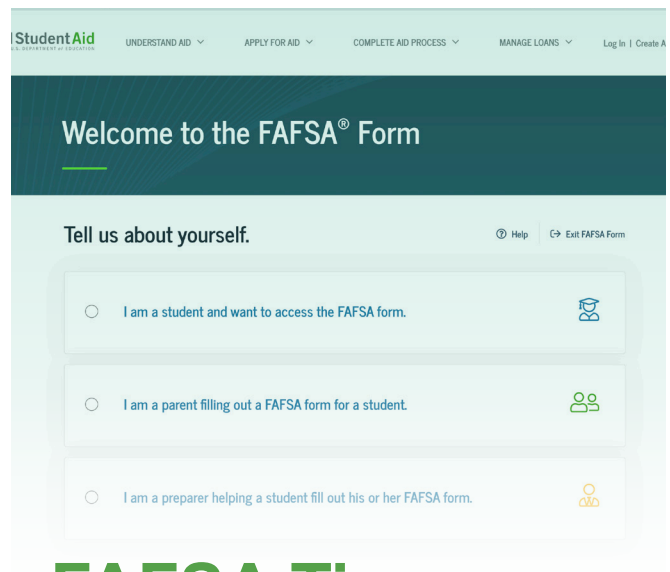


Review Offer and Accept Award

- Each college or school the student applied to will provide an aid offer letter.
- Compare each school based on the cost of attendance and the amount of aid offered.
- Accept the offer from the school the parent and student choose. The student will complete loan agreement forms and complete entrance counseling.
- The school financial aid office will handle the aid. After school tuition and fees are covered, any remaining balance will come directly to the student.

Renew and Repay

- Each year parent and student must renew the FAFSA form.
- Each year parent and student must stay eligible for aid, including meeting basic criteria and having satisfactory grades.
- Each year parent and student must accept the new award offer made.
- Once a student graduates or leaves school, the parent and student must begin to repay the loan when the student is no longer a full-time student for 6 months.
- Several payment plans are available based on the financial and family situation. See more details at <https://studentaid.gov/manage-loans/repayment>.



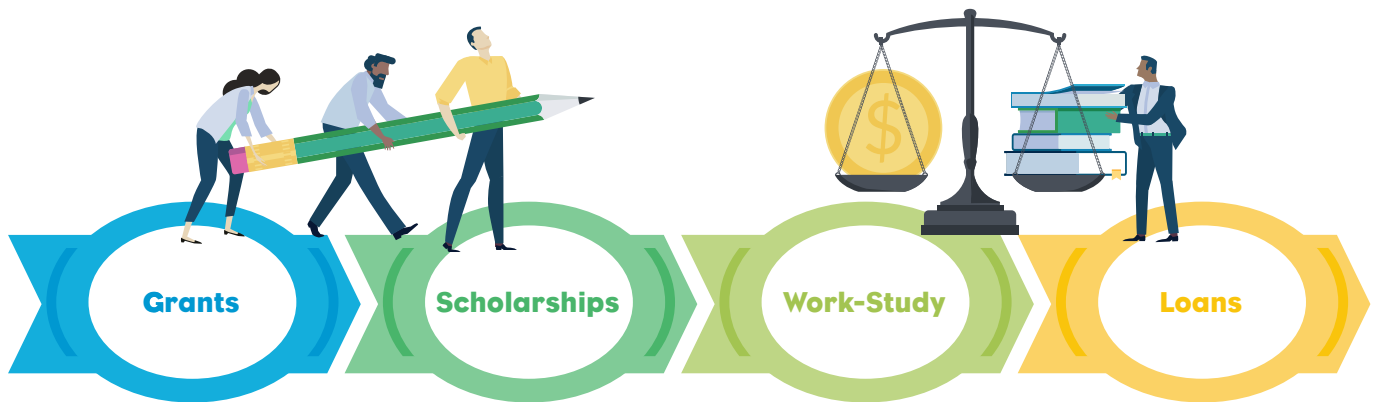
The screenshot shows the StudentAid.gov website interface. At the top, there is a navigation bar with the StudentAid logo and several menu items: UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. A 'Log In | Create A' link is also visible. Below the navigation bar is a dark green header with the text 'Welcome to the FAFSA® Form'. The main content area is titled 'Tell us about yourself.' and contains three radio button options: 'I am a student and want to access the FAFSA form.', 'I am a parent filling out a FAFSA form for a student.', and 'I am a preparer helping a student fill out his or her FAFSA form.' Each option is accompanied by a small icon representing the user type.

FAFSA Tip

Use a permanent email address to create the FSA ID and on any FAFSA forms. Do not use a temporary email, such as a high school email address. Using a permanent email address allows the student to use the same email throughout the college experience.



Types of Financial Assistance



Grants

- Do not have to be repaid.
- Several types of grants are available through FAFSA.

Some forms of grants include Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grants, and Iraq and Afghanistan Service Grants.

Scholarships

- Do not have to be repaid.
- Often awarded from corporations, nonprofits, or other private or civic organizations.
- Can be awarded based on merit, need, talent, area of study, or organization affiliation.
- Sometimes require additional application criteria such as essays, transcripts, or recommendations.

Work-Study

- Federal work-study allows students to work on or off campus to pay for college.
- Work-study is available to enrolled students who have a financial need.
- Undergraduate, graduate, and professional students may qualify for full-time or part-time work-study.

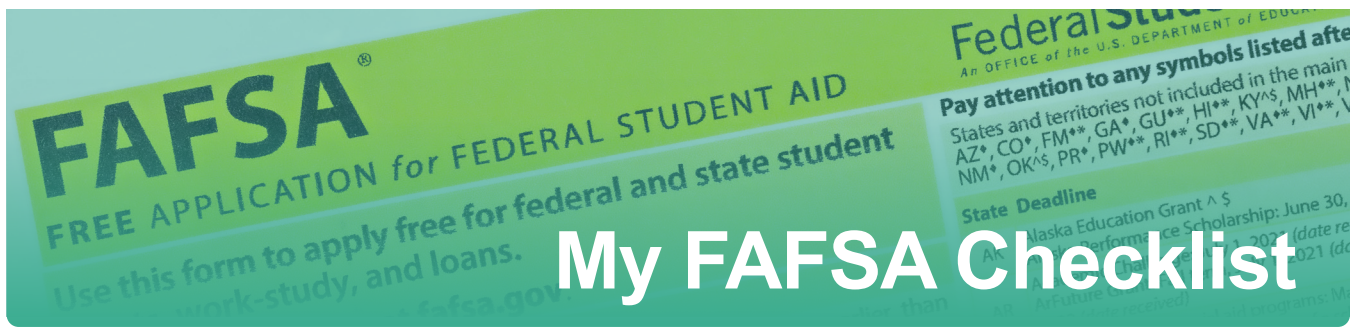
Loans

- Federal student loans fall under the William D. Ford Federal Direct Loan (Direct Loan) Program.
- Four loan types:
 - **Direct Subsidized Loans** for undergraduate students with financial need.
 - **Direct Unsubsidized Loans** for undergraduate, graduate, and professional students regardless of need.
 - **Direct PLUS Loans** for graduate or professional students and parents of dependent undergraduate students regardless of need; a credit check is required.
 - **Direct Consolidation Loans** to combine all eligible federal student loans into one loan.

FAFSA Tip

Specific financial aid exists for foster care youth, military families, community service, and students who want to study internationally. Other local, state, and federal organizations also offer forms of aid. Check out these special programs on the US Department of Education's Federal Student Aid website.





Completing the annual FAFSA can take 30 minutes or less if you plan ahead. Your filer status as a dependent, independent, or eligible non-citizen student will determine the items you need to file. Use this checklist to collect your materials ahead of time to streamline the FAFSA filing process.

All filers should have the following:

- Your driver's license or state-issued ID
- Record of any other common income sources:
 - Child support
 - Social Security benefits
 - Veteran benefits
 - Military or clergy allowance
 - Combat pay or special combat pay
 - Taxable work-study, assistantships, fellowships, grants and scholarships
- FAFSA Title IV Institution codes for the schools you are applying to (search codes at <https://studentaid.gov/fafsa-app/FSCsearch>)
- Your student and parent FSA IDs if filing electronically (create or retrieve your FSA ID at www.studentaid.gov/fsaid)

FAFSA Tip

If you or your parents have not yet completed your taxes for the current tax year, you can estimate your income and other tax return information for the purposes of FAFSA completion. Once you file your taxes for the current year, you can then correct your FAFSA application.



Independent Student

You are an independent student if you are either at least 24 years old, married, graduate or professional student, veteran, member of the armed forces, orphan, ward of the court, someone with legal dependents other than a spouse, emancipated minor, or someone who is homeless or at risk of becoming homeless.

If you are a US citizen and independent student, you will need:

- Your Social Security card
- Your W-2 forms for the current (or prior) year
- Your federal income tax returns for the current or previous 2 years
- Your untaxed income records for the current year
- Your current bank statements
- Your current brokerage account statements, including stocks, bonds, mutual funds, and other investments
- Any record of a family change (i.e., marital status, living situation, separation), if applicable
- Any record of unusual financial circumstances (e.g., high non-reimbursed medical or dental expenses, high dependent care costs for a child or an elderly parent, salary reductions or job loss, private K-12 tuition)
- Any other statements of current income you and your parent/guardian may accrue (see Other Common Income Sources)

Dependent Student

You are a dependent student if you do not meet the criteria to be independent. Dependent students are presumed to have some parent or guardian support.

If you are a US citizen and dependent student, you will need:

- Your Social Security card
- Your and your parent's or guardian's W-2 forms for the current (or prior) year
- Your and your parent's or guardian's federal income tax returns for the current year
- Your and your parent's or guardian's untaxed income records for the current year
- Your and your parent's or guardian's current bank statements
- Your parent's or guardian's current business and investment records
- Your and your parent's or guardian's current brokerage account statements, including stocks, bonds, mutual funds, and other investments
- Any record of a family change (i.e., marital status, living situation, separation), if applicable
- Any record of unusual financial circumstances (e.g., high non-reimbursed medical or dental expenses, high dependent care costs for child or an elderly parent, salary reductions or job loss, private K–12 tuition)
- Any other statements of current income you and your parent/guardian may accrue (see Other Common Income Sources)



Eligible Non-Citizen

You are an eligible non-citizen if you are either a US permanent resident with a Permanent Resident Card (formerly known as an Alien Registration Receipt Card or “Green Card”), a conditional permanent resident (I-551C), other eligible non-citizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Indefinite Parole,” “Humanitarian Parole,” or “Cuban-Haitian Entrant,” citizen of the Republic of Palau (PW), the Republic of the Marshall Islands (MH), or the Federated States of Micronesia (FM).

An eligible non-citizen must enter an eight- or nine-digit Alien Registration Number (ARN) on FAFSA instead of a Social Security number.

If you are an eligible non-citizen student, you will need:

- Your alien registration number
- Your driver's license or state-issued ID
- Your and your parent's or guardian's W-2 forms for the current (or prior) year
- Your and your parent's or guardian's federal income tax returns for the current (or prior) year
- Your and your parent's or guardian's untaxed income records for the current (or prior) year
- Your and your parent's or guardian's current bank statements
- Your parent/guardians' current business and investment records
- Your and your parent's or guardian's current brokerage account statements, including stocks, bonds, mutual funds, and other investments
- Any record of a family change (i.e., marital status, living situation, separation), if applicable
- Any record of unusual financial circumstances (e.g., high non-reimbursed medical or dental expenses, high dependent care costs for a child or an elderly parent, salary reductions or job loss, private K–12 tuition)
- Any other statements of current income you and your parent or guardian may accrue (see Other Common Income Sources)



IRS Data Retrieval Tool

The IRS Data Retrieval Tool (IRS DRT) can help reduce the time spent collecting your financial information. IRS DRT can electronically import your federal tax return into the FAFSA form. It can also be used in the FAFSA repayment phase when completing the Income-Driven Repayment (IDR) plan requests.

Why use the IRS DRT?

- It is easy. Instead of spending time manually collecting your financial details, you can transfer your information with the click of a button.
- It is accurate. There is no need to worry about incorrectly entering your information or making errors. This tool will enter all your information for you accurately.
- It reduces your paperwork and requires less documentation. Instead of collecting several financial documents to file FAFSA, you can use this tool to streamline the work for you.

Who can use the IRS DRT?

- The IRS DRT can be used by parents, guardians, and students filling out the FAFSA form. There are a few exceptions for those who do not qualify for using this tool. For more information on those who do not qualify, please check out the information at <https://www.irs.gov/individuals/irs-offers-help-to-students-families-to-get-tax-information-for-student-financial-aid-applications>.

Steps to use the IRS DRT:

Step 1. Start a new online FAFSA form or log in to an existing one on the fafsa.gov website.

Step 2. Navigate to the Finances section of the online FAFSA form. Click on the Link to IRS button. This button will only be present if you are eligible to use the IRS DRT.

Step 3. After clicking Link to IRS, log in using your FSA ID. This will transfer you to the IRS website to retrieve your information.

Step 4. Once at the IRS website, enter the prompted information about your federal income tax return. Make sure the information you enter is exactly how it appears on your tax return. You should always keep a copy of your completed tax returns, whether electronic or paper, in a secure place for your records. If you need a copy of your tax return, here are some options:

- If you used a tax software product to prepare and file your taxes, access the software to download a copy of your completed return.
- If you used a tax preparer to file your taxes, contact the preparer for a copy of your completed return.
- Request a copy of your completed tax return by filing a Form 4506-T with the IRS. To download a copy of the form, review applicable fee(s), processing time frames, and instructions on filing, and visit <https://www.irs.gov/forms-pubs/about-form-4506-t>.

Step 5. After entering your federal income tax return information, click the Submit button.

Step 6. Select the Transfer My Tax Information into the FAFSA form box on the screen, and then click the Transfer Now button.

Step 7. The words “Transferred from the IRS” will appear in place of the IRS information on your FAFSA form. Note that these words will appear for your protection, instead of your actual tax information. If these words do not appear, your federal tax return information did not successfully transfer. Go back and double-check each step.

For more information on the IRS DRT tool, visit StudentAid.gov/irsdrtr.

FAFSA Tip

Remember to save your FAFSA information in a secure location. If keeping information on USBs, external hard drives, laptops, desktop computers, smartphones, tablets, or external servers, be sure that your files are password protected.



Commercial Financial Aid Services

Some companies or agencies offer fee-based services to help families search for and secure financial aid for college. These companies are commonly called commercial or private financial aid services, FAFSA preparers, college aid, or financial aid consultants. A company may offer to help families claim “pandemic grants” or “loan forgiveness.” Fees for such services can cost more than \$1,000.

They might provide various services, including the following:

- Offering advice or consultation sessions
- Answering questions about financial aid, expected family contribution (EFC), and tax implications
- Helping seek or secure scholarships, loans, or grants on the student’s behalf
- Completing financial aid, FAFSA, or loan applications for the parent or student
- Estimating the cost of college attendance
- Comparing financial aid award offers

Commercial financial aid services are not illegal or unethical. However, some companies are too good to be true and make promises they cannot deliver. Parents/guardians and students should understand what the commercial financial aid company is promising, fact check all the claims being made, and know the options. Always ask for references and take the time to check them carefully. Before engaging with a commercial financial aid service, it is important to consider a few key things:

Know Your Rights and Responsibilities

Many of the services provided by a commercial financial aid service are also offered free by financial aid offices at colleges and universities. High school guidance counselors have a list of scholarships and several resources to assist in scholarship and grant searches. As the name suggests, it is 100% free to complete the Free Application for Federal Student Aid (FAFSA). Most families can complete FAFSA in 30 minutes or less. There are also free resources, such as high school guidance counselors, college financial aid offices, and state and national Department of Education websites that offer assistance with FAFSA completion. Yet, some families may choose to hire a FAFSA preparer. A preparer is someone who charges a fee to complete the FAFSA form for a parent or student. They typically charge between \$80 and \$120 per year. Suppose a family decides to hire a preparer. In that case, it is

still the parent’s or guardian’s and student’s responsibility to ensure that all financial and personal information provided on the FAFSA form is accurate. The FAFSA form is a federal document. Falsifying information on it is a felony. The student or parent or guardian may face up to five years in prison and a \$20,000 fine.

Beware of Agencies that Do the Following:

- Promise a specific grant or scholarship award
- Do not have references
- Have a fee based on the percentage of aid the parent or student receives. Never agree to this pay structure.
- Do not sign their name as “preparer” on a FAFSA form completed on behalf of a parent/guardian or student.
- Ask for your FSA ID. Students and parents/guardians should never provide anyone, not even a FAFSA preparer, with their FSA ID.

Seek a Fiduciary Agent

If a family considers engaging with a private financial aid firm, shopping around and asking questions is essential. Ask each firm if it acts as your “fiduciary.” A fiduciary is a person or organization legally bound to act in the best interest of the person or people they represent. The parent/guardian or student represented by a fiduciary is called a “principal or beneficiary.” The fiduciary must make financial decisions that best benefit the principal. The fiduciary must disclose any commissions received. And the principal can legally recover any financial damages they experience due to the fiduciary’s actions or negligence. Parents or students who hire a private or commercial financial aid service should always seek someone who will act as a fiduciary.

Research the Agency

Do your research before committing to a commercial financial aid service. Check each of the references provided. Below is a list of possible questions to ask a reference:

- Do you have a personal relationship with the adviser?
- How long have you known the adviser?
- How long has the adviser assisted you with financial aid?
- What services did the adviser provide?
- Were you satisfied with the relationship and services delivered?
- How much aid did the adviser help you secure?
- How do you compensate the adviser?
- Have you ever considered firing or not using the adviser?

Finally, search the company on the Federal Trade Commission and Better Business Bureau websites. Google the company and search for online reviews or comments made by past customers.

Steps to Completing FAFSA Form

These are directions to complete FAFSA, step-by-step. For free help completing this form, contact studentaid.gov at <https://studentaid.gov/apply-for-aid/fafsa/filling-out/help> or call 1-800-4-FED-AID at (1-800-433-3243).

Step 1: Create a FAFSA ID

Creating a FAFSA ID allows the filer to complete forms electronically, access the myStudentAid app, sign documents, and access resources online. For help creating the FAFSA ID, go to the US Department of Education's Federal Student Aid website. Completing the FSA ID in advance can save a lot of time in completing the FAFSA form. Parents/guardians and students each require an ID.

Step 2: Gather Documents

The filer will need several documents to complete the FAFSA form. Gathering them in advance will save time. Needed are the following:

- Parent/guardian and student Social Security numbers or alien registration numbers
- Driver's license number or another state-issued form of identification
- Federal tax information or tax returns, including IRS W-2 information for the previous 2 years
- Record of other income, such as child support and interest income, for the previous 2 years
- Banking, checking, and investment account information for the previous 2 years

Step 3: Start the Form

Beginning October 1, the filer can complete the FAFSA form. There are three easy ways to file:

- Electronically at the US Department of Education's Federal Student Aid website.
- Through the myStudentAid mobile app, available on the App Store (iOS) or Google Play (Android).
- Mail it: Call to request the FAFSA PDF at 1-800-4-FED-AID [(1-800) 433-3243] or download it from the US Department of Education's Federal Student Aid website.

Step 4: List Colleges and Schools

For convenience, the information reported on FAFSA is sent directly to the schools listed on the form. The schools will receive the FAFSA information within a few days of FAFSA completion by the filer. The student does not have to apply to a school before listing it on FAFSA. List the schools that the student attends or is considering attending.

Up to ten schools may be listed online, in the mobile app, or four schools on a FAFSA PDF. In some states, the order that schools are listed matters because order can affect eligibility for state aid programs. In Alabama, the order of schools listed does not matter.

Step 5: Dependency Status

The filer will be asked several questions on the FAFSA form to whether the student is independent or dependent. Dependent students must report parent or guardian information. For divorced parents, information for the custodial parent must be reported. The custodial parent is the parent with whom the student lived the most during the past 12 months. Some people may not be able to provide parental information. If parental information is incomplete or unavailable, get additional help on the US Department of Education's Federal Student Aid website.

Step 6: Financial Information

The FAFSA form will ask questions about federal tax information and income. The filer can enter financial information manually or import data. They will be given the option to automatically import financial data from the Internal Revenue Service (IRS) using the IRS Data Retrieval Tool (IRS DRT). Using the IRS DRT can save time.

Step 7: Sign and Submit

The filer can sign the form using the FSA ID. They can also opt to print, sign, and mail the forms to FAFSA. Forms signed using the FSA ID will process faster than those mailed in. Once a signing option is selected, a confirmation page will be produced. The FAFSA form is not successfully completed until confirmation is obtained. Print or save the confirmation form.

Step 8: Check Mail

The filer should check email regularly. They will also get a printed copy of the confirmation emailed to the filer directly after completing FAFSA stating that the FAFSA form was successfully filed. This version of the confirmation will have much less information than the electronic confirmation page received upon signing the document. Within a few weeks, the filer will also receive another email informing them that the FAFSA form has been successfully processed.

FAFSA Tip

Parents/guardians and students should be aware of deadlines. There are deadlines for each academic school year, and additional deadlines may vary by state and college. In Alabama, students or parents/guardians should contact individual financial aid offices of the college or colleges where they seek to apply to confirm important school deadlines. June 30 is the last day to apply for FAFSA for the following academic school year.



Avoiding FAFSA Scams

The FAFSA form can take time and seem like a complex process. Parents and students often seek help to complete the process. Be careful of scammers! Here are seven helpful tips to avoid FAFSA scams.

1. Beware of paying for help to complete the FAFSA form.

The Federal Student Aid website warns, “several websites offer help filling out the FAFSA form for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education.” You can find help at no charge from a high school counselor or college or university student financial aid department.

Scammers may falsify information on a FAFSA application so the parent/guardian or student will qualify for more financial aid. If this happens, the parent/guardian or student could be fined up to \$20,000 and possibly serve jail time.

2. Go directly to the FAFSA website, FAFSA.gov, to complete the application.

Don't search an Internet browser for the Federal Student Aid website. You may unknowingly enter personal information, including Social Security numbers and tax information, on an unsafe platform or fake website.

3. Protect the Federal Student Aid (FSA) PIN.

Before completing the FAFSA form, the filer will be required to create a Federal Student Aid PIN. Keep the FSA PIN in a secure place, and do not share it with anyone.

4. Close the browser when the application has been submitted.

This will help protect against identity theft if someone else has access to the computer.

5. Be aware of FAFSA scammers.

Do not give out personal information over the phone or the Internet unless you initiate the contact. If you did initiate the call, make sure to have the correct phone number or email address. Scammers often represent themselves as a legitimate business and call or send emails to obtain personal and financial information.

6. Avoid clicking on email links.

FAFSA will send an email after an application has been submitted. To protect yourself, avoid clicking on links if you are not sure that it is a legitimate email source. Exit the email and go directly to the FAFSA website. Log in to obtain information.

7. File a report if you suspect you are a victim of fraud.

If you believe your information has been compromised, help is available to determine the next steps you should take. The offices below are resources available to help.

- Visit the Federal Trade Commission website at [ReportFraud.ftc.gov](https://www.ftc.gov).
- File a report on the Inspector General's website at <https://oig.ssa.gov/>.
- File a fraud report with the state attorney general's office. The Alabama Attorney General's Office can be reached at (1-800) 392-5658 or (334) 242-7335, or www.alabamaag.gov/ ConsumerComplaint.
- Contact the three major credit bureaus:
 - Equifax: <https://www.equifax.com/personal/>
 - Experian: <https://www.experian.com/>
 - TransUnion: <https://www.transunion.com/>

FAFSA Tip

Filers who need immediate assistance while completing FAFSA can contact the **Alabama Goes To College Help Desk**. The free Help Desk is open every weekday and can be reached as follows:

- Texting or calling (334) 316-6155
- Sending a Facebook or Instagram message to @algoes2college
- Emailing algoestocollege@alabamapossible.org



State

- **Alabama Possible**
<https://www.alabamapossible.org/>
- **Alabama College Attainment Network**
<https://alabamapossible.org/alabamacan/>
- **Alabama State Department of Education**
<https://www.alabamaachieves.org/>
- **Alabama Community College System**
<https://www.accs.edu/>
- **Alabama Commission of Higher Education**
<https://ache.edu/>

National

- **FAFSA website or customer service**
<https://studentaid.gov/>
1-800-4-FED-AID at (1-800-433-3243)
- **Federal Student Aid Information Center**
<https://fsapartners.ed.gov/home/>
- **Consumer Action**
https://www.consumer-action.org/downloads/english/CA_Student_Loan_Guide_2020_EN_v1.1.pdf
- **Khan Academy**
<https://www.khanacademy.org/>
- **National Association of Student Financial Aid Administrators**
https://www.nasfaa.org/about_financial_aid



FAFSA Resources in Alabama

Parents and students need information on reputable resources and assistance to complete FAFSA and avoid scams successfully. The organizations below offer trustworthy, free help to parents and students who may need clarification or have questions about their unique financial aid or household situation.

Local

- **High School Counselors/Career Coaches**
- **Community College Student Financial Aid Departments** - <https://www.accs.edu/FAFSA>
- **University Student Financial Aid Departments**

Alabama FAST Corporate, Business, and Community Partners

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TO FAFSA TOOLKIT

For more information on completing FAFSA or the opt-out process, go to **aces.edu/FAFSA**