

Steps to Federal Student Aid

STEP

1

Get free information and help from a school counselor, the financial aid office at the college or trade school you plan to attend, or the U.S. Department of Education at www.studentaid.ed.gov or 1-800-4-FED-AID (1-800-433-3243). Free help is available any time during the application process. You should never have to pay for help.



STEP

2

Get a Federal Student Aid PIN, a personal identification number. A PIN lets you apply, "sign" your online *Free Application for Federal Student Aid (FAFSASM)*, make corrections to your application information, and more—so keep it safe. Go to www.pin.ed.gov to get one.



STEP

3

Collect the documents needed to apply, including income tax returns and W-2 forms (and other records of income). A full list of what you need is at www.fafsa.gov. Tax return not completed at the time you apply? Estimate the tax information, apply, and correct information later.



STEP

4

Complete the FAFSA between Jan. 1, 2011, and June 30, 2012 (no exceptions to either date!). BUT, apply as soon as possible after Jan. 1 to meet school and state aid deadlines (see note at bottom of page). Apply online at *FAFSA on the WebSM* (the faster and easier way) by going to www.fafsa.gov. If you don't already have your PIN, you can get it when you complete the online FAFSA.

STEP

5

Within a few days, the U.S. Department of Education will send you your *Student Aid Report (SAR)*—the result of your FAFSA. Review your SAR and, if necessary, make changes or corrections and submit your SAR for reprocessing. Your complete, correct SAR will contain your Expected Family Contribution (EFC)—the number used to determine your federal student aid eligibility.



STEP

6

The college or trade school that you plan to attend might request additional information from you. Be sure to respond by any deadlines, or you might not receive federal student aid.



STEP

7

All applicants: The college or trade school will tell you how much aid you can get at that school. Contact the financial aid office if you have any questions about the aid being offered. **First-time applicants:** Review award letters from schools to compare amounts and types of aid being offered. Decide which school to attend based on a combination of (a) how well the school suits your needs and (b) its affordability after all aid is taken into account.

Note: You also might be able to get financial aid from your state government, your school, or a private scholarship. Research nonfederal aid early (ideally, start in the spring of your junior year of high school). You can find a free scholarship search at www.studentaid.ed.gov/scholarship. Be sure to meet all application deadlines!



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



What Is a Federal Student Aid PIN and Why Do I Need One?

Your Federal Student Aid PIN is the personal identification number you use when you visit certain U.S. Department of Education websites. When you type in your PIN at these sites, you are saying either "Yes, it's really me—please show me the personal information about me on this site" or "Please accept my PIN as my signature on this online form."

What are some of the uses for my PIN?

You can use your PIN to

- sign your online *Free Application for Federal Student Aid* (FAFSASM) at www.fafsa.gov;
- review what federal student aid you have received in the past by visiting the National Student Loan Data SystemSM at www.nslds.ed.gov;
- sign federal student loan contracts online;
- find out whether your FAFSA has been processed at www.fafsa.gov; or
- correct information you reported on your FAFSA at www.fafsa.gov.

Visit www.pin.ed.gov/pin_uses.htm for more ways you can use your PIN.

How do I get a PIN?

Go to www.pin.ed.gov and provide a few pieces of information.

PIN Checklist

Here's what you need to get your PIN:

- your Social Security number
- your full and correct last name
- your full and correct first name
- your middle initial
- your date of birth
- your street address
- your e-mail address (optional)

You will be given the option of creating your own PIN or having the site create one for you. If the site creates one for you, you can choose to have your PIN displayed immediately on the screen. Otherwise, you can request that your PIN be mailed to you, or you can choose to receive an e-mail that will give you the link to a site where you can access your PIN. We won't send your PIN to you in the e-mail itself for security reasons. Instead, we'll ask you for some personal information to identify yourself before we show you your PIN.

What else do I need to know about my PIN?

Keep your PIN in a safe place or memorize it. Never tell anyone else your PIN, even if they are helping you fill out the FAFSA. Remember, your PIN is your signature. Protect it!

One of your parents might need a PIN as well. If you need to provide information about your parents on the FAFSA, one of your parents will have to sign the application. He or she can sign electronically with his or her own PIN. Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.studentaid.ed.gov/pubs or call 1-800-4-FED-AID (1-800-433-3243).

You can use your PIN again next year. Your PIN (and your parent's PIN) will not expire at the end of the school year, and you can continue to use it in the future to renew your FAFSA, sign loan contracts, etc. If your parent has more than one child in college, that parent can use the same PIN to sign FAFSAs for every child.



What Information Do I Need When I Fill Out the FAFSASM?

Here's a checklist!

You should have the following information and documents with you as you fill out the *Free Application for Federal Student Aid* (FAFSASM):

- Your Social Security number
- Your parents' Social Security numbers if you are providing parent information*
- Your driver's license number if you have one
- Your Alien Registration Number if you are not a U.S. citizen
- Federal tax information or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are providing parent information
 - If you have not yet filed an income tax return, complete and submit the FAFSA using estimated tax information
 - Use income records for the year prior to the academic year for which you are applying: for instance, if you are filling out the 2011–12 FAFSA, you will need 2010 tax information
- Records of your untaxed income, such as child support received, interest income, and veterans noneducation benefits, for you, and for your parents if you are providing parent information
- Information on cash; savings and checking account balances; investments, including real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are providing parent information

* *Not sure whether you will need to put your parents' information on the FAFSA? Check out "Am I Dependent or Independent?" at www.studentaid.ed.gov/pubs or call 1-800-4-FED-AID (1-800-433-3243).*



Minnesota Office of Higher Education

Tips for Completing the 2011-2012 FAFSA

Most errors on the FAFSA are made because students and/or parents fail to read the instructions or don't fully understand the instructions. Please read ALL of the FAFSA instructions carefully. If you are still unclear, contact your college financial aid office or any of the following offices for assistance:

1 (800) 433-3243	General questions about financial aid, completing the FAFSA, duplicate Student Aid Reports, application status
1 (800) 730-8913	TDD version of the above
(651) 642-0567	MN Office of Higher Education - FAFSA assistance, questions about Minnesota state financial aid
1 (800) 657-3866	MN Office of Higher Education - Toll-free number
1 (800) 627-3529	MN Office of Higher Education - TDD number

- Submit your 2011-2012 FAFSA after January 1, 2011. Try to submit the FAFSA as early as possible in order to maximize your chances for college scholarships. You and your parents should complete your 2010 income tax returns prior to completing the FAFSA, although you do not have to actually file your income tax returns with the Internal Revenue Service before completing the FAFSA. FAFSA on the Web can be accessed at: www.fafsa.gov.
- If you and/or your parents would like to attend a workshop where a presenter helps families complete the FAFSA and learn about how to pay for college, check for locations here: www.mafaa.org (click on Students and Parents) or at www.mncollegegoalsunday.org.
- When there is no monetary value to report for an item, use -0- (zero). Do NOT leave the item blank unless you are instructed to skip a section. Blank responses can delay the application because the processor sometimes assumes you overlooked the item.
- Be very careful when reporting your social security number and name. An error in either of these can cause significant delays. Make sure you report your name on the FAFSA as it appears on your social security card. If the name on your social security card needs to be updated, do that before you complete the FAFSA. If you do report the wrong social security number on the FAFSA, it is best to complete a new FAFSA using the correct number rather than correcting the number on your Student Aid Report (SAR).
- Be careful when reporting your date of birth. This information is used for several database checks, and an error can create delays. A common mistake is to report the current year instead of your year of birth.
- Be sure to complete the item about drug convictions (#23). Leaving this item blank may result in delays. If you have questions on how to answer the question, call (800) 433-3243.
- Students sometimes answer questions about degrees and grade levels incorrectly (items #28, #29 and #30). Common errors include reporting a professional degree for #30 when the student is pursuing a vocational program at a technical school. "Professional" generally means a degree in medicine, dentistry, or law. Another common error is for high school seniors to report their grade level as 5th year for #29, when their college grade level should be reported as first year undergraduate. High school seniors sometimes mistakenly report having a degree in #28, when that item refers to a bachelor's degree earned by college students and not a high school diploma.
- Under items asking for student (#37) or parent (#87) income tax paid, be sure to take the figure directly from the tax return itself rather than the W2 form. A common mistake is to report the amount of tax withheld as it appears on the W2, instead of the amount of taxes the family was assessed on the tax return form.

- One of the most common errors on the FAFSA is for students to leave the student (items #40-42) or parental (#88-90) asset fields blank. If there is no monetary value to report for assets, use a -0- rather than leaving the item blank. The family's home should NOT be reported as an asset under "net worth of investments," nor should a family farm (family lives on and operates the farm) or family owned business with fewer than 100 employees be reported under "net worth of business and/or investment farms." Certain other types of investments do NOT have to be reported under net worth of investments, such as the value of retirement plans, non-education IRAs, annuities, life insurance or pension funds. However, investments DO include other real estate, 529 college savings plans and Coverdell savings accounts, trust funds, UGMA and UTMA accounts, money market funds, certificates of deposit, stocks, stock options and bonds.
- When completing Step Three to determine dependency status, you will have to provide parental information on the form if you answer "no" to all items under Step Three. If there are unusual circumstances that would prevent you from reporting parental information on your application, you should submit the FAFSA on the Web without parental data and then contact your college financial aid office to inquire about a dependency override.
- One common mistake that leads to a rejected application is reporting parents' marital status as single, divorced, widowed or separated but reporting the income of two parents. This happens when parents are currently divorced, widowed or separated but filed a joint tax return for the previous tax year. In these cases, you should only report information for one parent on the FAFSA. (See the notes for questions 58-92 on page 9 of the instructions to determine which parent.)
- When completing items about household size (#93 for independent student, #72 for dependent student) be sure to read the instructions preceding those questions on the FAFSA. Also, make sure you do NOT include parents in item #73, which asks for the number of people in your parents' household who will be college students. It is no longer allowable to include parents in this item.
- If your family has unusual circumstances (such as divorce, death of a parent, loss of employment, homelessness, unusually high medical expenses, active military service, natural disaster, foster care placement, etc.) that might affect your need for student financial aid, please be sure to consult with the financial aid office at the college you plan to attend. The financial aid director may be able to use professional judgment to adjust your financial aid eligibility.
- Sign the FAFSA and have at least one parent whose information is provided on the form sign the FAFSA. You and your parent can apply for PIN numbers while completing the FAFSA on the Web so you can sign the form electronically. Missing signatures cause delays in processing. (Note: There are special exceptions for parents unable to sign due to active military duty or natural disaster. Contact your college for further information.)
- If you completed a paper FAFSA, carefully review the form to look for errors or any items you may have overlooked. Make a copy of the FAFSA for your records before you mail it to the processor. Mail the original of pages 3-8 of the FAFSA to the processor, and keep the instructions at home. Do NOT mail in copies of tax forms with the FAFSA (they will be shredded!) but keep them available in case your college requests them to verify the information you had on the FAFSA. If you completed a FAFSA on the Web, carefully review the information on the summary page before submitting the application.
- After the FAFSA is submitted, you should receive an output document called the Student Aid Report, or SAR. If you provided an email address on the FAFSA, you will receive an email with a link to this information within three to five days. The SAR will indicate your family's Expected Family Contribution (EFC) and tell you if you are eligible for a Federal Pell Grant. Carefully review the SAR to look for any errors. If corrections need to be made, you can make corrections on-line at: www.fafsa.gov.

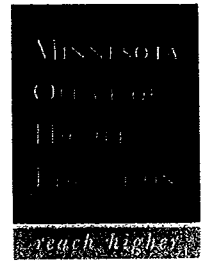
If you would like more information about financial aid or would like to use a calculator to estimate your EFC and eligibility for financial aid, please visit our Agency web site at: www.getreadyforcollege.org.

**Completing the FAFSA:
Special Guidance Related to Dependency Status
& Providing Parental Information on the FAFSA
Minnesota Office of Higher Education – November 2010**

Certain questions on the 2011-2012 FAFSA may be difficult to answer for students in foster care, legal guardianship, wards of the court, orphans, homeless youth or those with parents who are unmarried, separated, divorced or widowed. Instructions for the most frequently asked questions are provided.

FAFSA Question #	Question	Answer
24 & 25	How do I answer the question about my parents' level of schooling?	Answer these questions about your biological parents, even if you are not required to provide parental information on the FAFSA or even if your biological parents are not married.
50	How do I answer this question if I have a child of my own but the only form of financial assistance I provide to my child is from the MFIP/TANF program?	You can answer 'Yes' to having your own child if you are providing more than half of the financial support to your child, whether the source of your income is from employment or government benefits you receive, such as MFIP/TANF.
52, 54 and Step Four	Both my parents died when I was eight years old and I have been raised by my grandparents, who are my legal guardians. Do I report their income on the FAFSA?	You can answer 'Yes' to question 52 since you were an orphan after age 13. You can answer 'Yes' to question 54 if, as of today, your grandparents are still your legal guardians. If you can answer 'Yes' to any of the questions 45 through 57, you should apply as an independent student and leave the parent Section Four blank on the FAFSA.
52	I was adopted at birth, but both my adoptive parents died when I was 12. I was then legally adopted by another family when I was 14. Should I report income from my current adoptive parents on the FAFSA?	If you had no living parent (biological or adoptive) at any time after you were age 13, you can answer 'Yes' to question 52, even if you were later adopted. Answering 'Yes' to this question will allow you to apply as an independent student and leave the parent Section Four blank on the FAFSA.
52	What's the difference between being in foster care and being a ward of the court?	Being a ward of the court means a court has placed you under the guardianship of the court and terminated parental rights. Being placed in foster care does not necessarily mean you are a ward of the court or had parental rights terminated. In either case, you can still answer 'Yes' to question 52 if you were either a ward of the court OR receiving foster care at age 13 or thereafter. Answering 'Yes' to either of these questions will allow you to apply as an independent student and leave the parent Section Four blank on the FAFSA.
53	I chose to live on my own after I turned 16. Does that make me an emancipated minor?	No, not unless you can provide a copy of a court's decision that you are an emancipated minor. The court must have been located in your state of legal residence at the time of the legal decision. If you are not an emancipated minor, but left your parents' home due to an unusual situation, contact the college financial aid office about a dependency override.

FAFSA Question #	Question	Answer
54	I moved out of my parents' house at age 14 due to abuse and have been living with my aunt and uncle. Should I provide their income on the FAFSA?	No. If your aunt and uncle are your legal guardians, you can answer 'Yes' to question 54 and apply as an independent student. If your aunt and uncle are not your legal guardians, contact the financial aid office at the college you plan to attend about doing a dependency override, which will allow you to apply for financial aid as an independent student.
55,56,57	I ran away from home when I was 16 and have been living in shelters, on the street or with friends' families. Do I still need to provide my parents' information on the FAFSA?	You may be able to answer 'Yes' to question 55, 56 or 57, depending on your circumstances. These provisions allow unaccompanied homeless youth to apply for financial aid as independent students. You'll need to provide documentation to the financial aid office about your official designation as an unaccompanied homeless youth.
Step Four	How do I answer all the parental questions if my parents are divorced or separated?	Answer questions in Step Four about the parent who you lived with the most during the past 12 months. (If that parent is remarried, you must also include information for your stepparent, even if your stepparent has not adopted you.) If you lived with both parents an equal amount of time, then report information about the parent who provided the most financial support for you in the past 12 months or the most recent year financial support was provided.
Step Four	My parents filed joint taxes last year, but my father just died. Do I need to report both incomes on the FAFSA?	No. You will only need to report your mother's share of income and taxes paid for the previous year. Your college financial aid office should be able to help you figure out the figures to report by using your parents' tax returns and W2 forms.
Step Four	What if my parents live together but were never married?	You will only need to provide information about the parent you lived with the most in the past 12 months. If you lived with both parents an equal amount of time, then report information about the parent who provided the most financial support for you in the past 12 months or the most recent year financial support was provided.
Step Four	What if my parents are gay or lesbian?	Since same-gender marriage is not legally recognized in Minnesota, you would provide information about the parent who adopted you. If both parents adopted you, you would provide information about the parent who provided the most financial support to you in the past 12 months.
72	Can I include siblings in my parents' household size if they don't reside in the household? What if they live in another country?	You can only include siblings in your parents' household size if your parents will provide more than half of their support during from July 1, 2011 through June 30, 2012 or the siblings would answer 'No' to all questions in Step Three. This includes siblings who reside in another country.
72	I live with my foster parents and their children. Should they be reported in parents' household size?	No. Since you were in foster care at or after age 13, you can answer 'Yes' to question 52 and apply as an independent student, which means you can skip the entire Section Four on the FAFSA.



Frequently Asked Financial Aid Questions

How do I apply for financial aid?

To apply for most financial aid, you will need to complete the Free Application for Federal Student Aid (FAFSA). This form is used to determine federal, state and school aid. The FAFSA is available from high school counselors and the financial aid office at the school you want to attend. You can also apply online at www.fafsa.gov.

Why should I complete the FAFSA when I know I won't qualify for aid?

Most student loan programs require the student to complete a FAFSA and many colleges and universities use the FAFSA to award institutional grants and scholarships.

How much financial aid can I receive?

It will depend on your and your parents' income, living expenses, assets and savings. This is called the *expected family contribution* (EFC). Your eligibility is also determined by the cost of attendance at the institution you select. The FAFSA will determine your financial need from this information and will send a report to the schools you indicated. The amount of financial aid you are eligible to receive is determined by subtracting the EFC from the total price of a specific school:

$$\begin{array}{r} \text{Price of Specific School} \\ - \text{Expected Family Contribution} \\ = \text{Financial Need} \end{array}$$

Each school will offer a tailored financial aid package to meet this financial need, and may include a combination of grants, scholarships, work study and loans. Don't rule out any school simply because of price. Your financial aid eligibility increases as the price of a school increases, but the expected family contribution stays the same:

$$\begin{array}{r} \$5,000 \text{ Price of College A} \\ - \underline{3,100 \text{ Expected Family Contribution}} \\ = \underline{\$1,900 \text{ Financial Need}} \end{array} \qquad \begin{array}{r} \$15,000 \text{ Price of College B} \\ - \underline{3,100 \text{ Expected Family Contribution}} \\ = \underline{\$11,900 \text{ Financial Need}} \end{array}$$

Visit www.getreadyforcollege.org/estimator to calculate how much aid you may be eligible to receive.

Do families need to complete a separate FAFSA for each child?

Yes. The FAFSA uses each child's social security number to identify the student.

If my parents are legally separated or divorced but filed taxes jointly this year, do I need to include their financial information on the FAFSA?

No. Only the parent with whom you resided the longest during the preceding 12 months should provide financial information. If you did not live with either parent or lived with both equally, then the parent who provided the most financial support should provide financial information on the FAFSA.

Do I need to include my stepparent's income on the FAFSA?

Yes. Your stepparent's financial information must be included even if he or she is not helping you pay for your education.

What if my parents live together but were never married?

You will only need to provide information about the parent you lived with the most in the past 12 months. If you lived with both parents an equal amount of time, then report information about the parent who provided the most financial support for you in the past 12 months or the most recent year financial support was provided. However, some private college and universities may require the student to complete a noncustodial parent form for the parent whose income was not reported on the FAFSA. The information from that form will only be used to determine eligibility for scholarships funded by the college itself and will not affect eligibility for federal or state financial aid.

My parents refuse to provide their tax information for the FAFSA. Can I still get financial aid?

Yes, but you will only be eligible for the unsubsidized Stafford Loan, which means you must pay interest while attending college. However, if your inability to obtain parental information is due to unusual circumstances (parental incarceration, abuse, abandonment, etc.), you should contact your college's financial aid office to inquire about a dependency override, which will allow you to apply as an independent student.

If I plan to get married after filing the FAFSA, should I list my status as married?

No. Because the FAFSA is based on the information provided on the date it was completed, your marriage status would be "unmarried" if you complete the FAFSA before you get married.

Does the FAFSA consider me an independent student if I am expecting a child during the academic year for which I will receive financial aid?

Yes. Also be sure to include the child under household size.

Will a family's retirement assets decrease a student's financial aid eligibility?

It depends on how they save for retirement. Certain assets such as pensions, life insurance and individual retirement accounts (IRAs) are not evaluated when determining financial aid eligibility. Nor is home equity included for the home in which the family resides. Other assets such as savings accounts, 529 plans, certificates of deposit, stocks, mutual funds and other real estate are included. However, the formula used to calculate the expected family contribution (EFC) assumes families are saving for retirement and provides an "asset protection allowance" according to parental age and marital status. This amount is subtracted from the total net worth of the assets, and of the remainder, only 12 percent is considered available assets. A smaller percentage of assets, six percent, is actually assessed for the parent contribution. Families should not need to tap into retirement savings to pay for college.

I live with my foster parents and their children. Should they be reported in parents' household size?

If you were in foster care at or after age 13, you can answer 'Yes' to question 55. You will automatically be considered an independent student, which means you can skip Section Four of the FAFSA.

I was born in the United States, but my parents are undocumented. Can I still apply for financial aid using the FAFSA?

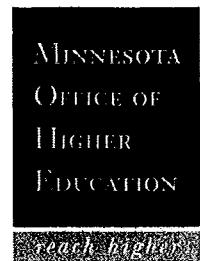
Yes. Your parents should put all zeros for their Social Security Number on the FAFSA and should not indicate that they filed taxes.

Am I eligible for financial aid if I am not a U.S. citizen?

Yes, but you must meet ONE of the following criteria to be considered an eligible non-citizen:

- You are a U.S. permanent resident with an Alien Registration Card (I-551).
- You are a conditional permanent resident with an I-551C card.
- You have an Arrival Departure Record (I-94) from the Immigration and Naturalization Service (INS) with any of the following designations:
 - refugee
 - asylum granted
 - parolee
 - Cuban-Haitian entrant
 - victim of human trafficking
 - holder of T-Visa

For other eligibility requirements, visit www.getreadyforcollege.org/paying. Click on **About Financial Aid** and then **Are You Eligible?** for federal and state aid eligibility.



Tips for Completing the 2010-2011 FAFSA

If you are having difficulty completing the FAFSA, consider attending Minnesota College Goal Sunday. This event is held at various sites throughout the state, January through April, to help families complete the FAFSA. For more information, visit www.mncollegegoalsunday.org.

- Submit the FAFSA online at www.fafsa.gov as soon as possible after January 1 to maximize your chances for institutional aid. Students and parents should complete their income tax returns prior to completing the FAFSA, although you do not have to actually file your income tax returns with the Internal Revenue Service before completing the FAFSA.
- If submitting a paper copy of the FAFSA, use a black ink pen and write clearly. Many applications are delayed due to illegible data.
- When there is no monetary value to report for an item, enter 0 (zero). Do not leave the item blank.
- Report your name and social security number as it appears on your social security card. If the name on your social security card needs to be updated, do that before you complete the FAFSA. If you report the wrong social security number on the FAFSA, it is best to complete a new FAFSA using the correct number rather than correcting the number on your Student Aid Report (SAR).
- Make sure you provide your year of birth, not the current year, when reporting your date of birth.
- Be sure to complete the item about drug convictions (#23). Leaving this item blank may result in delays. If you have questions on how to answer the question, call the Federal Student Aid Information Center (1-800-433-3243).
- Make sure you enter your college grade level correctly (#27, #28 and #29). For example, you would enter "0" if you are a first-year college student who has never attended college. "Professional" generally means a degree in medicine, dentistry or law.
- When asked for student (#37) or parent (#85) income tax paid, take the figure directly from your income tax return form, not the W2.
- Do not leave the student (items #41-43) or parental (#89-91) asset fields blank. If there is no monetary value to report for assets, enter 0 (zero) rather than leaving the item blank. The family's home should NOT be reported as an asset under "net worth of investments", nor should a family farm (family lives on and operates the farm) or family-owned business with fewer than 100 employees be reported under "net worth of business and/or investment farms". Certain other types of investments do NOT have to be reported under net worth of investments, such as the value of retirement plans, non-education IRAs, annuities, life insurance or pension funds. However, investments DO include other real estate, 529 college savings plans and Coverdell savings accounts, trust funds, UGMA and UTMA accounts, money market funds, certificates of deposit, stocks, stock options and bonds.
- Provide parental information if the student answers "no" to all items under Step 3. Contact your college financial aid office if you have unusual circumstances that prevent you from reporting parental information.
- Only report information for one parent on the FAFSA if parents are divorced, widowed or separated but filed a joint tax return for the previous tax year.
- Do not include parents when asked for the number of people (#74) in the parents' household who will be college students.

- Contact your financial aid office if you or your family have unusual circumstances (such as divorce, death of a parent, loss of employment, homelessness, unusually high medical expenses, active military service, natural disaster, foster care placement, etc) that might affect your need for student financial aid.
- Sign the FAFSA and have at least one parent whose information is provided on the form sign the FAFSA. Missing signatures cause delays in processing.
- Apply for PIN numbers while completing the online FAFSA so you can sign the form electronically. Missing signatures cause delays in processing. There are special exceptions for parents unable to sign due to active military duty or natural disaster. Contact your college for further information.
- Make a copy of the FAFSA for your records before submitting it online or by mail. Do not mail copies of your tax forms with the FAFSA, but keep them handy in case your college requests them to verify the information you provided.

You'll receive a Student Aid Report (SAR) within three to five days if you applied online and provided an e-mail or within four weeks if no e-mail was provided. The SAR will indicate your family's Expected Family Contribution (EFC) and will indicate federal Pell Grant eligibility. Review the SAR for errors. If corrections need to be made, you can make corrections online at www.fafsa.gov.



DO NOT MAIL THIS WORKSHEET.

This FAFSA on the Web Worksheet provides a preview of the questions that you may be asked while completing the *Free Application for Federal Student Aid* (FAFSA) online at www.fafsa.gov.

You must complete and submit a FAFSA to apply for federal student aid and for most state and college aid. Write down notes to help you easily complete your FAFSA anytime after January 1, 2011.

See the table to the right for state deadlines. Your application must be submitted by midnight Central time. Also pay attention to the symbols that may be listed after your state deadline. Check with your high school counselor or your college's financial aid administrator about other deadlines. The Federal deadline is June 30, 2012.

- **This Worksheet is optional and should only be completed if you plan to use FAFSA on the Web.**
- **Sections in purple are for parent information.**
- **This Worksheet does not include all the questions from the FAFSA. The questions that are included are ordered as they appear on FAFSA on the Web. When you are online you may be able to skip some questions based on your answers to earlier questions.**

Applying is easier with the new IRS Data Retrieval tool!

Beginning January 30, 2011 students and parents who have completed their 2010 IRS tax return will be able to use FAFSA on the Web to view the tax information needed to complete the FAFSA. There will also be an option to securely transfer the tax information into the FAFSA.

Sign your FAFSA with a Federal Student Aid PIN

If you do not have a PIN, you can apply for one at www.pin.ed.gov. Your PIN allows you to electronically sign when you submit your FAFSA. If you are providing parent information, one parent must also sign your FAFSA. To sign electronically, your parent should also apply for a PIN.

Free help is available!

You do not have to pay to get help or submit your FAFSA. Submit your FAFSA for **free** online at www.fafsa.gov. Federal Student Aid provides **free** help online at www.fafsa.gov or you can call 1-800-4-FED-AID. TTY users (hearing impaired) can call 1-800-730-8913.

NOTES:

APPLICATION DEADLINES

Federal Deadline - June 30, 2012

State Aid Deadlines - See below.

Check with your financial aid administrator for these states and territories:

AL, AS *, AZ, CO, FM *, GA, GU *, HI *, MH *, MP *, NC, NE, NM, NV *, PR, PW *, SD *, TX, UT, VA *, VI *, VT *, WA, WI and WY *.

Pay attention to the symbols that may be listed after your state deadline.

AK	AK Education Grant - April 15, 2011 (<i>date received</i>) AK Performance Scholarship - June 30, 2011 (<i>date received</i>)
AR	Academic Challenge - June 1, 2011 (<i>date received</i>) Workforce Grant - Contact the financial aid office. Higher Education Opportunity Grant - June 1, 2011 (<i>date received</i>)
CA	Initial awards - March 2, 2011 + * Additional community college awards - September 2, 2011 (<i>date postmarked</i>) + *
CT	February 15, 2011 (<i>date received</i>) # *
DC	June 30, 2011 (<i>date received by state</i>) # *
DE	April 15, 2011 (<i>date received</i>)
FL	May 15, 2011 (<i>date processed</i>)
IA	July 1, 2011 (<i>date received</i>); earlier priority deadlines may exist for certain programs.
ID	Opportunity Grant - March 1, 2011 (<i>date received</i>) # *
IL	As soon as possible after January 1, 2011. Awards made until funds are depleted.
IN	March 10, 2011 (<i>date received</i>)
KS	April 1, 2011 (<i>date received</i>) # *
KY	As soon as possible after January 1, 2011. Awards made until funds are depleted.
LA	June 30, 2012 (July 1, 2011 recommended)
MA	May 1, 2011 (<i>date received</i>) #
MD	March 1, 2011 (<i>date received</i>)
ME	May 1, 2011
MI	March 1, 2011 (<i>date received</i>)
MIN	30 days after term starts (<i>date received</i>)
MO	April 1, 2011 (<i>date received</i>) #
MS	MTAG and MESH Grants - September 15, 2011 (<i>date received</i>)
MT	HELP Scholarship - March 31, 2011 (<i>date received</i>)
ND	March 1, 2011 (<i>date received</i>) #
NH	March 15, 2011 (<i>date received</i>) #
NH	May 1, 2011 (<i>date received</i>)
NJ	2010-2011 Tuition Aid Grant recipients - June 1, 2011 (<i>date received</i>) All other applicants - October 1, 2011, fall & spring terms (<i>date received</i>) - March 1, 2012, spring term only (<i>date received</i>)
NY	June 30, 2011 (<i>date received</i>) + *
OH	October 1, 2011 (<i>date received</i>)
OK	March 15, 2011
OR	OSAC Private Scholarships - March 1, 2011 (<i>date received</i>) Oregon Opportunity Grant - As soon as possible after January 1, 2011. Awards made until funds are depleted.
PA	All 2010-2011 State Grant recipients & all non-2010-2011 State Grant recipients in degree programs - May 1, 2011 (<i>date received</i>) * All other applicants - August 1, 2011 (<i>date received</i>) *
RI	March 1, 2011 (<i>date received</i>) #
SC	Tuition Grants - June 30, 2011 (<i>date received</i>) SC Commission on Higher Education - As soon as possible after January 1, 2011. Awards made until funds are depleted.
TN	State Grant - As soon as possible after January 1, 2011. Awards made until funds are depleted. State Lottery - September 1, 2011 (<i>date received</i>) #
WV	April 15, 2011 (<i>date received</i>) # *

For priority consideration, submit application by date specified.

+ Applicants encouraged to obtain proof of mailing.

* Additional form may be required.

SECTION 1 - STUDENT INFORMATION

After you are online, you can add up to ten colleges on your FAFSA. The colleges will receive the information from your processed FAFSA.

Student's Last Name **First Name** **Social Security Number**

Student Citizenship Status (check one of the following)

U.S. citizen (U.S. national) Neither citizen nor eligible noncitizen

Eligible noncitizen (Enter your Alien Registration Number in the box to the right.)

Your Alien Registration Number

Generally, you are an eligible noncitizen if you are:

- A permanent U.S. resident with a Permanent Resident Card (I-551);
- A conditional permanent resident (I-551C); or
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms paroled for a minimum of one year and status has not expired), "Victim of human trafficking," T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant."

A									
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Student Marital Status (check one of the following)

Single Married or remarried Separated Divorced or widowed

You will be asked to provide information about your spouse if you are married or remarried.

Selective Service Registration

If you are male and 25 or younger, you can use the FAFSA to register with Selective Service.

Student Aid Eligibility Drug Convictions

I have never attended college I have never received federal student aid I have never had a drug conviction

If you did not check any of these boxes, you will be asked more questions online.

Highest school your father completed

Middle school/Jr. high College or beyond
 High school Other/unknown

Highest school your mother completed

Middle school/Jr. high College or beyond
 High school Other/unknown

SECTION 2 - STUDENT DEPENDENCY STATUS

If you can check ANY of the following boxes, you will not have to provide parental information. Skip to page 4.

If you check NONE of the following boxes, you will be asked to provide parental information. Go to the next page.

<input type="checkbox"/> I was born before January 1, 1988	<input type="checkbox"/> I am married	<input type="checkbox"/> I will be working on a master's or doctorate program (e.g., MA, MBA, MD, JD, PhD, EdD, graduate certificate)
<input type="checkbox"/> I am serving on active duty in the U.S. Armed Forces	<input type="checkbox"/> I am a veteran of the U.S. Armed Forces	<input type="checkbox"/> I have children and I provide more than half of their support
<input type="checkbox"/> Since I turned age 13, both of my parents were deceased	<input type="checkbox"/> I was in foster care since turning age 13	<input type="checkbox"/> I have dependents (other than children or my spouse) who live with me and I provide more than half of their support
<input type="checkbox"/> I was a dependent or ward of the court since turning age 13	<input type="checkbox"/> I am currently or I was an emancipated minor	<input type="checkbox"/> I am currently or I was in legal guardianship
		<input type="checkbox"/> I am homeless or I am at risk of being homeless

NOTES:

SECTION 3 - PARENT INFORMATION

Who is considered a parent? "Parent" refers to a biological or adoptive parent. Grandparents, foster parents, legal guardians, older siblings, and uncles or aunts are **not** considered parents on this form unless they have legally adopted you. In case of divorce or separation, give information about the parent you lived with most in the last 12 months. If you did not live with one parent more than the other, give information about the parent who provided you the most financial support during the last 12 months or during the most recent year you received support. If your divorced or widowed parent has remarried, also provide information about your stepparent.

Providing your father's information? You will need:

- Father's/Stepfather's Social Security Number
- Father's/Stepfather's name
- Father's/Stepfather's date of birth

Check here if your father/stepfather is a dislocated worker

Providing your mother's information? You will need:

- Mother's/Stepmother's Social Security Number
- Mother's/Stepmother's name
- Mother's/Stepmother's date of birth

Check here if your mother/stepmother is a dislocated worker

Did your parents file or will they file a 2010 income tax return?

- My parents have already completed a tax return
- My parents will file, but have not yet completed a tax return
- My parents are not going to file an income tax return

Your parents will need their tax returns and/or W-2 forms to complete the FAFSA.

What was your parents' adjusted gross income for 2010?

Skip this question if your parents did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2010. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did your father/stepfather earn from working in 2010?

\$

How much did your mother/stepmother earn from working in 2010?

\$

In 2009 or 2010, did anyone in your parents' household receive:

- Supplemental Security Income
- Temporary Assistance for Needy Families (TANF)
- Food Stamps
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)
- Free or Reduced Price School Lunch

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did your parents have any of the following items in 2010?

Check all that apply. Once online, you may be asked to report amounts paid or received by your parents.

Additional Financial Information

- American Opportunity, Hope or Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability

Your parents may be asked to provide more information about their assets.

Your parents may need to report the net worth of their current businesses and/or investment farms.

NOTES:

SECTION 4 - STUDENT INFORMATION

Did you file or will you file a 2010 income tax return?

- I have already completed my tax return
- I will file, but I have not completed my tax return
- I'm not going to file an income tax return

You will need your tax returns and/or W-2 forms to complete the FAFSA.

What was your (and spouse's) adjusted gross income for 2010?

Skip this question if you or your spouse did not file taxes. Adjusted gross income is on IRS Form 1040—Line 37; 1040A—line 21; or 1040EZ—line 4.

\$

The following questions ask about earnings (wages, salaries, tips, etc.) in 2010. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms, or on the IRS Form 1040—Line 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1.

How much did you earn from working in 2010?

- Check here if you are a dislocated worker

\$

How much did your spouse earn from working in 2010?

- Check here if your spouse is a dislocated worker

\$

In 2009 or 2010, did anyone in your household receive:

- Supplemental Security Income
- Food Stamps
- Free or Reduced Price School Lunch
- Temporary Assistance for Needy Families (TANF)
- Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Note: Food Stamps and TANF may have a different name in your state. Call 1-800-4-FED-AID to find out the name of the state's program.

Did you or your spouse have any of the following items in 2010?

Check all that apply. Once online you may be asked to report amounts paid or received.

Additional Financial Information

- American Opportunity, Hope or Lifetime Learning tax credits
- Child support paid
- Taxable earnings from work-study, assistantships or fellowships
- Taxable grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Untaxed Income

- Payments to tax-deferred pension and savings plans
- Child support received
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pension distributions
- Housing, food and other living allowances paid to members of the military, clergy and others
- Veterans noneducation benefits
- Other untaxed income not reported, such as workers' compensation or disability
- Money received or paid on your behalf

You may be asked to provide more information about your (and your spouse's) assets.

You may need to report the net worth of current businesses and/or investment farms.

NOTES:

Do not mail this Worksheet. Go to www.fafsa.gov to complete and submit your application.

For more information on federal student aid, visit www.FederalStudentAid.ed.gov.

You can also talk with your college's financial aid office about other types of student aid that may be available.