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 as well as for VSAC-Assisted Scholarships requiring financial need.

- Visit **studentaid.gov/fsa-id/create-account** to create an account, using a **NON-SCHOOL EMAIL ADDRESS**, with Federal Student Aid (FSA). Watch for an email from FSA and follow instructions to verify your identity.
- 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 2025 information for the 2027–2028 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). Your email address will be your username, so be sure to use a **NON-SCHOOL EMAIL ADDRESS**.

- 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 10, 2027).
- Visit **vsac.org/scholarships** for additional tips, resources, and non-VSAC scholarship sites.

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

- Respond to requests from VSAC and/or colleges for missing or additional information and follow up promptly.
- Once you have deposited or committed to a school, if you decide to borrow a federal student loan, contact the school's financial aid office to discuss requirements and necessary next steps, including Entrance Counseling and signing a Master Promissory Note (MPN) at **https://studentaid.gov/**.

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

- Contact your college financial aid office to learn which forms to complete as well as the deadline for returning students.
- Research and apply for scholarships. Renew any scholarships that are eligible for renewal.
- Contact VSAC at **info@vsac.org** with any remaining financial aid questions.

IMPORTANT NAMES & NUMBERS

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

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, **use a non-school email**): _____

Password: _____

VSAC account number: _____

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

Student ID: _____

Portal username & password: _____

Notes