

FAMILY FAFSA GUIDE

A guide to completing the Free Application for Federal Student Aid



What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a tool that allows students and families to access valuable resources to pursue higher education. The FAFSA is administered by the U.S. Department of Education, and colleges, universities, and certificate programs use FAFSA data to determine how much aid students should receive, generally lowering the cost of higher education.

The FAFSA is an online form, and families can complete the FAFSA in less than an hour. FAFSA completion is a strong predictor of whether or not seniors will enroll in college.¹ The FAFSA provides access to grants, work study, federal student loans, and some state-based aid.

Is the FAFSA for You?

All students have big dreams for their futures, whether that may include a 2 or 4-year college/university, a trade/technical program, the workforce, and/or the military. A postsecondary education beyond high school can increase a student's lifetime earning potential and help students access their dream career paths. However, the price tag for college and trade/technical programs can seem overwhelming. The good news is that students may access financial aid to make these programs more affordable. All high school seniors should complete the FAFSA to understand the financial aid that will be available to them if they pursue a higher education. And it's free! There is no cost to complete the FAFSA, and your school counselor can help you to complete the form.

About this Guide

This guide for students, families, and caregivers is designed to:

- Provide a FAFSA overview;
- Offer a step-by-step guide to completing the FAFSA;
- Demystify common questions and preconceptions about the FAFSA; and
- Summarize aid opportunities.



Did You Know ...

70% of Connecticut jobs require some form of higher education beyond a high school diploma.



¹ Source: [National College Attainment Network](#).

STEP-BY-STEP GUIDE TO COMPLETING THE FAFSA



Step 1: Create your FSA ID



Set up an account to complete the FAFSA. Go to StudentAid.gov/fsaid to create an FSA ID. The username and password provided by the U.S. Department of Education are required to log in to complete the FAFSA. Both the student and parent/caregiver require unique FSA IDs. These IDs ensure your personal information is protected.

Step 2: Know your deadlines

The FAFSA is available every year on October 1st, and financial aid is first come, first serve. Postsecondary programs have different deadlines for financial aid, so please check with your program's financial aid office or access more information on admissions websites. The FAFSA unlocks resources for the following school year. Mark your calendar for key dates:

- **October 1st:** FAFSA application available.
- **February 15th:** Connecticut state school priority filing deadline.
- **Your Program's Deadline:** Please do your research to know if your college/program has a specific deadline.

Although some programs offer flexibility, most programs have specific priority filing deadlines; therefore, it's important to know your deadlines.

Step 3: Gather your documents

Before you sit down to complete the FAFSA, please make sure you have the documents needed to complete the form. Please find the document checklist on the next page.

Step 3: Document Checklist

- Student + parent previous year's federal income tax forms
- Student + parent previous year's W-2 forms
- Student + parent FSA IDs
- Student driver's license number
- Student + parent email addresses
- Student + parent Social Security numbers
- Student + parent bank account + investment information
- Eligible non-citizens: Student Alien Registration # or USCIS #
- Additional Documents (if applicable): child support, worker's compensation, veteran education benefit documentation, housing/food/living allowance for military + clergy



Step 4: Complete the FAFSA

After you complete Steps 1 through 3, you're ready to complete the FAFSA! There are four sections to complete in the FAFSA, and the FAFSA can be completed in under an hour. The four sections include:

1. Student demographic information
2. Student dependency status
3. Parent info (financial)
4. Student information (financial)

Step 5: Review Your Student Aid Report

After submitting the FAFSA, you will receive a student aid report within a few days of completing the form. This includes the expected family contribution and your eligibility for aid. You may learn more about federal aid calculations [here](#). At this stage, you can make any necessary corrections or add colleges/programs that you want to receive the information.

Colleges/programs will use this information to develop a financial aid package specific for that college/program. You will receive financial aid award letters from colleges/programs to which you apply. Award letters explain the combination of federal grants, loans, and work study a college is offering you. The offer might also contain state and institutional aid. If you receive award letters from multiple colleges/programs, you should compare them and determine which school/program is the best fit. Tools like [this one](#) from the College Board allow you to enter information from award letters to compare aid and unmet need.



RESOURCES AND FREQUENTLY ASKED QUESTIONS (FAQS)

Q: Who should complete the FAFSA?

A: The FAFSA can unlock resources for students pursuing a 2- or 4-year college degree and those enrolling in a trade/technical program. Eligibility is based on financial need, citizenship status, and enrollment in an eligible degree/certificate program. In order to complete the FAFSA, students must be a U.S. citizen or eligible noncitizen. Eligible students may submit the FAFSA without their parents' information if parents are not eligible; learn more at ct4adream.org.

Q: When should I complete the FAFSA?

A: Students must complete the FAFSA each year to access resources for the following year. This means students should first complete the FAFSA during their senior year of high school to access resources for the following year, and students must continue to submit the FAFSA on an annual basis to continue receiving resources throughout their enrollment in a postsecondary program. The FAFSA becomes available each year on October 1st, and it's always a good idea to complete the FAFSA as soon as possible to more quickly access aid and understand your aid eligibility. Programs have different deadlines, so it's best to contact a program's financial aid office or get more information from admissions websites.

Q: Do I need to pay for the FAFSA?

A: No, the FAFSA is free. Please reference resources and links in this guide for free support when completing the application. Students and families may also reach out to their high school counseling office for support in completing the FAFSA.

Q: Why does the FAFSA ask for personal financial information?

A: FAFSA resources are determined based on a family's financial need; therefore, it is important to share accurate information about your family's situation. The questions will ensure your family and student receive the resources they need to pursue a postsecondary program. Importantly, the information you share through the FAFSA is secure.

Q: What happens if my family's financial situation changes?

A: During the pandemic, many families have had changes to their financial situations (e.g., loss of a job). If your family's situation changes from what is reflected in your federal income tax return or after you filed the FAFSA, please contact the postsecondary program the student wishes to attend (e.g., college financial aid office). The postsecondary program may adjust the student's financial aid award letter based on the family's current income.



Q: How do I pay for higher education?

A: There are a number of ways to organize resources to help pay for postsecondary programs, and many students rely on a variety of funds. There are two general categories: money you earn and do not need to pay back, and money you need to ultimately repay. You must complete the FAFSA to become eligible for many types of funding, such as federal work study, grants, and loans.



Aid you do not need to repay.

- **Scholarships and grants** are considered “free money” that you earn or receive. These funds may have requirements (e.g., good grades).
- **Federal work study** offers part-time jobs on campus to students with financial need (e.g., cafeteria, IT, library). You may receive work study as a part of the financial aid package; this is for students with financial need. Money earned goes to the student and not the bill.
- **Jobs** provide resources through outside employment. It's important to balance employment hours with classwork.
- **Savings** are resources set aside for higher education.

Aid you borrow and need to repay.

- **Federal student loans** are borrowed money offered by the government. Oftentimes, federal loans may have added benefits and protections (e.g., lower fixed interest rates, flexible repayment plans). Direct subsidized loans are available to students based on financial need, and the government pays for the interest while the student is enrolled at least half-time. Direct unsubsidized loans are not need-based; these loans accrue interest immediately, and the student must repay the interest.
- **Private student loans** are another form of borrowed money offered by private-sector lenders. These often require a credit check.

Q: Do I need to repay the financial aid that I receive?

A: Financial aid helps students and families bridge the gap between the expected family contribution and the total cost of attending a postsecondary program. Financial aid reflects the combination of outside resources used to help finance higher education. This includes gift aid you do not need to repay (e.g., grants, scholarships, employment) and loans you must repay over time.

Q: What if I don't qualify for the FAFSA?

A: If your family does not qualify for the FAFSA, please use the resources below to access other forms of financial aid. For example, undocumented students are not eligible to complete the FAFSA; however, in Connecticut, there are many resources available, making it possible for all students to receive alternative financial support. This means a student's immigration status should not prevent them from pursuing higher education.

Q: Do I need to apply for scholarships?

A: Yes. Students should pursue multiple forms of financial aid to help lower the cost of college or a trade/technical program, and remember that scholarships represent “free money” that you won’t need to repay. The FAFSA will help students access federal aid and colleges may also award students scholarships, but there are many additional scholarships that students can apply for to secure additional resources. Websites like scholarship.com centralize over 3.7 million different college scholarships and grants, representing more than \$19 billion in financial aid.

Q: I have questions. Who can help me complete the FAFSA?

A: The resource list below provides digital resources and a link for virtual and in-person filing support. Please also reach out to your high school counseling office or program financial aid office for support in completing the FAFSA.



FAFSA RESOURCES AND LINKS

The resources linked below offer more information about the FAFSA, including guidance about other forms of financial aid available for undocumented students.

- **Process Overview from U.S. Department of Education:** [Click here](https://tinyurl.com/dndj8y9u) to learn more about the financial aid process beyond the FAFSA (tinyurl.com/dndj8y9u).
- **Support Sessions Offered by FAFSA Connecticut:** [Click here](https://fafsact.org) to sign up for a virtual FAFSA completion session (fafsact.org).
- **CT Students for a Dream Resources for Undocumented Students:** [Click here](https://ct4adream.org) if you have questions about your family's immigration status and how to access financial aid (ct4adream.org).
- **Financial Aid Opportunities from Connecticut Office of Higher Education:** [Click here](https://tinyurl.com/CTStudentAid) if you would like more information on available grants, scholarships and loans available for Connecticut students. (tinyurl.com/CTStudentAid).
- **FAFSA Application:** [Click here](https://fafsa.gov) to get started on the FAFSA; this link will take you to the U.S. Department of Education website and FAFSA form (fafsa.gov).



SAMPLING OF FINANCIAL AID OPPORTUNITIES FOR CT STUDENTS

Program	Funding Type	Eligibility	Amount (May vary)
Federal Pell Grant	Federal Grant	Based on financial need. Must be a U.S. citizen or permanent resident alien enrolled in a college undergraduate or trade program.	Up to \$6,495 annually
Roberta B. Willis Merit Scholarship Program	State Scholarship	CT resident who is a high school senior or graduate with a high school junior year class rank of 20% or better and/or SAT scores of at least 1200 or ACT score of at least 25. Recipient must attend a CT public or non-profit private college.	Up to \$5,250 annually
Roberta B. Willis Need-Based Grant Program	State Grant	CT resident who attends a CT public or non-profit private college. Recipient must have a federal Expected Family Contribution (EFC) within the allowable range.	Up to \$4,500 annually
Direct Subsidized Loans	Federal Loan	Based on financial need. Must be a U.S. citizen or permanent resident alien enrolled as a college undergraduate.	\$5,500 - \$7,500 annually
Direct Unsubsidized Loans	Federal Loan	Based on financial need. Must be a U.S. citizen or permanent resident alien enrolled as a college undergraduate.	Learn more at tinyurl.com/CTStudentAid
Federal Parent Plus Loans	Federal Loan	Parents who wish to borrow to help pay for their child's education.	Learn More at tinyurl.com/CTStudentAid

Learn more about these and other grants, scholarships and loans available to Connecticut students at tinyurl.com/CTStudentAid