

UNDERSTANDING FINANCIAL AID

FAFSA FAQ



What is the FAFSA?

To apply for federal student aid such as federal grants, work study and loans, you need to complete the Free Application for Federal Student Aid (FAFSA). Completing and submitting the FAFSA is free and easier than ever, and it gives you access to the largest source of financial aid to pay for college or career school. You can file at <https://studentaid.gov/>.

Will I be eligible for financial aid?

To file the FAFSA, you must be a citizen or eligible noncitizen, have a Social Security Number and either have or plan to earn a high school diploma or GED. You do not need to submit GPA, test scores or any other academic information.

If I don't qualify for federal aid, should I still complete the FAFSA?

Universities, colleges and technical schools also use information submitted on the FAFSA to determine your eligibility for state and school aid. Some private financial aid providers also may use your FAFSA to determine whether you qualify for their aid. Contact your school of interest to learn more about state or institutional aid opportunities.

How long does it take to file the FAFSA?

It takes most students no more than an hour to file the FAFSA. To make the process as smooth as possible, make sure you gather information and documents ahead of time: <https://studentaid.gov/help/how-long>.

Is my personal information safe?

FAFSA is a **safe, secure and free** way to apply for financial aid. The information you provide is shared only with the institutions to which you are applying and with federal and state government staff that are sworn to protect your data. What's more, these administrators can only use the information you provide for financial aid purposes.

Going to college or technical schools is expensive and I'm afraid of going into debt. Why should I file the FAFSA?

FAFSA is a first step, not a commitment. Filling out the form doesn't mean you're obligated to enroll or pay for college—it's just a way to see how much aid you could receive from each school. Most students need some aid to make their dreams a reality, and grants and loans can be part of that equation—the key is taking out just enough to **cover tuition, fees, room and board**. You can estimate your award before you file using this tool: <https://studentaid.gov/aid-estimator/>.

Get started at studentaid.gov