

# FAFSA Free Application for Student Aid

FAFSA is the primary source of financial aid for students attending post-secondary education in the United States the FAFSA application is used by post-secondary institutions to establish a student's eligibility for various types of financial assistance.

## MYTH: ONLY STUDENTS WITH GOOD GRADES GET FINANCIAL AID.

Fact: Completing the FAFSA isn't the same as applying to college. Most federal student aid programs don't take your grades into consideration when you apply. Just remember, once you're in college, you do need to maintain satisfactory academic progress in order to continue receiving federal aid

## MYTH: THE FORM IS TOO HARD TO FILL OUT.

Fact: You can get free help to complete the FAFSA: (1) step-by-step instructions online, (2) customer service representative at 1-800-4FED-AID, (3) high school counselor, or (4) the financial aid office of the school you plan to attend.

## MYTH: MY SISTER OR BROTHER WASN'T ELIGIBLE FOR MUCH FINANCIAL AID LAST YEAR, SO I WON'T BE ELIGIBLE WHEN I ENTER COLLEGE THIS YEAR.

Fact: The number of family members attending college can favorably impact your financial aid eligibility. You should complete the FAFSA.

## MYTH: THE FAFSA ONLY QUALIFIES YOU FOR LOANS.

Fact: The FAFSA qualifies students for federal financial aid, which consists of grants, scholarships, work-study or student loans. You can qualify for any combination of those listed, from all four, to just one type. You aren't obligated to accept the aid that's offered to you. Just because you discover that you're qualified for student loans, you aren't required to accept them.

## MYTH: I SUPPORT MYSELF, SO I DON'T HAVE TO INCLUDE PARENT INFORMATION.

Fact: There are specific circumstances outlined in the FAFSA for which the government considers a student independent. If you don't fall into one of the outlined categories you must file as a dependent, and you must provide your parent's financial information. For dependency requirements, visit the FAFSA website: <https://studentaid.gov>

## MYTH: I COMPLETED THE FAFSA MY FRESHMAN YEAR, SO I DON'T HAVE TO COMPLETE IT AGAIN.

Fact: You should complete the FAFSA each year you plan to attend college or school.

## MYTH: THE FINANCIAL AID PROCESS IS CONFUSING. I SHOULD PAY SOMEONE TO HELP ME.

Fact: The federal government is available to answer questions online or via telephone. High schools and colleges provide free assistance with completing financial aid applications for students and their parents/guardians. These resources are free of charge. There are organizations and websites that offer FAFSA assistance and charge fees for their services. If you choose to pay for financial aid services, make sure you understand your options and verify the site/source before proceeding.