



# Maximize your financial aid and don't make these... **COMMON MISTAKES**

## **Not Completing the Free Application for Federal Student Aid (FAFSA)**

By not completing the FAFSA, you are missing the opportunity to qualify for what could be thousands of dollars to help you pay for college. The FAFSA determines if you are eligible for need-based financial aid and is the application used to be considered for Federal Direct Loans.

## **Not Using the Correct Web Site**

The official FAFSA Web site is [www.fafsa.gov](http://www.fafsa.gov). You never have to pay to complete the FAFSA.

## **Not Getting a FSA ID Ahead of Time**

To login and sign the FAFSA online, you must use a FSA ID. Register for a FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov).

## **Waiting to Fill Out the FAFSA**

It is important to fill out the FAFSA early. You may complete the FAFSA beginning October 1. New this year, students are required to report income information from an earlier tax year. For example, on the 2017-18 FAFSA, students (and parents, as appropriate) will report their 2015 income information.

## **Not Filing the FAFSA by the Deadline**

The State of Michigan deadline for the Michigan Competitive Scholarship (MCS) is March 1.

## **Not Reading Directions Carefully**

Too many students see delays in their financial aid for simple mistakes that could have been easily avoided.

- **College Grade Level**  
Question 29 on the FAFSA asks that you select your grade level in college from July 1, 2017 through June 30, 2018. If you are currently a senior in high school or will be a first-time college student, select "Never attended college/1st yr."
- **Certificate/Degree**  
Question 30 on the FAFSA asks that you select the degree or certificate that you will be working toward during the 2017-18 school year. If you are currently a high school senior, do not select "graduate/professional degree."
- **Confusing Parent and Student Information**  
Remember that the FAFSA is the student's application. When the FAFSA refers to "you" or "your," it's referring to the student.
- **Entering the Wrong Name**  
You must enter your full name as it appears on official government documents (no nicknames). Your full name should also be reported the same on your SAT.
- **Entering the Wrong Social Security Number (SSN)**  
To avoid delays in processing your FAFSA, make sure that you have entered the correct SSN.
- **Amount of Income Tax**  
Income tax is not the same as income, taxes withheld, or taxes due. It is the amount of tax that you (and if married, your spouse) paid on your income earned from work.
- **Entering the Wrong Address**  
Make sure you enter your permanent address, not your temporary or summer address. To be considered for State of Michigan financial aid, you must be a resident of Michigan (which needs to be reported on your FAFSA).
- **Citizenship Status**  
Students must be a U.S. citizen or eligible noncitizen to receive Federal and State financial aid. Question 14 on the FAFSA asks you to report your citizenship status. Do not leave this answer blank.

### **Not Reporting Parent Information**

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes; therefore, you'll need to provide parent information on your FAFSA. Parent information will need to be provided if you do not meet the independent status. To see if you qualify for independent status, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) (Dependency Status).

### **Listing Only One College**

You should add ANY college you are considering to your FAFSA, even if you aren't sure whether you'll apply or be accepted. It doesn't hurt your application to add more schools. Don't forget to add the Michigan school you plan to attend as your FIRST school code listed on the FAFSA. Login to your MiSSG Student Portal at [www.michigan.gov/missg](http://www.michigan.gov/missg) or contact Student Scholarships and Grants (SSG) at 888-4-GRANTS (888-447-2687) if/when your school choice changes.

### **Not Using the IRS Data Retrieval Tool**

Students and parents who are eligible can automatically transfer the necessary tax information into the FAFSA using the IRS Data Retrieval Tool. The IRS Data Retrieval Tool is highly recommended for several reasons:

- It's the easiest way to provide your tax data.
- It's the best way of ensuring that your FAFSA has accurate tax information.
- You won't need to provide a copy of your or your parents' tax returns to your college.

### **Not Signing the FAFSA**

Many students fail to actually sign the FAFSA with their FSA ID and submit it.

### **Not Logging into MiSSG**

Student Scholarships and Grants (SSG) offers a Web-portal, MiSSG, where students can login and update their contact information, change their school choice, and view their State aid eligibility and payments. To access MiSSG, visit [www.michigan.gov/missg](http://www.michigan.gov/missg). Students must have a current-year FAFSA on file to login. First-time users must have their SSN when signing up. To begin, click "Sign Up" and create a username and password.

### **No SAT Score on Record**

To be considered for the MCS, SSG must have your SAT record with a SSN. To verify that your SSN is on file, please contact SSG at 888-4-GRANTS (888-447-2687).

If SSG did not receive your score from SAT, you should complete the following steps:

1. Make sure you checked the box on your SAT allowing permission for your score to be released.
2. Contact...
  - a. your high school for permission to fax your SAT score to SSG at 517-241-5835, or
  - b. your college for permission to fax your SAT score to SSG at 517-241-5835, or
  - c. SAT at 866-756-7346 to send a copy of your scores to SSG,
  - d. login to the CollegeBoard at [www.collegereadiness.collegeboard.org/sat/scores](http://www.collegereadiness.collegeboard.org/sat/scores) to request your scores be sent to SSG.

### **For questions or more information, please contact MI Student Aid.**

Phone: 888-4-GRANTS (888-447-2687)  
Email: [mistudentaid@michigan.gov](mailto:mistudentaid@michigan.gov)  
Fax: 517-241-5835  
Web: [www.michigan.gov/mistudentaid](http://www.michigan.gov/mistudentaid)  
Address: P.O. Box 30462, Lansing, MI 48909