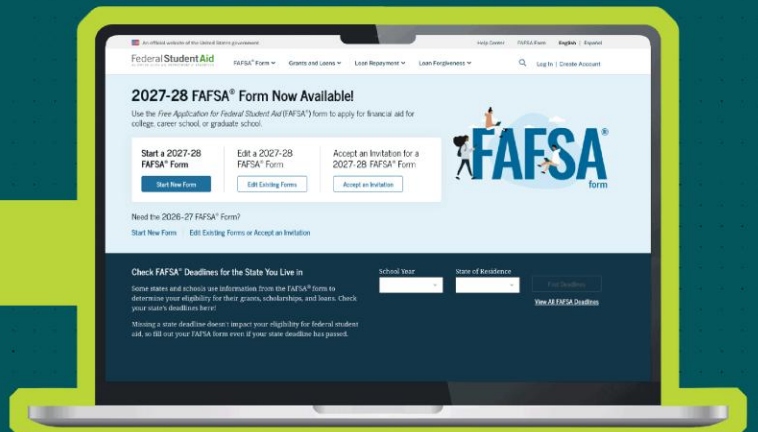
COMPLETING THE FAFSA



FAFSA OVERVIEW

We'll answer:

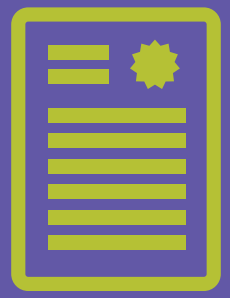
- What is the FAFSA?
- What info is required?
- What do you need to do before filling out the FAFSA?
- Who fills out the FAFSA?
- What can you expect?
- What types of funding does it unlock?
- What happens after submitting your FAFSA?

WHAT IS THE FAFSA?

The FAFSA is the Free Application for Federal Student Aid.

The form is used by colleges and career training programs to figure out how much financial aid you're eligible for.

It could include free money for college or career training (like grants and scholarships), work-study funds and loans. It takes most families 30 minutes or less to complete.



STUDENT AID INDEX (SAI)

Your SAI is the number used by colleges to determine how much federal student aid you may be eligible to receive based on your family's financial need. It's calculated using the info provided on your FAFSA.

What impacts your SAI?

- Student and parent income
- Assets
- Amount of taxes paid

WHY FILL OUT THE FAFSA?

The FAFSA is your first step to accessing financial aid that can help you afford college or career training. Submitting yours doesn't lock you into anything. You don't have to know your plans or commit to accepting financial aid to see what doors the FAFSA could open for you.

The FAFSA unlocks:

- Grants and scholarships *(That's free money for college that you don't have to pay back!)*
- Student loans
- Work-study funds

DEPENDENCY STATUSES:

Dependent students are typically:

- Under 24 years old
- Unmarried
- Without children or other dependents

Independent students may be one or more of the following:

- 24 years old or older
- Live separate from their parents
- Married
- A parent
- A veteran or member of the armed forces
- An emancipated minor
- A graduate student

FAFSA CONTRIBUTOR INFORMATION

What is a contributor?

A contributor is anyone required to provide information, a signature and consent and approval to have their federal tax information transferred directly into the FAFSA form.

PARENT INFO AND INVITATION

If you're a dependent student, you'll need to invite one or more parents to provide information on your FAFSA.

PARENT(S) MARITAL STATUS	FAFSA ACTION
Parents are married to each other	Need both parents' information
Parents are legally separated/divorced	Use information from the parent who provides the most of financial support
Parent is remarried to stepparent	If remarried parent has custody, use both parent and stepparent income
Parents were never married, not living together	Use information from the parent who provides the most of financial support
Parents were never married, but are living together	Use both parents' information

WHAT IF YOUR PARENT ISN'T A U.S. CITIZEN?

Parents and other contributors don't need to be U.S. citizens.

Their citizenship doesn't affect your financial aid eligibility.

If they don't have a Social Security number (SSN), just check the box that says they don't have one and leave the SSN field blank.

DO THIS BEFORE starting your FAFSA

Create StudentAid.gov accounts for all contributors (including you and your parent) at StudentAid.gov. You'll need your:

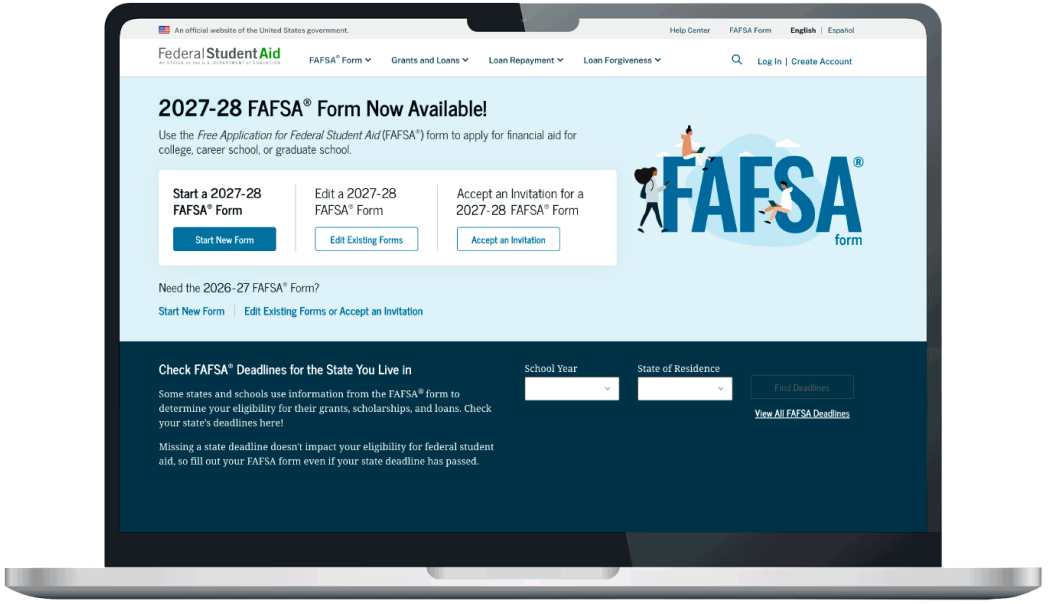
- Social Security number
- Email address

You must have active StudentAid.gov accounts to complete your FAFSA.

WHAT TO EXPECT WHEN COMPLETING THE FAFSA

You and your parents will be asked questions about:

- Basic personal and contact information
- Demographics
- Personal circumstances and living situations
- Consent to use IRS information
- Finances



STARTING YOUR FAFSA

Take these first steps to completing your FAFSA:

1. Log in to FAFSA.gov using your StudentAid.gov account (account username and password)
2. Select your role: *Student or parent*
3. Review the FAFSA onboarding before diving into the questions

BASIC PERSONAL INFORMATION AND DEMOGRAPHICS

PERSONAL INFO
Name
Date of birth
Social Security number
Contact info (phone, email)
Physical address
State of legal residence

DEMOGRAPHICS
Gender
Race and ethnicity
Parental education status (student only)
Parent killed in the line of duty (student only)
High school completion status

FILLING OUT THE FAFSA

Personal Circumstances and Dependency Status

To determine your dependency status, you may be asked about your:

- Marital status
- College or career school plans
- Military status
- Foster care history
- Experiences of homelessness or risk of experiencing homelessness
- Unique circumstances contacting your parents

FILLING OUT THE FAFSA

Consent to Use IRS Information

All contributors will be asked to let the FAFSA pull their stored tax info directly from the IRS.

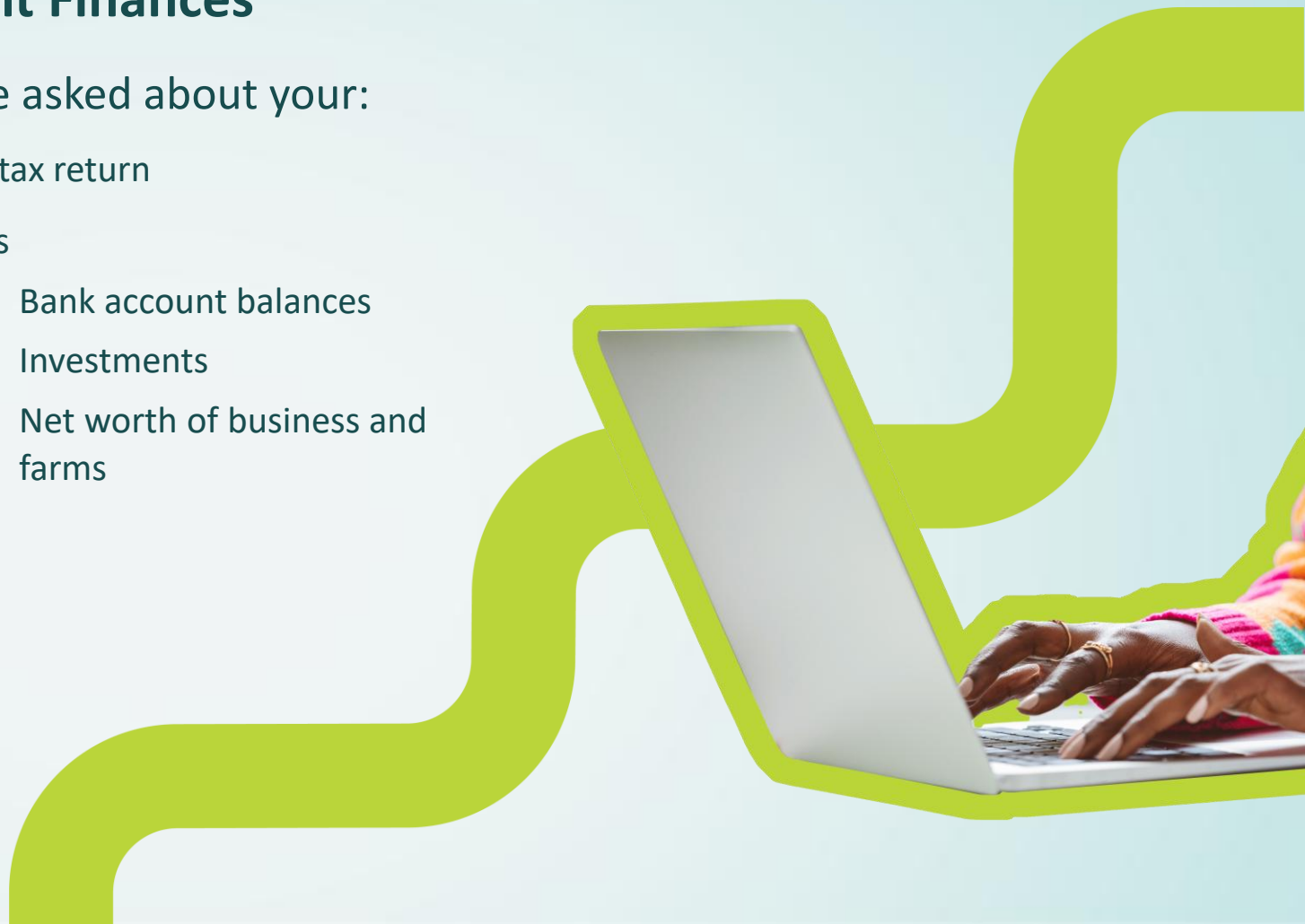
This lets you skip most of the income tax questions on the form and complete the FAFSA in less time. If consent isn't given, you will not be eligible for federal financial aid.

FILLING OUT THE FAFSA

Student Finances

You'll be asked about your:

- 2025 tax return
- Assets
    1. Bank account balances
    2. Investments
    3. Net worth of business and farms



FILLING OUT THE FAFSA

Parent Financials

Your parents will be asked about their:

- 2025 tax return
- Tax filing status
- Federal benefits received
- Family size
- Number of family members in college
- Assets

FILLING OUT THE FAFSA

Untaxed Income

If your parents or other contributors earn mostly untaxed income (like cash or Social Security benefits), you can still fill out the FAFSA. Here's how:

- **Report estimated earnings** in the "untaxed income" section.
- **Be honest and accurate,** and if you're asked for verification, have documents like bank or benefits statements ready.
- **Don't stress.** The FAFSA is here to help students pay for their next chapter, not penalize families who have not paid taxes.

FILLING OUT THE FAFSA

College Selection

Choose up to 20 schools to add to your FAFSA!

To select colleges or career schools you'd like to receive your FAFSA information, search by the state, city and/or school name. These are schools you might be interested in applying to.

> You can add or remove schools after the FAFSA is submitted, as long as you don't go over 20 schools.

FILLING OUT THE FAFSA

Review Page and Signature

Check all responses before signing and submitting your FAFSA.

To edit responses:

- Click the question's hyperlink to be taken to that page
- Make any necessary edits

> **Be sure to sign your FAFSA!**
>
> You and your parents/contributors must sign and submit your portion of the form for it to be considered complete and ready to process.

WHAT HAPPENS AFTER COMPLETING THE FAFSA

Checking Your Status

See the status of your FAFSA form by:

1. Logging in to FAFSA.gov
2. Finding your application status under “My Activity,” which shows up after you’ve logged in and have started or completed a FAFSA form.

WHAT HAPPENS AFTER COMPLETING THE FAFSA

YOUR STATUS WILL BE ONE OF THE FOLLOWING	
Draft	Your section of the FAFSA form is incomplete.
In Progress	You provided your consent, approval and signature for your section of the FAFSA form, but it has not been submitted yet.
In Review	Your FAFSA form was submitted but hasn't been processed yet.
Action Required	You are missing your consent and approval or signature. Or the FAFSA form was processed but a correction is needed.
Processed	Your application was processed successfully. No further action is needed.
Closed	Your FAFSA form was never submitted and can no longer be submitted because the federal FAFSA deadline passed.

WHAT HAPPENS AFTER COMPLETING THE FAFSA

Financial Aid Offers

You'll get financial aid offers from all schools listed on your FAFSA if you've been accepted for admission.

> Note: The offers could be sent electronically or by postal mail.

WHAT HAPPENS AFTER COMPLETING THE FAFSA

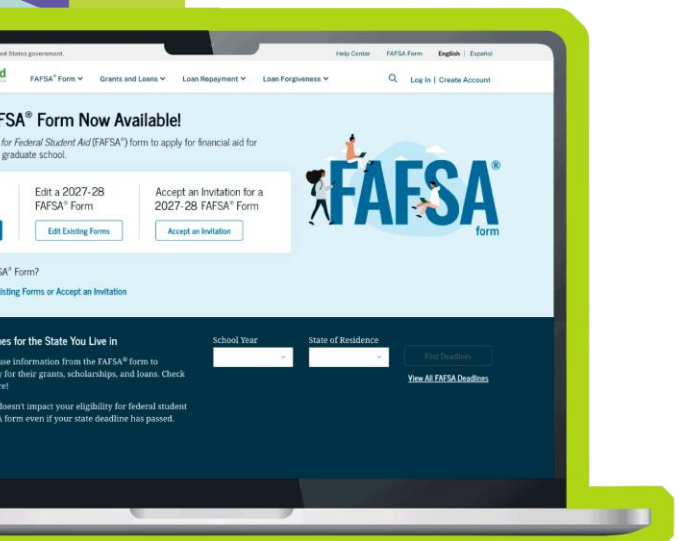
What if your family's financial situation changes after submitting your FAFSA?

If your family's financial situation has changed — like a job loss or unexpected medical expenses — you can request a special circumstances review.

After submitting the FAFSA, reach out to the financial aid office at your chosen school to explain the change, and be ready to provide proof (like termination letters or medical bills).

YOU'VE GOT THIS!

Fill out the **FAFSA** today! FAFSA.gov



MI Student Aid
Accessible • Affordable • Attainable

MiLEAP
Michigan Department of Lifelong Education, Advancement, and Potential