FAFSA Tips and Common Mistakes to Avoid

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The best way to complete the Free Application for Federal Student Aid (FAFSA) is early, online and without any mistakes.

Apply Early

Many states and colleges use the FAFSA to determine eligibility for nonfederal student aid funds that may have early deadlines or limited funding. The sooner you complete the FAFSA the more aid you could be eligible to receive.

Completing your taxes early will help you get a jump on the FAFSA, but you don't need to complete your taxes in order to apply for federal student aid. You can use data from the previous tax year to estimate figures needed to complete the FAFSA, but you'll need to correct these figures on the form later by going to the corrections page on the FAFSA website. If you know you will be late filing your taxes, it is better to complete your FAFSA with estimated information than to wait until your taxes have been filed.

Apply Online

FAFSA on the Web (FOTW) is easier to complete because it uses skip-logic to only ask relevant questions. In addition, FOTW will be processed faster and will likely be more accurate because the FAFSA website is designed to catch common errors. The U.S. Department of Education provides a Pre-Application Worksheet that will help you collect and proofread information for your application before you submit it. You can also save and continue the FAFSA at any time online and sign your application electronically using a personal identification number (PIN) available on the Federal Student Aid PIN website.

IRS Data Retrieval

When you apply online, you will be given the option to retrieve your IRS data to automatically populate the FAFSA. This option simplifies the application process, helps reduce errors, and may lower your chances of being selected to verify the information on your FAFSA. To take advantage of this feature, you'll need to complete your taxes first. It will take roughly two weeks for your taxes to be processed. After this time, you should be able to retrieve this information to automatically populate the corresponding questions on the FAFSA.

Avoid Common Errors

Mistakes can delay your application and limit the amount of aid you are eligible to receive. To avoid errors, carefully read all of the questions on the FAFSA. Some of the most common FAFSA errors are:

- **Leaving blank fields**: Too many blanks may cause miscalculations and an application rejection. Enter a '0' or 'not applicable' instead of leaving a blank.
- **Using commas or decimal points in numeric fields**: Always round to the nearest dollar.
- **Listing an incorrect Social Security Number or driver's license number**: Double-check and triple-check these entries to ensure accuracy. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number or include a Taxpayer Identification Number.
- **Failing to use your legal name**: Your name must be listed on your FAFSA as it appears on your Social Security card. Don't enter nicknames or other variations on your name.
- **Entering the wrong address**: Don't enter a temporary campus or summer address as your permanent address.
- **Entering the wrong federal income tax paid amount**: This amount is on your income tax return forms, **not** your W-2 form(s). If you haven't filed your taxes, you can estimate this amount using previous tax year information and correct the amounts later on the corrections page of the FAFSA website.
- **Listing Adjusted Gross Income (AGI) as equal to total income from working**: AGI and total income from working are not necessarily the same. In most cases, the AGI is larger than the total income from working.
- **Incorrectly filing income taxes as head of household**: If there is an error in the head of household filing status, the school will need an amended tax return to be filed with the IRS before paying out aid awards.
- **Listing marital status incorrectly**: The Department of Education wants to know your marital status on the day you sign the FAFSA.
- **Listing parent marital status incorrectly**: If your custodial parent has remarried, you'll need the stepparent's information as well.
- **Failure to report unborn children**: If you have a child that will be born before or during the award year and you will provide the child with more than half of his or her support, count that child as a member of the household.
- **Failing to count yourself as a student**: The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.
- **Failing to register with Selective Service**: If you are a male, aged 18 to 26, you must register with Selective Service. Failure to register will make you ineligible for federal student aid.
- **Forgetting to list the college**: Obtain the Federal School Code for the college you plan on attending and list it along with any other schools you've applied to attend.
- **Forgetting to sign and date**: If you're filling out the paper FAFSA, be sure to sign it. If you're filing online, be sure to obtain your PIN from www.pin.ed.gov. Your PIN is your electronic signature. If you apply online, you can also print the signature page, sign it, and send it in.
- **Sending in a copy of your income tax returns**: You do not need to include a copy of your tax returns with your FAFSA. Any information sent with your FAFSA will be destroyed. In addition, do not write any notes in the margins of your FAFSA.

What You Need to Complete the FAFSA

1. Social Security Number (can be found on Social Security card)
2. Driver's license (if any)
3. W-2 Forms for the previous year and other records of money earned
4. Most recent Federal Income Tax Return – IRS Form 1040, 1040A, 1040EZ, , foreign tax return
5. Records of child support paid (if applicable)
6. Records of taxable earnings from federal work-study or other need-based work programs
7. Records of any grants, scholarships, and fellowship aid that was included in your or your parents' adjusted gross income (AGI)
8. Current bank statements
9. Current business and investment mortgage information, business and farm records, stock, bond, and other investment records
10. Documentation of U.S. permanent resident or other eligible noncitizen status

Get Help

Check the Help section of the FAFSA website or call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243). The Department of Education also provides answers to frequently asked questions about the FAFSA and FAFSA on the Web Live Help, a secure online chat session that allows you to ask customer service representatives questions.

Look for a free FAFSA event in your area to get professional assistance filling out the FAFSA. Financial aid administrators across the country participate in these free FAFSA events to help students and families fill out the form accurately.