

[How Do I Apply?]

1 Start early and explore your options. Research federal and state financial aid programs, and look into each college's own student aid programs. Ask about application procedures, required forms and deadlines. These may vary by college, and out-of-state colleges may also have different application processes. Keep a record of all important dates.

Explore private scholarships and grants. Check the requirements and deadlines—some deadlines may be as early as September.

Also look into AmeriCorps, military and veteran benefits, federal tax credits and other options. See pages 14-16 to learn more.

2 Collect your financial information. It's easier to fill out the FAFSA if you've completed your federal tax return, including all schedules. *But if you haven't, use estimates based on your last year's return and update them later rather than miss a deadline.* If your estimates are significantly higher or lower than your actual numbers, your EFC may change and your financial aid offers will be revised.

You'll need the following to complete the FAFSA:

- * your 2005 federal tax return and your parents', if you're a dependent
- * your Social Security number
- * your parents' Social Security numbers (if they have one), if you're a dependent
- * current bank statements
- * your 2005 untaxed-income records (Social Security, Temporary Assistance for Needy Families, General Assistance or veteran benefits)
- * investment records
- * your PIN and a parent's PIN, if you're a dependent
- * your Alien Registration Number, if you're not a U.S. citizen

If you provided estimates on your FAFSA, you'll receive an e-mail or letter from the U.S. Department of Education reminding you to correct your FAFSA information as soon as you have filed your federal tax return, with a link that takes you directly to FAFSA on the Web's correction feature.

3 Be sure you have a Social Security number. You need a Social Security number to apply for federal and state aid (except for the Chafee education grant for foster youth). If you don't have a number, apply for one as soon as possible at your local post office or Social Security office. (If your parents don't have a Social Security number, they should enter all zeros.) To learn more, go to www.ssa.gov or call 800.772.1213 (TTY 800.325.0778).

4 Get a PIN. By applying for your personal identification number, or PIN, at www.pin.ed.gov ahead of time, you'll be ready to e-sign the electronic FAFSA on the Web starting January 1. If you provide an e-mail address, the U.S. Department of Education will send you an e-mail within one to three days explaining how to retrieve your PIN from a secure Web site. Otherwise, you'll receive your PIN by regular mail within seven to 10 days. Be sure to keep your PIN confidential.

If you're a dependent student, ask a parent to get a PIN. (You need a Social Security number to get one.)

5 Complete the FAFSA on the Web Worksheet. The eight-page worksheet lists the FAFSA questions in the same order as those on FAFSA on the Web. By completing the worksheet ahead of time, you'll have all your information in front of you on January 1 when you can start filing the FAFSA. The worksheet is available in English and Spanish beginning in mid-October at your high school, college or library, on the Web at www.fafsa.ed.gov, or by calling 800.433.3243. The worksheet is not an official FAFSA and can't be submitted for processing.

Reapply Each Year

Most financial aid awards are considered "new" each school year so you'll need to reapply. To do so, simply add any new information to your renewal FAFSA and update any information that has changed, such as your income, assets or family size, complete any blank areas and review your colleges.

Around November 15, you should receive an e-mail from the U.S. Department of Education reminding you to use your PIN to access your renewal FAFSA starting January 1 at www.fafsa.ed.gov. If you don't already have a PIN, you'll receive one automatically, either by e-mail or regular mail. If for some reason you don't have a renewal FAFSA, complete a new FAFSA.

Your college may have an upper limit on the number of units you've taken to be eligible for financial aid, so be sure to check with your financial aid office.

Changing Schools?

If you'll be changing schools, keep in mind that your financial aid may not automatically go with you. To find out how to receive aid at your new college, contact your new college's financial aid office and be sure to ask about deadlines.



Keep in mind that deadlines for college admission and those for financial aid are usually different—and that they may change from year to year.

6 Complete the FAFSA. Go to www.fafsa.ed.gov to complete FAFSA on the Web starting January 1 for the coming school year. Or submit the paper FAFSA, available from your high school or college starting in November—or call 800.433.3243 to have one mailed to you. Be sure to use the 2006-2007 FAFSA to apply for aid for the 2006-2007 academic year. The electronic and paper versions are available in English and Spanish.

You need to complete only one FAFSA for each school year. Photocopies or faxes aren't accepted. Also, don't send any tax forms, letters of explanation or other materials with your FAFSA; they'll only be shredded. Any correspondence explaining your family's special circumstances should be sent directly to each college's financial aid office.

7 Ask about other applications. Along with the FAFSA, colleges may require additional applications for nonfederal and institutional student aid such as the PROFILE, so be sure to check with each college's financial aid office. In addition, some state programs require supplemental application forms.

8 Apply early and meet all deadlines. File your FAFSA as soon as possible starting January 1 and no later than your earliest deadline. If you mail your FAFSA before January 1, it will be returned to you unprocessed and you'll need to file it again. (Also, be sure you don't date your FAFSA before January 1.)

You may need to file the PROFILE or other applications before January 1, if your colleges have earlier deadlines. Some deadlines may be called "priority" deadlines, meaning that if you file your application on time, you'll receive priority when these awards are made. Be sure to contact each college or scholarship organization directly for its deadlines and ask whether a deadline is the *postmark* date or the *received* date.

If you're mailing the FAFSA or any other application form, get a Certificate of Mailing from the post office (just 90 cents in addition to postage) as proof you met the deadline. Using a special mailing service could delay processing.

9 Look into federal loans. Federal student loans offer low interest rates and flexible repayment choices. You must submit the FAFSA to apply for a federal Stafford loan or a federal Perkins loan. Your college will tell you if you qualify. Requirements and application procedures vary for the different loans and participation in the loan programs varies from one college to the next. To learn more, see pages 21-25 or go to www.studentaid.ed.gov and www.edfund.org.

If your resources fall short after tapping into federal, state and college aid and private scholarships, you may want to consider a private loan. Private loans fill an important need in the financial aid packages at a growing number of schools. Contact your college for more information.

WHERE TO GO FOR FREE HELP

WEB

Find free help online at www.fafsa.ed.gov and www.studentaid.ed.gov/completefafsa. FAFSA on the Web provides built-in instructions for each question.

PHONE

Call the Federal Student Aid Information Center toll free at 800.433.3243, 319.337.5665 if you don't have access to toll-free numbers or TTY 800.730.8913 if you're hearing impaired. The staff is very helpful and there's usually not a wait.

LIVE CHAT

At www.fafsa.ed.gov, you can get live, online help by clicking the Live Help button located within the pages of FAFSA on the Web.

IN-PERSON

For help completing the FAFSA, you can also contact your high school counselor or college financial aid administrator.



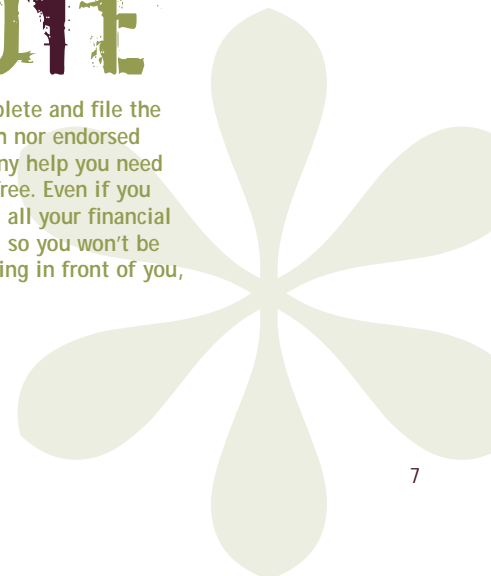
Keep all your college records in one place so you can get to them quickly. Sort your paperwork by subject into folders, starting with your college admissions applications, your PIN, and a copy of your FAFSA and worksheets. Later add your SAR, college acceptance and financial aid notifications and, if you borrow, your promissory note and loan statements.



The federal FAFSA processor does not award or deny financial aid.

TAKE NOTE

The Web sites that charge a fee to complete and file the FAFSA for you are neither affiliated with nor endorsed by the U.S. Department of Education. Any help you need to complete the FAFSA is available for free. Even if you pay someone, you'll still have to collect all your financial records and other personal information, so you won't be saving any time. Once you have everything in front of you, filling out the FAFSA is not difficult.



10 TIPS

FAFSA ON THE WEB MAKES IT EASY TO APPLY



FAFSA on the Web at www.fafsa.ed.gov makes it easier than ever to apply for financial aid. It's also fast—and secure. Plus, your FAFSA will be less likely to contain errors. You'll find online help for each question, and you can chat with a customer service representative if you need additional assistance.

You can save your FAFSA for up to 45 days after each time you open your file so you don't have to complete the application in one sitting. When you're ready, your application will be transmitted to the federal processor within seconds.

FAFSA on the Web is available around the clock, seven days a week, starting January 1.

Don't have a computer? Look into using one at your school or library.

Here are 10 smart moves for using FAFSA on the Web:

- 1. Get a PIN at www.pin.ed.gov as soon as possible so you can e-sign your FAFSA for faster processing.** One of your parents should also get a PIN, if you're a dependent student. If you don't have a PIN, you can still print, sign and mail the signature page within seven days, or wait and sign your paper SAR, which will need to be returned before your FAFSA will be valid.
- 2. Complete the FAFSA on the Web Worksheet.** It lists the FAFSA questions in the same order as those on FAFSA on the Web. It's available starting mid-October from your high school, college or library, on the Web at www.fafsa.ed.gov, or by calling 800.433.3243.
- 3. Read all the instructions, work through each step and review your FAFSA carefully.** Careless errors can delay processing, which could mean missed deadlines and dollars.
- 4. Make sure your name matches your name as it appears on your Social Security card.** Using a nickname or other name will delay processing. If you've changed your name, you'll need to update your records with the Social Security Administration.
- 5. Don't skip the drug question.** A drug conviction doesn't automatically disqualify you for federal aid, but colleges haven't been allowed to provide federal aid to students who leave this question blank. If you indicate a conviction, you'll receive a worksheet to determine if your conviction affects your eligibility for federal aid, as well as guidelines on how you can regain your eligibility. Even if you're ineligible for federal aid, you may still qualify for state, college or private aid.
- 6. If you'd like more than six colleges to receive your FAFSA information, you can delete and add colleges on the Web at www.fafsa.ed.gov using your PIN or by calling 800.433.3243.** You may want to wait until your first set of colleges has received your information. You'll find the federal school codes at www.fafsa.ed.gov (select "Before Beginning a FAFSA," then "Federal School Code Search").
- 7. Print out a copy of your FAFSA for your records before transmitting it.** Keep a copy of all worksheets, as well as the financial records you used to complete the FAFSA. Your college may ask to see them.
- 8. Avoid peak hours.** You'll find faster response times at www.fafsa.ed.gov before 8 a.m. and after 8 p.m. PST.
- 9. E-sign your application and provide an e-mail address to receive an estimate of your EFC instantly.** You'll also receive a confirmation that your FAFSA was received. Be sure to print and keep the confirmation.
- 10. Keep your PIN handy.** You can use your PIN to check on the status of your FAFSA, view, correct or print your SAR, or view your federal financial aid history at www.nslds.ed.gov.