



FAFSA Filing Guide

The FAFSA and this guide both use “you,” which refers to the student; but in addition to the student, in most cases, a parent will also need to fill out a FAFSA. See inside for details.



Why submit a FAFSA?

The FAFSA (**Free** Application for Federal Student Aid) is the access point to all financial aid for any education or training after high school—college, technical programs, and more. Every student, regardless of age, should fill out a FAFSA to be eligible for federal grants, the Vermont grant, many scholarships, aid from your college/trade school, work-study programs, and federal loans.

Not submitting a FAFSA is the same as saying that you can afford to pay the whole cost of college or training yourself.



Before you begin a FAFSA . . .

. . . you'll need to create an FSA ID. FSA stands for “Federal Student Aid,” and the ID you create will allow you to confirm your identity whenever you access your financial aid info and electronically sign federal student aid documents (including your FAFSA). FSA IDs cannot be shared; student and parent (now called “Contributors,” as in *you are contributing your information*) each need their own FSA ID. To create your ID:

- 1 Visit studentaid.gov/fsa-id/create-account/launch to create FSA IDs, one for student and at least one for parent Contributor. (To determine who is your parent Contributor, see page 3.) On the FSA ID homepage, choose “Create Account.”
- 2 Enter your name, date of birth, Social Security number (if applicable), and contact info; then choose and answer the challenge questions.
- 3 Confirm your *email address (required)* by using the secure code that will be sent to the email address you used for your FSA ID.
- 4 Confirm your *cell phone number (optional)* by using the secure code that will be texted to you at the cell phone number you provided.

The information you submit on the FAFSA is based on your “dependency status.”

- If you're a *dependent* student, you need to submit your information and the information for your parent(s).
- If you're an *independent* student, you'll report your own information (and your spouse's, if you're married).

Are you unsure whether you're a dependent or independent student?
Visit studentaid.gov/apply-for-aid/fafsa/filling-out/dependency.

Once you know your dependency status and you have your FSA ID, you can proceed by going to fafsa.gov to begin your FAFSA.

TOLL FREE
800-642-3177

BURLINGTON AREA
802-655-9602

ONLINE
vsac.org

EMAIL
info@vsac.org





How to submit a FAFSA

Here's a list of the things that both you and—for dependent students—a parent Contributor will need in order to complete the application:

- Social Security number** (if applicable)
- FSA ID** for signing the FAFSA electronically (required)
- The **names of the colleges** you're applying to
- Federal tax returns**, including W-2s
- Information on other types of income**, even if it isn't reported on a tax return or you didn't file taxes
- Bank statements** and records of investments (if applicable)
- Net worth (value minus debt) of family farm and/or business** (if applicable)

If you've never done a FAFSA before, click on the **Start New Form** button. If you weren't able to finish your FAFSA when you started it (or if you're doing a FAFSA for the second year of college/trade school), click on the **Access Existing Form** button and use your FSA ID to log in. To access last year's form, click on "Start or Edit a 2023-24 FAFSA Form."

There are lots of ways to get help with your FAFSA.

Within the online form itself, you can click on the question mark next to each data field to show help text.

For general help completing the FAFSA, you can call 1-800-433-3243 (TDD number is 1-800-730-8913).

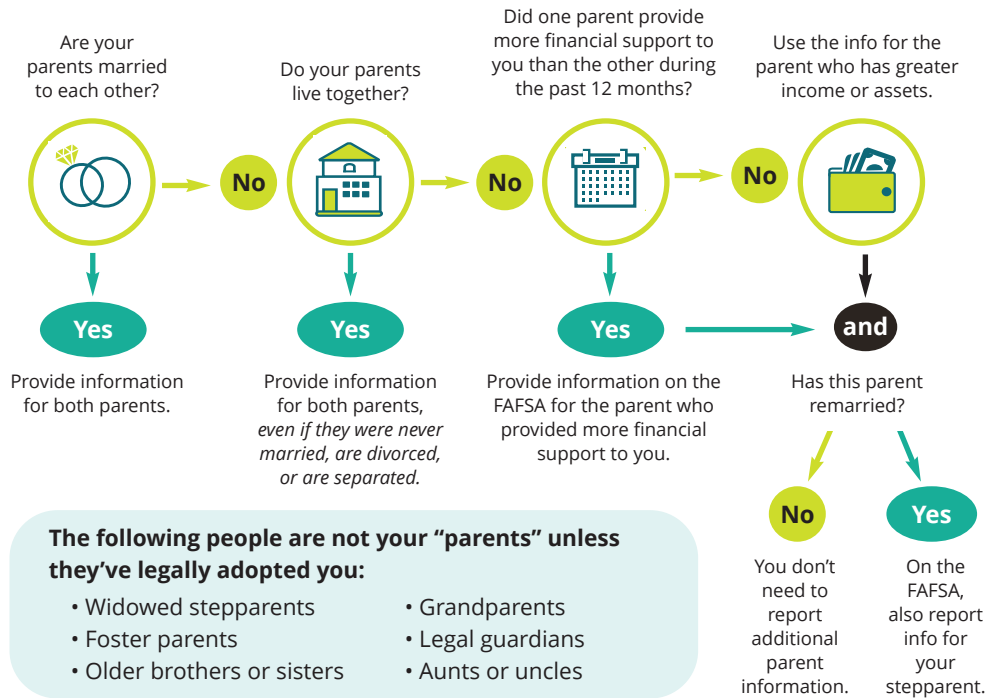
There is a chatbot available which can help answer some questions. The owl icon will come up while you are filling out the FAFSA for on-the-spot, commonly asked questions.

Once you're logged in, if you're a student Contributor (dependent or independent), click on the "Student" button; parent Contributors, click on the "Parent" button.

Why are parents and students called Contributors? Which parent's information should you use?

Federal student aid programs are based on the belief that it's mainly your and your family's responsibility to pay for your education. The programs assume that a dependent student has the support of parents, so parent information is required (along with the student's information) in order to get a full picture of the family's financial situation. If you're a dependent student, it doesn't mean that your parents are required to pay anything toward your education; this is just a way of looking at everyone in the same way. Federal Student Aid is calling everyone who is required to submit information as part of the financial aid process a Contributor regardless of whether they will be paying anything.

If you have questions about which parent's info you should submit, here's a guide:



If you're still not sure whose parent info you should use for the FAFSA, you can call Federal Student Aid toll-free at 800-433-3243.

Either a student or parent can begin a FAFSA and invite the other Contributor(s). To invite a Contributor, you need the following information:

- Legal name of Contributor
- Date of birth of Contributor
- Social Security number of Contributor (if the person does not have a Social Security number — SSN — there will be a box to check to say there is no SSN)
- Email address to invite the Contributor to work on this FAFSA

In the FAFSA, each Contributor will be asked separately for consent to allow Federal Student Aid to access your financial information directly from the Internal Revenue Service (IRS). This will be used to determine your eligibility for Federal Student Aid, as well as to verify whether or not Contributors have, or are required to, file federal tax returns. In these cases, a Contributor may need their own FSA ID. Please see the VSAC "[How to Create an FSA ID](#)" document to see which Contributors need their own FSA IDs. **If a Contributor does not give consent, the student will NOT be eligible for Federal Student Aid—consent is MANDATORY for students to be eligible for federal and state financial aid.**

A Contributor with a recent marital status change may need to have their taxes handy in case they need to manually enter tax information. It is always good to have this information accessible, as you will be asked some additional questions to which you may need to refer to your taxes.



Next steps

After you submit your FAFSA and it's been processed, log into studentaid.gov/h/apply-for-aid/fafsa to view your FAFSA Submission Summary, which is a record of all the data you provided on your FAFSA.

- 1 Review it carefully and follow the instructions to update information or add schools.

The information on your FAFSA Submission Summary is also sent to the colleges you listed on the FAFSA. Each college will receive the same information, but they'll vary widely in the way they use this info. Each college will use your FAFSA Submission Summary to create a financial aid offer for you that may include federal grants, an *estimated* Vermont grant, work-study, federal education loans, and any grants or loans the school can provide.

- 2 An *estimated* Vermont grant may appear on your financial aid package because you won't receive a Vermont grant *unless you apply* for a Vermont grant. Make sure you go to vsac.org/grants to apply for a Vermont grant. You can also link directly to the Vermont grant application from the FAFSA confirmation page, which will show up when you've submitted the FAFSA.

Colleges are often required to verify FAFSA info, and most people who are chosen for verification are picked randomly.

If you're selected for verification, *don't panic*—you haven't done anything wrong—but do respond as soon as you can so your financial aid isn't delayed. The college will let you know what information you need to supply.



FAFSA Tips

If you're attending college/trade school in	You can submit the FAFSA	Using tax info from this year
July 1, 2023–June 30, 2024	October 1, 2022–June 30, 2024	2021
July 1, 2024–June 30, 2025	December 31, 2023–June 30, 2025	2022
July 1, 2025–June 30, 2026	October 1, 2024–June 30, 2026	2023

- Use a personal email (not one associated with your school) and check it often to respond to important information and instructions from Federal Student Aid and from your college/university/trade school.
- After you sign and submit your FAFSA, you should see a confirmation page. If you don't see this confirmation, double-check that you've clicked the submit button. If you provided an email address, you'll receive a copy of the confirmation page by email. Be sure to keep your confirmation number with your important financial aid information. You'll also see a link on the confirmation page that will bring you to VSAC's website to complete an application for Vermont's grant.
- If your FAFSA has incorrect information, log into your FAFSA at fafsa.gov to make corrections using the FAFSA Submission Summary, under the "Your FAFSA Form Answers" tab.
- Keep track of all of your passwords and user names. You'll need your FSA ID in order to complete the FAFSA and federal loan documents every year you're in college/trade school.
- On the FAFSA, you'll be asked your college or career school plans. High school seniors and students who are beginning college for the first time should choose "first year (freshman)," even if you've taken Advanced Placement® (AP) or dual enrollment courses.
Also, you'll be asked what degree or certificate you'll be working on. As a first-year college student, you're not in a graduate program, so don't choose this option.
- *Parents, remember:* The FAFSA belongs to the student needing aid for their postsecondary education. If you need to log back into the submitted FAFSA, the student needs to do so by using the student's own FSA ID. Information transferred into the FAFSA by the IRS will be blocked from view. The only way to view this information will be for the student to request a printed copy of their ISIR (Institutional Student Information Record) from the college/trade school financial aid office.