# FIVE ACTIONS FOR FINANCIAL AID

### Action #1: Fill out the Free Application for Federal Student Aid (FAFSA).

Many colleges and training programs require the FAFSA to determine eligibility for federal and institutional financial aid. VSAC requires the FAFSA as part of the Vermont grant application process.

- Visit **studentaid.gov/fsa-id/create-account** to create an account with Federal Student Aid (FSA). Document your username and password on this worksheet or in another safe place. Watch for an e-mail from FSA and follow instructions to verify your information.
- Log on to **fafsa.gov** to complete and submit your FAFSA online.

*Note*: When completing your FAFSA, be sure to use accurate *income* information from **2 years before** you plan to enroll (e.g. use 2024 information for the 2026–2027 school year). As part of the process, you will be required to provide consent for the IRS to send your tax filing status and information to the FAFSA system as part of the FAFSA application process.

If you didn't file a federal tax return, but earned wages, you may need to provide copies of the W2s to VSAC and the college. If you do not have a copy, request it from the employer(s) first. If you're unable to contact employer(s), then complete Form 4506-T found here **irs.gov/pub/irs-pdf/f4506t.pdf** (Q6="1040", *Check the box on Q8,* Q9=12/31/XXXX)

### Action #2: Fill out the Vermont grant application.

Go to **vsac.org** and create a MyVSAC account (click on the MyVSAC button in the upper banner of the home page). Document your username and password on this worksheet or in another safe place.

- Apply online for the grant through your MyVSAC account. After logging in, click on the "Work with Grants" button.
- Look for an e-mail from **info@vsac.org**.

*Note:* When filling out the FAFSA, the FAFSA Confirmation Page will provide you with an optional link to the Vermont grant application.

### Action #3: Fill out other financial aid forms and applications that may be required.

- College financial aid applications — check with your college financial aid office or college website for application requirements and deadlines.
- VSAC Unified Scholarship Application (USA) for VSAC-assisted scholarships — available online through your MyVSAC account (deadline: February 11, 2026).

Visit **vsac.org/scholarships** for additional tips, resources, and non-VSAC scholarship sites.

*Note:* If you decide that you need a federal student loan, complete the Student Loan Entrance Counseling at **studentaid.gov**, using your StudentAid.gov account to log in. Also within **studentaid.gov**, you'll need to sign a Master Promissory Note, using your StudentAid.Gov username and password as your electronic signature.

### Action #4: Watch your e-mail and postal mail.

- Respond to requests (from Federal Student Aid, VSAC, and/or colleges) for missing information.

### Action #5: Remember to file financial aid applications every year.

- Contact your college financial aid office to determine which forms to complete.
- Research and apply for scholarships. Renew any scholarships that are eligible for renewal.
- Contact VSAC at **grants@vsac.org** for additional information or answers to your questions.

**vsac.org**

# IMPORTANT NAMES & NUMBERS

**StudentAid.Gov Account/FSA ID at https://studentaid.gov/fsa-id/create-account/launch (for FAFSA and federal student loans)**

E-mail address used: _____

FSA username: _____

FSA password: _____

FSA Back up code: _____

Contributor's (parent/spouse) e-mail address used (if applicable): _____

Contributor's (parent/spouse) FSA username (if applicable): _____

Contributor's (parent/spouse) FSA password (if applicable): _____

FSA Back up code: _____

**MyVSAC at www.vsac.org (for Vermont grants, VSAC-assisted scholarships, & VSAC loans)**

Username (email): _____

Password: _____

VSAC account number: _____

**College (once you've decided which school you'll be attending)**

Student ID: _____

Portal username & password: _____

**Notes**