

The FAFSA

The First Step in Making College Affordable

How do we make college affordable? The first step in securing financial aid and scholarships is to complete the Free Application for Federal Student Aid (FAFSA). Depending on your family's financial condition, the FAFSA may qualify you for Federal, State and college need-based aid. Be sure to use the Federal website www.fafsa.gov and not commercial sites that charge a fee. You should never have to pay for financial aid or scholarships.

When should we file? This form should be completed between October 1st when the form becomes available and mid-November. Since it is the date you file the FAFSA that determines your eligibility for aid, it is important to file early.

Who should file the FAFSA? ALL families of seniors who are U.S. citizens or permanent residents should file the FAFSA, even if you do not think you will qualify for need-based Federal or state aid. The FAFSA is required by many colleges before they determine school financial aid and scholarships, including merit scholarships.

Who should NOT file the FAFSA? Undocumented students are NOT eligible for federal or state financial aid and should NOT complete the FAFSA. Even undocumented students who have work permits and a social security number under the Deferred Action for Childhood Arrivals (DACA) are not eligible for State and Federal financial aid and should NOT file the FAFSA. These students may still be eligible for college scholarships, loans and private scholarships. Additional resources for undocumented students will be found on the JHHS Scholarship web page: <http://jhhs.d214.org/students/resources-for-undocumented-students/>

Where do I start? The first step is to create an FSA ID for both the student and one of the parents at <https://fsaid.ed.gov/>. The FSA ID is your personal legal signature that you will use to sign the FAFSA and government issued loan documents.

What information goes on the FAFSA? The FAFSA focuses on the income and assets of both the student and their parents. Before starting the FAFSA, gather the following information for the student and their parent(s):

- Social Security Number, if a U.S. citizen
- Alien Registration Number, if a permanent resident
- Student Driver's license number, if available
- Records of income, such as income earned from work, child support paid

or received and any untaxed income. If available, refer to the 2017 W-2 forms and 2017 Federal Income Tax Returns.

- Information about assets, such as savings, certificates of deposit, stock, bonds, 529 plans or other college savings programs and investments in real estate, business or a farm.

Any suggestions for filling out the FAFSA?

- 1) File your FAFSA on the Internet, not in paper form. It is much faster and the dropdown tips provided for each question are very helpful.
- 2) Remember to use your full legal name, to ensure a match of your tax records and FAFSA.
- 3) Answer ALL questions and check for the accuracy of figures, social security numbers, names and the FSA ID. Errors can cause delays up to six weeks.
- 4) You may list up to 10 colleges on the FAFSA. If you want to send your data to more schools, complete the FAFSA with 10 colleges and wait until you receive your Student Aid Report (SAR) by email 3-5 business days after filing the FAFSA. Once you receive the SAR, you can make corrections to the FAFSA, removing the colleges listed, adding the additional school codes and submitting these corrections.

What if I have questions, as I complete the FAFSA? The Federal Student Aid Assistance Center, which you can call from 7 a.m. – 11 p.m. CST from Monday through Friday. They also are available on Saturdays from 8 a.m. to 5 p.m. Please call 1.800.4.FED.AID (1.800.433.3243) with any questions you may have. If you are unable to dial the toll-free number, an alternate number is 1.319.337.5665.

How can I get help completing the FAFSA?

District 214 will host a FAFSA Completion Night on October 9th in the Wheeling High School Library. Two sessions will be offered at 6.30 p.m. and 7.45 p.m. Please call Kim Austin at 847-718-7046 to register for one of these sessions or drop in on a space available basis.

- You will find a list of other FAFSA completion workshops by going to: <http://www.isac.org/students/before-college/outreach-activitiesevent-calendar/index.html>
- Harper College also offers a FAFSA completion events on October 16th or November 7th that you can register for at this link: <https://www.harpercollege.edu/registration/financialaid/workshop.php>
- You can also call at 847-718-4846 and set a FAFSA completion appointment during school hours.

After the FAFSA...

- 1) **Check the financial aid webpage for each college** to determine if any financial aid forms are required in addition to the FAFSA: Some schools also

ask you to complete a school financial aid form or the CSS Financial Aid Profile at <https://profileonline.collegeboard.com>

2) Check each school's website for scholarship information: Some college scholarships are granted automatically but your student will need to file scholarship applications for others. Watch the early deadlines at some colleges!

3) Apply for local scholarships: Local scholarships are announced in the JHHS morning announcements, posted on computer monitors throughout the school and listed in Naviance. This list includes each organization's name, brief description, website address and an estimate of this year's due date.

4) Apply for national scholarships. Students can use web-based scholarship searches to match their personal information to merit and need based scholarships around the country. A list of reputable, free scholarship search engines are listed on the Scholarships page of the JHHS website.

Meeting deadlines:

When applying for scholarships, students should pay close attention to deadlines. If recommendations are required, ask the writer at least 15 school days before the deadline so they have time to write a thoughtful recommendation. If transcripts are required for a scholarship, seniors should request these online in Parchment at least FIFTEEN SCHOOL DAYS IN ADVANCE of the deadline. If you have any questions about either Financial Aid or Scholarships, please feel free to contact Mrs. Davis or Mrs. Knott in the College Career Center.