

Counselors and Mentors Handbook on Federal Student Aid

*A Guide for Those Advising Students About Financial Aid for
Higher Education*

August 2025 – This handbook covers changes to the FAFSA® process for the 2026–27 award year.

Important note: The information in this publication was compiled in summer 2025. For the latest changes to the federal student aid programs, consult the “Announcements” section at [FinancialAidToolkit.ed.gov](https://www.finaid.gov).

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Introduction

The *Counselors and Mentors Handbook on Federal Student Aid* provides useful information to help high school counselors, TRIO and GEAR UP staff, and other mentors advise students about financial aid for postsecondary education. This book focuses on the federal student aid programs administered by the U.S. Department of Education.

What's New in This Year's Handbook

We updated the handbook for the 2026–27 award year in the following ways:

- We updated the *Free Application for Federal Student Aid* (FAFSA®) deadline information, including time frames for FAFSA submissions and corrections.
- We added step-by-step instructions that students will follow to invite a parent or spouse contributor to the FAFSA form. These instructions reflect a change to the previous process.

In addition, we reorganized the content in the handbook to make it easier for you to find information to help guide students:

- Part 1 (pages 8–23) discusses student aid programs, including different sources of aid (both federal and nonfederal) and eligibility requirements.
- Part 2 (pages 24–30) covers information that students may need before applying for federal student aid, including understanding parent participation on the FAFSA form and creating a StudentAid.gov account.
- Part 3 (pages 31–40) provides information about completing the FAFSA form, including when and how to apply as well as pointers for filling out each section of the FAFSA form.
- Part 4 (pages 41–52) covers what happens after submitting the FAFSA form, including information about FAFSA processing and the FAFSA Submission Summary.

You'll also find a comprehensive list of useful URLs (for you and your students) in Appendix A on pages 53–57 and a list of abbreviations in Appendix B on page 58.

Help Us Improve the Handbook

We welcome any comments or suggestions on ways to make this handbook more useful in future editions. Send your comments to ask.aidawareness@ed.gov.

Please note that we provide the ask.aidawareness email address for counselors and mentors to send us feedback or questions about our products and services for them. If your students have questions about federal student aid, give them the contact information for the Federal Student Aid Information Center on page 56 of this book.

Part 1: The Federal Student Aid Programs

Many students are unaware that they may be eligible for financial aid to attend college, career school, or trade school. High school, TRIO, and GEAR UP counselors are an important source of information about financial aid from private, school, state, and federal student aid programs.

For information about free resources you can use to help students learn about federal and other student aid programs, see Appendix A on page 53.

What Is Student Aid?

Student aid is money provided by the federal government or another entity, such as a school or a state government, to help students pay for college, career school, or trade school. Each year, the U.S. Department of Education's office of Federal Student Aid delivers approximately \$121 billion in grant, work-study, and loan funds, representing a substantial federal commitment to provide financial assistance for postsecondary students.

The Major Federal Student Aid Programs

In this section, we will present a brief introduction to the federal student aid programs. For more detailed information, you and your students may visit StudentAid.gov/types. For fact sheets, infographics, and videos about types of federal student aid, counselors and mentors may visit FinancialAidToolkit.ed.gov/resources and select "Types of Aid" from the "Topic" dropdown box and then select "Get Resources." Your students can browse resources about types of aid at StudentAid.gov/resources.

The U.S. Department of Education (ED) offers three major types of aid: grants, work-study funds, and loans. Grants are gift aid, and generally do not have to be repaid, except under certain circumstances. Federal Work-Study provides income from a part-time job. Loans must be repaid with interest.

A student who is eligible for federal student aid can use the aid at an eligible participating postsecondary school (college or career/vocational/trade school). An eligible participating school is a school that ED has determined is able to administer federal student aid funds for its students. The eligible participating school that the student attends will disburse (pay out) the student's financial aid, often applying the funds to the student's tuition and fees first, and then paying any leftover amount (credit balance or refund) to the student to be used for other education expenses.

Information about eligibility for federal student aid in general, and for certain programs in particular, is on pages 14–17 of this handbook.

Federal Student Grants: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Teacher Education Assistance for College and Higher Education (TEACH) Grants

The above-mentioned grants are awarded according to rules set by Congress in the *Higher Education Act (HEA)*. In all cases, grant payments may not exceed the student's cost of

attendance (see page 18) at the school, and most grant payments are adjusted if the student is enrolled less than full time. In the case of the FSEOG Program, funds are limited at each participating school (not all schools participate in the FSEOG Program), and priority is given to students with exceptional financial need.

NOTE

A student whose parent or guardian died in the line of duty while serving on active duty as a member of the U.S. armed forces on or after Sept. 11, 2001, or while actively serving as a public safety officer may be eligible for a Federal Pell Grant under special eligibility rules. These rules are described on page 15.

Federal Work-Study

The Federal Work-Study Program allows a student to work a part-time job at or near the school to help pay for their education expenses.

Because funds may be limited at the student's school, the earlier an eligible student applies for aid, the more likely the student may receive aid from the Federal Work-Study Program.

NOTE

Not all schools participate in the Federal Work-Study Program.

Federal Student Loans: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans

The William D. Ford Federal Direct Loan (Direct Loan) Program enables eligible students and parents to borrow from ED at a fixed interest rate. In addition, borrowers can choose from a range of repayment plans. There are four types of Direct Loans.

Direct Subsidized Loans: Available to undergraduate students. The federal government pays the borrower's accrued interest while the student is in school and during certain other periods, thereby "subsidizing" these loans.

Direct Unsubsidized Loans: Available to undergraduate, graduate, and professional students. The borrower is responsible for accrued interest throughout the life of the loan.

Direct PLUS Loans: Available to graduate and professional students or parents of dependent undergraduates. The borrower is responsible for accrued interest throughout the life of the loan.

Direct Consolidation Loans: Available for student or parent borrowers to combine eligible federal student loans into a single loan.

NOTE

Annual loan limits are discussed on pages 22–23 of this handbook.

Responsible Borrowing

Even after signing a promissory note (a contract promising to repay a loan with interest), many students are only vaguely aware of their responsibility to repay the loan funds. Defaulting on a student loan (failing to repay the loan according to the terms of the promissory note) will affect a borrower's credit rating and could result in other consequences, such as the withholding of federal income tax refunds and denial of further federal student aid.

At [StudentAid.gov/resources](https://studentaid.gov/resources), we have provided a brief overview of a borrower's responsibilities in the *Responsible Borrowing* video. In addition to short videos, our "Resources" page also offers booklets and brochures, fact sheets, web resources, and infographics to help students and families prepare and pay for school. And for an in-depth look at federal student loans, repayment options, and the consequences of default, we recommend [StudentAid.gov/loans](https://studentaid.gov/loans) and [StudentAid.gov/repay](https://studentaid.gov/repay).

DID YOU KNOW

There is a glossary of financial aid terms at [StudentAid.gov/glossary](https://studentaid.gov/glossary).

Other ED Programs

Vocational Rehabilitation Programs

ED's Rehabilitation Services Administration (RSA) provides grants to state vocational rehabilitation agencies to help individuals with disabilities train for employment, obtain employment, and live more independently. RSA also provides grants to postsecondary schools for scholarships to students interested in pursuing careers in rehabilitation. RSA's website is rsa.ed.gov.

For more information about disability programs and services in communities nationwide, visit dol.gov/agencies/odep/program-areas.

Other Federal Assistance for Postsecondary School

This section lists several federal programs that provide financial assistance for postsecondary education. For links to a variety of government programs, visit [StudentAid.gov/types](https://studentaid.gov/types).

Federal Income Tax Credits

Two federal income tax credits are available for higher education expenses:

1. The American Opportunity Credit is an annual tax credit worth up to \$2,500 per student for education expenses during the first four years of postsecondary education. The student must be enrolled at least half time in a program leading to a degree or other recognized education credential.
2. The Lifetime Learning Credit is an annual tax credit worth up to \$2,000 per tax return for virtually any postsecondary education and training, including undergraduate years, graduate and professional schools, and even less-than-half-time study.

The tax credits described above may not be claimed at the same time for the same student.

For details about these income tax credits and other education benefits, read *Publication 970, Tax Benefits for Education* at [irs.gov/pub/irs-pdf/p970.pdf](https://www.irs.gov/pub/irs-pdf/p970.pdf).

National and Community Service

AmeriCorps, a program of national and community service, provides funding for education in exchange for service. A participant can earn up to two education awards, each for an amount equivalent to the maximum value of the Federal Pell Grant for the award year in which the term of AmeriCorps service was funded. Individuals can use the funds either to pay current or future education expenses or to repay federal student loans.

Participants must be at least 18 years old and be U.S. citizens, nationals, or lawful permanent residents. For more information, call 1-800-942-2677, visit [americorps.gov](https://www.americorps.gov), or ask a question at [questions.americorps.gov](https://www.questions.americorps.gov).

Health Professions

The U.S. Department of Health and Human Services (HHS) administers a number of financial aid programs for health professionals and students interested in health profession careers. For more information on education and training programs administered by HHS, visit [hhs.gov/programs/education-and-training](https://www.hhs.gov/programs/education-and-training). For information about aid from HHS's Health Resources and Services Administration, students may visit [bhw.hrsa.gov/funding](https://www.bhw.hrsa.gov/funding).

Veterans Education Benefits

For information about U.S. Department of Veterans Affairs (VA) education programs, visit [benefits.va.gov/gibill](https://www.benefits.va.gov/gibill) or call 1-888-GI-BILL-1 (1-888-442-4551). Each of the major benefits programs is described in detail on its own section of the VA's site. See Appendix A of this handbook for a list of URLs to visit for military education benefit information.

Other Assistance From the Military and for Military Families

RESERVE OFFICERS' TRAINING CORPS (ROTC) SCHOLARSHIPS

ROTC scholarships are available through the Army, Air Force, and Navy. Military scholarship recipients will have a service obligation in either the reserves or active duty after graduating from college. Information for high school students about ROTC scholarships, federal student grants, and student loan benefits for those associated with the military can be found at [StudentAid.gov/military](https://www.StudentAid.gov/military).

ASSISTANCE IN RETURN FOR ACTIVE DUTY

Active-duty military service also offers numerous programs to help service members and their families earn or pay for a college degree. For further information about these programs, students should contact a local U.S. armed forces recruiter or visit militaryonesource.mil/education-employment.

ASSISTANCE FOR MILITARY FAMILIES

Visit StudentAid.gov/military for general information about scholarships and other financial aid for military families.

Nonfederal Sources: State, School, and Private

State Aid

Each U.S. state, territory, and commonwealth administers its own student aid programs, which might include scholarships, grants, loans, fellowships for graduate school, or other types of aid. Students can contact their state education agency for more information; telephone numbers and web addresses are listed at www.ed.gov/contact-us/state-contacts.

Prepaid Tuition and College Savings Plans

There are education savings plans available that can assist families with saving for college or career/trade school education costs, including 529 savings plans that are offered by many states:

- The typical 529 prepaid tuition plan allows families to purchase future tuition by paying a predetermined monthly amount into the program. The savings cover full tuition at a public state school or a specified amount toward tuition at a private or out-of-state school.
- A 529 college savings plan is essentially an investment account created to save for a specific child's college expenses.

For more information on 529 plans, visit the Financial Industry Regulatory Authority's site at finra.org/investors/investing/investment-accounts/college-savings-accounts/529-plans.

Institutional Aid

Many postsecondary schools offer aid from their institutional funds. To be considered for institutional aid, some schools require students to submit an application in addition to the *Free Application for Federal Student Aid* (FAFSA®) form. Some schools require a FAFSA form before considering a student for merit aid, so encourage your students to complete the FAFSA form early, as schools often have deadlines for awarding institutional aid. The best sources of information on aid available at a school are the school's financial aid office and its website.

Private Aid

A student also may qualify for a private grant or scholarship for academic achievement, religious affiliation, ethnic or racial heritage, community activities, athletic ability, or hobbies and special interests. Our page about scholarships at StudentAid.gov/scholarships links to the U.S. Department of Labor's free scholarship search based on these and other criteria.

PRIVATE AID CONSULTANTS

There are many privately operated scholarship search and financial aid advice services. These services tend to be relatively expensive, so a student or parent should think carefully before committing to such a service. Most financial aid comes from federal and state programs that students can easily find out about through [StudentAid.gov](https://studentaid.gov) and other free websites. A large portion of the remaining nongovernment aid comes in the form of institutional grants, so it's important for a student to check with the college or career/trade school to find out what it offers from its own funds.

Despite the numerous free sources of information about money for school, some students and parents still prefer to hire a private advisor. A student considering using a for-fee service can find information about it by contacting several sources. Most of these sources will be able to tell the student whether complaints have been lodged against the service. However, keep in mind that a few complaints do not necessarily mean a company is not reliable or legitimate. Rather, the student should use careful judgment and weigh all available information about the number and nature of complaints before making a decision.

The student might obtain information from, or register a complaint with, the following entities:

- The Better Business Bureau provides business ratings, reports, and a complaint form at bbb.org.
- The U.S. Postal Inspection Service Fraud Complaint Unit offers a toll-free number, 1-877-876-2455. Alternatively, the student may access an online complaint form at www.uspis.gov/report.
- State attorneys general can be found at naag.org/find-my-ag.

NOTE

Consultants (or other preparers) can't charge fees to help students and families fill out the FAFSA® form.

AVOIDING SCHOLARSHIP SCAMS

Students and parents don't always receive the information they expect from a financial aid advice service. You can help raise awareness of financial aid scams and the availability of free advice by

- mentioning the issue at financial aid information sessions and
- telling students and parents about the [StudentAid.gov/scams](https://studentaid.gov/scams) page.

Although ED doesn't evaluate private financial aid search and advice services, [StudentAid.gov/scams](https://studentaid.gov/scams) does provide helpful guidelines for students considering using such a service.

Who Can Get Federal Student Aid?

General Eligibility Requirements

To meet the general eligibility requirements for federal student aid, a student must

- demonstrate financial need for need-based programs (see “How Is Financial Need Determined?” on pages 17–20);
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security number (SSN), unless the student is a citizen of the Freely Associated States (the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau);
- be enrolled or accepted for enrollment as a regular student in an eligible program for the purpose of obtaining a degree, certificate, or other recognized education credential;
- maintain satisfactory academic progress if the student is already enrolled in college or career/trade school;
- sign certifying statements on the FAFSA form, such as agreeing to use federal student aid funds only for education expenses; and
- provide consent and approval to have their federal tax information transferred into the FAFSA form via the *FUTURE Act* Direct Data Exchange with the IRS.

In addition, a student must also show that they are qualified to obtain a college or career/trade school education by

- having a high school diploma or a state-recognized equivalent, such as a General Educational Development (GED) or High School Equivalency Test (HiSET) certificate;
- having been homeschooled and either (1) have a secondary school completion credential for homeschools as provided for under state law, or (2) if the state doesn't require the credential described above, have completed a secondary school education in a homeschool setting that qualifies as an exemption from the compulsory attendance requirements under state law; or
- enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives described at [StudentAid.gov/understand-aid/eligibility/requirements](https://studentaid.gov/understand-aid/eligibility/requirements).

NOTE

This is not a comprehensive list of eligibility requirements. ED provides detailed information on this topic in Volume 1 (Student Eligibility) of the *Federal Student Aid Handbook* in the “Knowledge Center” section of FSA Partner Connect at fsapartners.ed.gov/knowledge-center/fsa-handbook.

Eligibility Requirements for Specific Programs

Federal student aid programs have their own eligibility criteria in addition to the general requirements listed on page 14.

Federal Pell Grants and FSEOG

Federal Pell Grants and FSEOGs are usually awarded only to undergraduate students with financial need, if they haven't earned a bachelor's, graduate, or professional degree. However, in some cases, a student enrolled in a postbaccalaureate teacher certification program may be eligible to receive a Federal Pell Grant.

In addition to the students who qualify for these programs through the general eligibility and financial need requirements, certain other students may qualify as well.

STUDENTS WITH INTELLECTUAL DISABILITIES

Students with intellectual disabilities may receive funding under these programs if they

- are enrolled or accepted for enrollment in an eligible comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education that participates in the federal student aid programs;
- are maintaining satisfactory academic progress for their program; and
- meet the general federal student aid eligibility requirements, except that the student is not required to have a high school diploma or equivalent certificate and is not required to be pursuing a degree or certificate.

You can find a list of schools with eligible comprehensive transition and postsecondary programs at [StudentAid.gov/understand-aid/eligibility/requirements/intellectual-disabilities](https://studentaid.gov/understand-aid/eligibility/requirements/intellectual-disabilities).

DEPENDENTS OF CERTAIN DECEASED SERVICEMEMBERS AND PUBLIC SAFETY OFFICERS

Students who meet the eligibility requirements for Federal Pell Grants under the Special Rule in *HEA* Section 401(c) will receive a maximum Pell Grant award, regardless of their calculated Student Aid Index. To receive a Pell Grant based on eligibility under the Special Rule, a student must be

- the child of a parent or guardian who died in the line of duty while either (a) serving on active duty as a member of the U.S. armed forces on or after Sept. 11, 2001; or (b) actively serving as and performing the duties of a public safety officer; and
- less than 33 years old as of the Jan. 1 prior to the award year for which the student is applying (e.g., for the 2026–27 award year, a student must be less than 33 years old as of Jan. 1, 2026, to be eligible).

NOTE

For more information about Federal Pell Grant eligibility under these special criteria, visit [StudentAid.gov/understand-aid/types/grants/pell/unique-circumstances](https://studentaid.gov/understand-aid/types/grants/pell/unique-circumstances).

STUDENTS WHO ARE CONFINED OR INCARCERATED

Confined or incarcerated students are eligible for Federal Pell Grants if they are enrolled in an eligible Prison Education Program. For information and resources, refer to the “Prison Education Programs” topics page in the “Knowledge Center” section of FSA Partner Connect at fsapartners.ed.gov/knowledge-center/topics/prison-education-programs.

TEACH Grants

To receive a TEACH Grant, a student must meet the following criteria:

- Be enrolled as an undergraduate, postbaccalaureate, or graduate student in a postsecondary educational institution that participates in the TEACH Grant Program.
- Be enrolled in a TEACH-Grant-eligible program (course work that is designed to prepare the student to teach in a high-need field).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. The student must complete counseling each year they receive a TEACH Grant.

Each year a student receives a TEACH Grant, they must sign a *TEACH Grant Agreement to Serve or Repay* indicating that they will

- serve as a full-time teacher in a high-need field in a public or private elementary or secondary school or educational service agency that serves low-income students;
- teach for at least four academic years within eight years of ceasing enrollment at the institution where they received the TEACH Grant;
- meet all state certification requirements for teaching in the state where they teach; and
- repay the grant as a Direct Unsubsidized Loan, with interest charged from the date of each TEACH Grant disbursement, if they fail to meet the requirements in the *Agreement to Serve or Repay*.

For information about high-need fields and schools or educational service agencies serving low-income students, students may visit [StudentAid.gov/teach](https://studentaid.gov/teach) or speak to a financial aid administrator.

NOTE

It is crucial that students understand that if they don't fulfill the teaching service agreement, all TEACH Grants they received will be converted to Direct Unsubsidized Loans that must be repaid according to the terms of Direct Unsubsidized Loans.

Federal Work-Study

Federal Work-Study provides part-time employment for eligible undergraduate, graduate, and professional students with financial need.

Direct Loans

To receive Direct Loan funds, a student must be enrolled at least half time. Other eligibility information is as follows:

- Direct Subsidized Loans are available only to undergraduate students who have financial need.
- Direct Unsubsidized Loans and Direct PLUS Loans are not need-based loans. (Students and/or parents aren't required to show financial need to receive these types of loans.)
- Direct PLUS Loans require a separate application and a credit check. However, if the applicant has an adverse credit history, they may still be able to receive a PLUS loan if they meet additional requirements.
- Direct Consolidation Loans are available to existing borrowers with eligible federal student loans. Direct Consolidation Loans require a separate application, but they do not require a credit check. Private student loans aren't eligible for consolidation, and Direct PLUS Loans received by parents can't be consolidated with federal student loans that the student received.

How Is Financial Need Determined?

Eligibility for most federal student aid programs is based on financial need. A student must complete and submit a FAFSA form to have their financial need determined. At its simplest level, a student's financial need is the difference between the student's cost of attendance at the school and their Student Aid Index (SAI). The SAI is an index number that is calculated based on the information reported on the FAFSA form, which the school uses to determine how much aid the student can receive. A student's SAI can be a negative number down to -1500.

Need Analysis

The process of analyzing a student's financial need, known as need analysis, focuses on assessing the financial strength of the family by collecting information about the family's income, assets, and family size. For the federal student aid programs, the law specifies a need analysis formula that produces the SAI. The SAI and the school's cost of attendance (see below) are used by the postsecondary school to establish the student's need as well as to award federal

student aid. (The school may ask the student to complete other paperwork to determine the student's need for nonfederal aid.)

Cost of Attendance

For federal student aid programs, the financial aid administrator must use the definition of “cost of attendance” (sometimes called COA) given in the law to determine what education-related expenses may be considered. The law specifies that the cost of attendance includes tuition and fees, an allowance for living expenses (such as food and housing), books and supplies (including a reasonable allowance for renting or purchasing a personal computer), miscellaneous personal expenses, and transportation costs. The law also provides allowances for loan fees, dependent-care costs, the cost of obtaining a first professional credential, and expenses for students with disabilities.

NOTE

Many high school students (and their parents) don't immediately understand that cost of attendance includes more than just tuition. You can point them to the cost of attendance definition at [StudentAid.gov/how-calculated](https://studentaid.gov/how-calculated).

The financial aid administrator at a school usually develops different COAs for different categories of students. For instance, some programs of study might have lab fees or higher charges for books and supplies than other programs; and students living off campus might have higher or lower allowable costs for food and housing and transportation expenses than students living on campus. Each school must make cost of attendance information publicly available on its website next to any section that mentions tuition and fees.

Calculating the SAI

For the SAI calculation, a student must complete and submit the FAFSA form. The fastest and easiest way to do so is to apply online at fafsa.gov. Unlike admissions applications, the FAFSA form is sent to the ED processing center, rather than directly to a college, career school, or trade school. The student's information is entered into ED's computer system, which then calculates the student's official SAI using information such as income, family size, the value of certain assets, and more.

Certain FAFSA questions determine whether a student is eligible for an automatic assignment of an SAI of -1500 . For example, a dependent student whose parents aren't required to file a 2024 U.S. income tax return will be assigned an SAI of -1500 . If an independent student (and their spouse, if applicable) isn't required to file a 2024 U.S. income tax return, the student will also be assigned an SAI of -1500 .

For a detailed breakdown of the SAI formula, go to FinancialAidToolkit.ed.gov/fafsa-updates and select the *2026–27 Student Aid Index (SAI) and Pell Grant Eligibility Guide* in the “2026–27 FAFSA® Materials and Websites” section.

After ED processes a student's FAFSA form, their SAI is shared with the school(s) that the student listed on their form. Once the school knows the student's SAI, the next step is to subtract it, and any other financial assistance the student has received, from the student's cost of attendance at that school. The result is the student's financial need to attend that particular school.

The formula is: **Cost of Attendance – Student Aid Index – Other Financial Assistance = Financial Need.**

NOTE

If a student has a negative SAI, then their SAI is treated as a zero in the formula above.

Determining Federal Pell Grant Eligibility

Federal Pell Grant eligibility is determined separately from the SAI calculation. For some applicants, the Pell Grant eligibility determination will use only federal tax information and federal poverty guidelines. For other applicants, the formula may also use the separately calculated SAI. The calculated Pell Grant eligibility is always based on the assumption that the student will attend full time. Students attending less than full time will receive a prorated Pell Grant amount.

Pell Grant eligibility determination occurs in one of three ways:

- Applicants will be considered for a maximum Pell Grant award if they (and any required contributors) were not required to file a tax return, or if the adjusted gross income (AGI) reported on their tax return(s) meets certain income thresholds compared to federal poverty guidelines.
- Applicants whose AGI (or whose required contributor's AGI) exceeds certain income thresholds compared to federal poverty guidelines may still be eligible for a Pell Grant award that is less than the maximum based on their calculated SAI.
- Applicants who are not eligible for a maximum Pell Grant award, and who were also not eligible for a Pell Grant award based on the calculation that uses the applicant's SAI, may still be eligible for what is called a "minimum Pell Grant award." This award amount, like the maximum Pell Grant calculation, is based on the applicant's (and any required contributor's) AGI and whether that AGI meets certain income thresholds compared to the federal poverty guidelines.

NOTE

A student who is attending two postsecondary schools during the same enrollment period must notify the financial aid administrators at both schools. The student may not receive Federal Pell Grants at both schools during the same enrollment period.

The Financial Aid Package

Using all available federal and nonfederal aid, the financial aid administrator constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need. However, because funds for certain programs are limited, the amount offered can be less than the amount of the calculated need.

For example, consider a full-time student with an SAI of 1000 who enrolled in a program with a cost of attendance of \$10,000 for the 2025–26 award year:

Building the Financial Aid Package

Sample Aid Package Determination	Calculations
The student's total cost to attend this institution is \$10,000. The student's SAI is 1000. To determine financial need, subtract the SAI from the cost of attendance.	\$10,000 cost of attendance – SAI of 1000 = \$9,000 financial need
The student is eligible for \$6,395 in a Federal Pell Grant and \$1,000 in institutional grant aid. Since these are need-based awards, subtract the total (\$7,395) from the student's financial need (\$9,000) to determine remaining need.	\$9,000 of financial need – \$7,395 of grant aid = \$1,605 remaining need
The financial aid administrator awards \$1,605 (the remaining need) in a Direct Subsidized Loan. The student's full financial need is now met with gift aid and need-based loans.	\$7,395 in grant aid + \$1,605 in Direct Subsidized Loan = \$9,000 in need-based aid
Finally, the student has a \$1,000 gap between need-based aid and total cost of attendance. The financial aid administrator awards \$1,000 in a Direct Unsubsidized Loan. The student now has sufficient financial aid to cover the full cost of attendance.	\$9,000 in need-based aid + \$1,000 in Direct Unsubsidized Loan = \$10,000 total financial aid

Note: The example above is based on the maximum Federal Pell Grant award amount of \$7,395 for the 2025–26 award year. When the maximum Pell Grant award amount for 2026–27 is announced, it will be available at [StudentAid.gov/pell-grant](https://studentaid.gov/pell-grant).

School Aid Offers

The financial aid package often is presented to the student in an aid offer (sometimes called an award letter), whether by postal mail or in an electronic format. The package might include a combination of federal, state, and institutional aid. To ensure the aid package is as complete and accurate as possible, the student should inform the financial aid office of any private scholarships that they have been awarded.

The student may accept or decline any of the financial aid offered. Students often have questions about aid offers; these questions are best handled by the financial aid office at the postsecondary school. While ED doesn't regulate how a postsecondary school packages aid, we do require that the institution inform all students about all federal, state, local, private, and institutional student financial assistance available at that school. In addition, ED requires that participating institutions describe the procedures and forms for application, the student eligibility requirements, the selection criteria, and the criteria for determining the amount of an aid offer.

Some schools use the College Financing Plan, a sort of "cover letter" for the aid offer from the school. The College Financing Plan presents the aid offer in a way that clearly distinguishes grant and scholarship money from money that must be repaid. It also clearly shows the net price, or net cost, that the student will be required to pay. Learn more about the College Financing Plan at www.ed.gov/higher-education/paying-college/college-financing-plan and find other tools to help students compare schools at collegecost.ed.gov.

How Much Financial Aid Funds Can a Student Receive?

Federal Pell Grant

The maximum Federal Pell Grant award amount may change yearly. For the 2025–26 award year, the maximum Federal Pell Grant award is \$7,395. As of this handbook's publication, the maximum Federal Pell Grant award amount for 2026–27 has not yet been announced. To check for updates, visit StudentAid.gov/pell-grant.

Note: Federal Pell Grants are considered to be the first source of aid for students with financial need. When awarding the programs listed below, the financial aid administrator must consider other aid available (such as a Pell Grant) to the student in addition to the student's SAI.

TEACH Grant

The TEACH Grant Program provides grants of up to \$4,000 a year. The maximum award amount is reduced if the student attends less than full time.

DID YOU KNOW

The TEACH Grant Program is affected by the automatic federal budget cuts known as the "sequester." Find the latest information about how grant amounts are affected by sequestration at StudentAid.gov/teach.

FSEOG

For FSEOG, a student can receive up to \$4,000 a year depending on their financial need, when they apply for aid, the amount of other aid they receive, and the availability of funds at their school.

Federal Work-Study

A student's total Federal Work-Study award depends on when the student applies for aid, their level of financial need, and their school's funding level.

Direct Subsidized Loans and Direct Unsubsidized Loans

A student's total eligibility for Direct Subsidized Loans and Direct Unsubsidized Loans is set by law and is based on the student's dependency status and grade level. The table at [StudentAid.gov/sub-unsub](https://studentaid.gov/sub-unsub) lists annual loan limits (the maximum loan amount that a student may receive for an academic year).

For example, the annual loan limits for first-year undergraduates are as follows:

- A first-year dependent undergraduate student may receive a combined maximum of \$5,500 in Direct Subsidized Loans and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized.
- A first-year independent undergraduate student (or a first-year dependent undergraduate whose parent is unable to obtain a Direct PLUS Loan) may receive a combined maximum of \$9,500 in Direct Subsidized Loans and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized.

Note: The maximum annual loan limits increase as students progress through school.

DID YOU KNOW

There's a maximum combined amount that a student can receive in Direct Subsidized Loan and Direct Unsubsidized Loan funds. The amount that the student is eligible to receive in one loan type will limit eligibility for the other loan type.

Because Direct Unsubsidized Loans aren't need-based, the financial aid administrator applies the following principles to determine a student's eligibility:

- The amount of the loan may not exceed the difference between the student's cost of attendance and all other aid the student is receiving.
- The school must consider the student's eligibility for other aid before determining a loan amount. For instance, if a full-time, dependent undergraduate student in their first year of study in 2025–26 had a cost of attendance of \$12,500 and was eligible for a maximum Federal Pell Grant of \$7,395 and a Direct Subsidized Loan of \$3,500, the aid administrator could approve the student for a Direct Unsubsidized Loan of up to \$1,605 ($\$12,500 - \$7,395 - \$3,500 = \$1,605$).

NOTE

As of this handbook's publication, the maximum Federal Pell Grant award amount for 2026–27 has not yet been announced. The example above uses the maximum Pell Grant award amount for the 2025–26 award year.

Direct PLUS Loans

The maximum PLUS loan amount that a graduate or professional student, or a parent of a dependent undergraduate student, can receive is the student's cost of attendance (determined by the school) minus any other financial aid received.

For more information on federal student loans, see the *Do You Need Money for College or Career/Trade School?* publication at [StudentAid.gov/resources](https://studentaid.gov/resources).

Part 2: Before Applying for Federal Student Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal student aid without paying a fee. To be considered for federal student aid programs, a student must complete and submit the *Free Application for Federal Student Aid* (FAFSA®) form. This application (available in English and Spanish) collects financial and other information used to calculate the Student Aid Index (SAI), which postsecondary schools use to determine the student's eligibility for aid. (See page 18 for a discussion of the SAI.)

States and many schools may also use FAFSA information in offering funds from their own financial aid programs. To be considered for state or institutional aid, a student may be required to complete additional questions on a separate nonfederal form, and a fee might be charged for processing that additional information. Students should check with the schools to which they plan to apply and with their state agencies to find out whether additional forms are required.

Early Eligibility Indicator: Federal Student Aid Estimator

The Federal Student Aid Estimator is a free online tool that provides students with early estimates of their eligibility for federal student aid. The tool asks financial and other questions to determine federal student aid eligibility and calculate an estimated award amount for the Federal Pell Grant. Having such information helps students and families plan ahead for college, career school, or trade school.

Students can access the Federal Student Aid Estimator at StudentAid.gov/aid-estimator. A StudentAid.gov account isn't required to use the Federal Student Aid Estimator, and the tool doesn't save or submit the information that the student enters.

NOTE

It's important that the student understands that the SAI and federal student aid amounts provided by the Federal Student Aid Estimator are estimates and that the student will not receive any aid without submitting a FAFSA® form and meeting the eligibility criteria.

Helping Students Learn About the FAFSA® Process

FAFSA® Prototype

The FAFSA prototype is available to help you gain a deeper understanding of the FAFSA user experience. The prototype is not a complete replica of the 2026–27 FAFSA form that will be available on fafsa.gov. Instead, it's a web-based design tool that allows you to navigate specific scenarios that many students and parents will encounter on the live website. To access the 2026–27 FAFSA prototype, follow the steps below:

1. Visit fsapartners.ed.gov/fafsa-prototype/2627
2. Enter the access code: prototype2627

NOTE

The FAFSA® prototype has limited functionality and may not represent the final FAFSA experience. Certain functionality, such as the SAI calculation, field and page edits, and validation of data, is unavailable.

FAFSA® Screenshots

If you're preparing a presentation about financial aid and want to show students what the FAFSA form looks like, you can download the 2026–27 FAFSA Preview Presentation at FinancialAidToolkit.ed.gov/fafsa-updates (available mid-August 2025). This PowerPoint presentation provides information and screenshots of the online FAFSA form. It can be used to create and/or modify presentations for trainings and high school FAFSA completion nights.

FAFSA® PDF

If a student wants to see every FAFSA question before filling out the FAFSA form, they can download the FAFSA PDF (available by Oct. 1, 2025) at StudentAid.gov/resources.

Resources To Plan Financial Aid Events

Also, on the Toolkit, there are presentations (many with speaker notes) about federal student aid, along with information about planning a financial aid workshop at your school. You'll find presentations at FinancialAidToolkit.ed.gov/resources and event planning tips at FinancialAidToolkit.ed.gov/host-event.

Gathering Documents for the FAFSA® Form

Before completing the FAFSA form, students and other contributors (anyone who's required to provide information and their signature on the FAFSA form) should gather documents or information that they may need to fill out the form. These documents may include the following:

- 2024 tax return
- records of child support received
- current balances of cash, savings, and checking accounts
- the net worth of investments, businesses, and farms (income-producing farms)

You can find a list of items that students will need to complete the FAFSA form at StudentAid.gov/fillingout.

Understanding Parent Participation on the FAFSA® Form

If a student is considered to be dependent for the purpose of applying for federal student aid, they must also report parent information—in addition to their own information—on the FAFSA form. (See page 35 for information on how a student's dependency status is determined.)

Typically, only one legal parent will be a required contributor on a dependent student's FAFSA form. Being a contributor on the FAFSA form won't make the parent responsible for paying for the student's education costs.

Which Parent Will Be a Required Contributor?

If a student or parent would like to determine which parent will be a required contributor before they begin filling out the FAFSA form, they can use the interactive Who's My FAFSA Parent? wizard at [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent). This tool asks a series of questions to gather information and then provides clear direction on which parent(s) will need to participate on a student's FAFSA form.

NOTE

The Who's My FAFSA® Parent? wizard does not determine a student's dependency status.

Students With Questions About Parent Participation

Many students have questions about providing parent information on the FAFSA form because they don't consider their parent to be their primary source of support. For example, perhaps the student lives with another relative and is no longer in touch with their parents.

In cases such as these, the student should **not** report a (nonparent) relative's information, as processing of student aid could be delayed. However, it's important that the student understands that they can't be considered independent just because their parent won't help pay for school or the student demonstrates total self-sufficiency.

For information on dependency status, students can visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).

If Parents Refuse To Provide Information

In situations in which the parent no longer supports a dependent student or refuses to provide information or consent and approval to have their federal tax information transferred into the FAFSA form, federal law allows the student to submit the application without parent information. After review by the financial aid administrator at the student's chosen school, a student may be eligible to receive only a Direct Unsubsidized Loan at dependent student levels.

In these situations, the student can indicate on the FAFSA form that they wish to apply only for the Direct Unsubsidized Loan (see page 37). The student will be able to submit their FAFSA form without parent information, but they'll need to follow up with their school's financial aid administrator to find out what to do next to receive the loan.

If the financial aid administrator chooses, they may make a professional judgment determination to allow the student to receive the Direct Unsubsidized Loan. The financial aid administrator will ask for a written statement from the parent indicating that they refuse to provide their information on the FAFSA form or that they no longer support the student. Forms of support

include allowing the student to live in the parent's home, including the student on the parent's auto or health insurance, providing a car to drive on anything other than an occasional basis, and payment of the student's tuition or fees (including via a Direct PLUS Loan or college savings or prepaid tuition plan).

Although this flexibility to receive a Direct Unsubsidized Loan only will make an important difference in some students' ability to attend postsecondary school, we encourage you to advise your students to think carefully about the consequences before attempting to take advantage of it.

CONSEQUENCES OF APPLYING FOR A DIRECT UNSUBSIDIZED LOAN ONLY

A student who chooses to have their school determine their eligibility for a Direct Unsubsidized Loan only won't be eligible for any other type of federal student aid, including Federal Pell Grants, Federal Work-Study, and Direct Subsidized Loans.

A dependent student whose FAFSA form is submitted without parent information won't receive an SAI, which may make the student ineligible for nonfederal aid programs as well. Some nonfederal aid programs look at the SAI in order to determine a student's eligibility for their funds; therefore, a student without an SAI can't be considered for those aid programs.

Similarly, some nonfederal scholarship programs require that a student be eligible for a Federal Pell Grant in order to qualify. A student without an SAI can't have Federal Pell Grant eligibility determined and consequently can't receive funds from those programs.

Please stress to students and parents that if a dependent student doesn't provide parent information on the FAFSA form, the student is giving up a chance at many sources of aid. Also, parents should be reminded that being a contributor on the FAFSA form won't make them responsible for paying for the student's education costs.

Who Needs a StudentAid.gov Account?

A student should create a StudentAid.gov account before the student applies for aid using the online FAFSA form. Similarly, all other required contributors should each create their own StudentAid.gov account.

Remember: A contributor refers to anyone who is required to provide information on the FAFSA form and sign the form. This includes the student and may also include the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent).

For a student to be eligible for federal student aid, all contributors must also provide consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form.

What Can a Student Use Their StudentAid.gov Account For?

A student can use their StudentAid.gov account for the following purposes (among others):

- Complete all required sections of the FAFSA form online, provide consent and approval to have federal tax information transferred directly into the form, and sign the FAFSA form electronically.
- Provide an electronic signature on certain federal student loan contracts.
- Access their information on StudentAid.gov, view FAFSA processing results, access the FAFSA Submission Summary, or make FAFSA corrections.
- Access online information about federal student aid that the student has received.

What Can a Parent Use Their StudentAid.gov Account For?

There are two common reasons a parent would use their StudentAid.gov account:

- Complete all required sections of the FAFSA form online, provide consent and approval to have federal tax information transferred directly into the form, and sign the FAFSA form electronically.
- Electronically sign the *Master Promissory Note* for a Direct PLUS Loan (see page 9 for information about PLUS loans).

A parent will use their own StudentAid.gov account to electronically sign all FAFSA forms where they have been identified as a contributor (e.g., if they have multiple children applying for federal student aid), including their own FAFSA form, if applicable.

Remember: All required contributors, including the student's spouse, a biological or adoptive parent, or the parent's spouse (stepparent), must each have their own StudentAid.gov account to participate on the student's FAFSA form online.

When To Create a StudentAid.gov Account

The student and other contributors must each create their own StudentAid.gov account before they can access the FAFSA form online. This is important for two reasons:

1. The student and other contributors must have their own StudentAid.gov account to fill out and sign the FAFSA form online.
2. Creating a StudentAid.gov account in advance gives the student (or other contributors) time in case they encounter issues that need to be resolved before their account can be used. When a student or other contributor creates a StudentAid.gov account, they provide their name, date of birth, and Social Security number (if they have one).

Social Security Number Match

If a student or other contributor has a Social Security number (SSN), their information is matched with the Social Security Administration (SSA) for immediate confirmation when they create their StudentAid.gov account. If the information doesn't match SSA's records, the discrepancies will have to be resolved, possibly delaying the financial aid application and awarding process.

Therefore, if a student or other contributor thinks SSA might have the wrong name or date of birth for them in its records, they should go—well ahead of applying for aid—to ssa.gov to find out how to correct any errors. The information must be correct before their StudentAid.gov account can be used for most of its purposes.

Although the student and other contributors can use their StudentAid.gov account directly after creating it, the account may have limited functionality if their identity can't be immediately verified with the SSA.

How To Create a StudentAid.gov Account

All contributors—including the student—must create a StudentAid.gov account before they can access the FAFSA form online. Students and other contributors with an SSN should follow the instructions below to create their account.

To create a StudentAid.gov account, students or other contributors will need to complete the following steps:

- Visit the “Create Account” page at StudentAid.gov/create-account.
- Provide their name and date of birth.
- Enter their SSN.
- Provide their unique username.
- Enter their email address. (Note: This email address can't be associated with any other StudentAid.gov account.)
- Provide their unique password.
- Enter their mailing address.
- Enter their mobile phone number (optional). This phone number can't be associated with any other StudentAid.gov account.
- Provide their communication preferences.
- Select their language preference.
- Complete the challenge questions and answers for security purposes.
- Confirm and verify their information.
- Verify their email address and/or mobile phone number to enable two-step verification.
- Store their backup code. This code allows them to access their account in the event they can't use any other two-step verification method.

We recommend telling students that they (and their contributors, if applicable) should each create their own StudentAid.gov account and keep their username and password private. In many cases, when someone contacts the Federal Student Aid Information Center to report a problem with their StudentAid.gov account, those problems arose because someone else, such as a parent, created the account. For example, if someone creates an account for a student, the student is much less likely to know their username, password, and/or answers to the challenge questions that help them retrieve log-in information if they forget it.

DID YOU KNOW

Please stress to students and parents that they should enter their information carefully when creating a StudentAid.gov account. If an individual makes a typo when entering (for instance) their Social Security number or email address, the verification of their StudentAid.gov account could be delayed.

Getting Log-In Help

Instructions for several scenarios are described at [StudentAid.gov/resources/prepare-for-college/creating-your-account](https://studentaid.gov/resources/prepare-for-college/creating-your-account). Here are a couple of solutions in brief:

- If a student or other contributor is trying to log in to their StudentAid.gov account and has forgotten their credentials, they will find links that offer the option of retrieving the username or resetting the password through their verified email address, mobile phone number, or authenticator app, or by successfully answering their challenge questions.
- If the student or other contributor gets a message saying their StudentAid.gov account is locked, they can either have a secure code sent via email, text message, or authenticator app, or they can answer the challenge questions to unlock the account.

NOTE

Students and other contributors can log in using a verified mobile phone number or email address instead of their username.

StudentAid.gov Account Security

Two-step verification helps protect each StudentAid.gov account. Every time students or other contributors log in, they'll be asked to provide a one-time code that's delivered via email, text message, or an authenticator app. In addition, they will receive notifications from Federal Student Aid any time a change is made to the account.

Each account holder should keep their account username and password in a safe place and never share it with anyone, even if that person is helping them fill out the FAFSA form.

Revealing their account credentials could make them susceptible to identity theft.

NOTE

Students and other contributors can learn tips to avoid identity theft at [StudentAid.gov/scams](https://studentaid.gov/scams).

Part 3: Completing the FAFSA® Form

As mentioned in Part 2 of this handbook, if a student wishes to receive federal student aid to attend a postsecondary school, the student must complete the *Free Application for Federal Student Aid* (FAFSA®) form. Many states and schools also rely on FAFSA information to award their state and institutional student aid funds.

Please be sure your students understand that they shouldn't pay to have their FAFSA form completed or processed. Websites where students can pay a fee to get help filing the FAFSA form are not affiliated with or endorsed by the U.S. Department of Education (ED). Furthermore, consultants (or other preparers) can't charge fees to help students and families fill out the form.

If a student is asked to pay a fee for help with the application, they should remember that free advice on student aid is widely available and should consider what services are being offered by the company charging the fee. Encourage students to consult a high school or TRIO counselor, a college or career/trade school financial aid administrator, or the Federal Student Aid Information Center (FSAIC) before paying for advice or an application service.

Students can find information about filling out the FAFSA form at [StudentAid.gov/fillingout](https://studentaid.gov/fillingout).

NOTE

If someone other than the student (or a parent contributor) fills out the FAFSA® form on the applicant's behalf, that person is considered a preparer and will need to fill out the "Preparer" section of the FAFSA PDF. Preparers can't charge fees to fill out the FAFSA form on the student's behalf.

Although the "Preparer" section appears on the FAFSA PDF, this section isn't included on the online FAFSA form. Therefore, a preparer is prohibited from filling out the online FAFSA form on a student's behalf.

When To Apply

Generally, the FAFSA processing cycle lasts 21 months. For the 2026–27 award year (July 1, 2026, through June 30, 2027), the FAFSA form may be completed on or after its release date. For 2026–27, the FAFSA form will be released by Oct. 1, 2025. FAFSA forms for that award year must be submitted by 11:59 p.m. Central time on June 30, 2027.

Note that some states may have early or "as soon as possible" application deadlines for students who want to be considered for state aid. Students who live in those states should submit their FAFSA form as soon as possible on or after its release date. Students can check state deadlines at [StudentAid.gov/fafsa-deadlines](https://studentaid.gov/fafsa-deadlines).

Additionally, some schools have limited institutional funds. By filling out the FAFSA form as early as possible, students can maximize their chances of being awarded state and school aid.

FAFSA® Beta

If your students are interested in filling out the FAFSA form during FAFSA beta testing in September 2025, they can learn more and request access at [StudentAid.gov/announcements-events/fafsa-support](https://studentaid.gov/announcements-events/fafsa-support). Participating in early testing will help ED improve the FAFSA form.

If a student is invited to the beta test, they'll be able to log in to their StudentAid.gov account and complete the 2026–27 FAFSA form before it's available to everyone. If the student has any required contributors, they'll also be able to participate on the student's FAFSA form during the beta test.

If a student (or other contributor) submits a completed FAFSA form during beta testing, it will be processed within three business days. The student will then be able to view their FAFSA Submission Summary and, if necessary, make corrections (see page 47). Participating in the FAFSA beta will not affect the time frame for receiving financial aid offers from schools. If students have questions about when aid offers will be sent, they can contact the school's financial aid office.

NOTE

Not everyone who requests access to the FAFSA® beta will be invited to participate.

How To Apply

Electronic Application Method—fafsa.gov

The online FAFSA form—available in both English and Spanish—offers detailed help for each question. If students have questions when filling out the online form, they can select an info icon or a question mark icon for explanations and more details. They can also ask our virtual assistant, Aidan®, for help along the way or visit the FAFSA Help Center at [StudentAid.gov/fafsahelp](https://studentaid.gov/fafsahelp).

The online FAFSA form contains informational text to assist students in completing the form. The online form also includes built-in functionality that performs quick checks for inconsistencies and mistakes so students can detect and correct errors before submitting their applications to the FAFSA Processing System.

NOTE

No data from a student's 2025–26 FAFSA® form will be prepopulated in the 2026–27 form. Students and their contributors will need to answer all required questions on the 2026–27 FAFSA form.

SAVING THE FAFSA® FORM

Students and other contributors don't have to complete the FAFSA form in one sitting. The FAFSA form autosaves as they progress through their sections. They can also save their information at any point in the application by selecting "Save" on any page on the online FAFSA form. (However, they should not use save commands built into a browser.)

PDF Application Method

Students may print out and complete a FAFSA PDF (available in October 2025 at [StudentAid.gov/resources](https://studentaid.gov/resources) for download) and submit it for processing. The PDF lists an address to which the student should send the completed application. Be sure your students don't submit FAFSA PDFs marked "DRAFT." Emailed or faxed copies of the FAFSA form will not be accepted. Students should keep a photocopy of the completed form for their own records.

The FAFSA PDF features blue and orange highlighted sections. The blue sections are for the student and (if applicable) the student's spouse to complete. If applicable, the orange sections are for the parent(s) or parent's spouse to complete.

NOTE

Students should send all pages of the printed FAFSA® PDF, even if they are blank, to the address listed on the form. They should not send copies of tax returns or any other documentation. Mailing the FAFSA PDF will require extra postage.

Pointers for Completing Each Section of the FAFSA® Form

To avoid mistakes and delays in processing, it's crucial that students, parents, and any other contributors carefully read and follow all directions on the FAFSA form. Remember: If they have questions when filling out the online form, they can select an info icon or a question mark icon for explanations and details. They can also ask our virtual assistant, Aidan, for help or visit the FAFSA Help Center at [StudentAid.gov/fafsa-help](https://studentaid.gov/fafsa-help). Students who are filling out the FAFSA PDF may contact FSAIC for help at [StudentAid.gov/contact](https://studentaid.gov/contact).

The following information provides a summary and pointers for the different FAFSA sections that a student will move through as they fill out the FAFSA form online. If a student's spouse, parent, and/or a parent's spouse is identified as a required contributor on the student's FAFSA form, they will answer questions in their own "Identity Information" and "Finances" sections. A parent contributor will also answer questions in a "Demographics" section.

Starting the FAFSA® Form

We strongly recommend that the student start the FAFSA form and complete their sections first to save time and prevent possible errors. If the student doesn't start the FAFSA form first, or if the student and a contributor are working in the online form at the same time, the contributor

may have more difficulty completing their sections or may even spend time providing information that's not required.

Here's how a student gets started on the online 2026–27 FAFSA form:

- Select “Start New Form” on fafsa.gov.
- Log in to their StudentAid.gov account (if the student isn't already logged in).
- Select the applicable role to fill out the FAFSA form: “Student” or “Parent.” The student should select “Student.”

Understanding the FAFSA® Form

The first four pages of the FAFSA form walk the student through introductory information. Each page offers a video on one of the following topics:

- What is the FAFSA form?
- Contributors to the FAFSA form
- What to expect
- After submitting the FAFSA form

Student Identity Information

This section of the FAFSA form collects information used to track and identify the student (name, Social Security number, and so on) as well as other information that affects the student's basic eligibility for federal (or state and some institutional) student aid.

Required Consent and Approval for Transfer of Federal Tax Information

The student and all other contributors must provide consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. This federal tax information will be used to determine the student's eligibility for federal student aid. The student will not be eligible for federal student aid if a required contributor doesn't give consent and approval to use their federal tax information to determine aid eligibility.

Students and other contributors give their consent and approval for ED to

- disclose their personally identifiable information provided on the FAFSA form to the IRS to match their information with their tax information;
- obtain their federal tax information directly from the IRS and include it within the FAFSA form;
- use their federal tax information to determine the student's Student Aid Index (SAI) and Federal Pell Grant eligibility;
- share their federal tax information with postsecondary institutions and state higher education agencies for use in awarding and administering financial aid; and,
- if applicable, reuse their federal tax information on another FAFSA applicant's form on which the student or contributor elects to participate (e.g., if a parent has multiple dependent students or for a parent's own FAFSA form as an aid applicant).

DID YOU KNOW

The student and any required contributors must provide consent and approval for the transfer of federal tax information even if they didn't file a U.S. federal tax return or any tax return at all.

Personal Circumstances

The student will then answer questions to determine whether they're a dependent student or an independent student for purposes of applying for federal student aid. The student will be classified as an independent student for the 2026–27 award year, even if the student is still living with their parent(s), if the student indicates that they are one of the following:

- born before Jan. 1, 2003
- married (and not separated)
- a graduate or professional student
- a member of the armed forces on active duty
- a veteran of the armed forces
- someone with dependent children or legal dependents (other than a spouse) who live with the student and who receive more than half of their support from the student now and throughout the 2026–27 award year
- an orphan
- a ward of the court
- a current or former foster youth
- an emancipated minor
- someone in a legal guardianship
- someone who is unaccompanied and homeless or self-supporting and at risk of being homeless

If the student doesn't meet any of the criteria above, the student will be considered dependent and at least one parent will be identified as a required contributor on the FAFSA form. See page 26 if you're working with a student whose parent refuses to provide their information on the FAFSA form.

STUDENT HOMELESSNESS

The student will be asked to self-identify if they are an unaccompanied and homeless youth, or unaccompanied, at risk of homelessness, and self-supporting. They will also indicate if they have been determined to be homeless or at risk of homelessness by one of the following sources:

- homeless liaison for a high school or school district
- financial aid administrator from a different school that documented the student's circumstance for the same or prior award year

- director or designee of a
 - transitional or emergency shelter
 - street outreach program
 - homeless youth drop-in center
 - program serving individuals experiencing homelessness
 - program supported by federal TRIO or GEAR UP grant

A student who indicates that they have received a homeless determination will be considered independent on the FAFSA form, and the FAFSA form will automatically calculate an estimated SAI.

A student who hasn't received a homeless youth determination will be able to complete the FAFSA form without providing parent information. The FAFSA form will automatically calculate a provisional SAI, and the student will receive an estimate of their federal student aid eligibility based on this provisional SAI. However, the student will need to contact the college, career school, or trade school they will attend for a financial aid administrator to make a determination (see page 50).

STUDENT UNUSUAL CIRCUMSTANCES

If the student's answers to the previous questions indicate that they may be a dependent student for the purposes of applying for federal student aid, then the student will be asked if unusual circumstances prevent them from contacting their parents to obtain parent information.

If the student has unusual circumstances, the student can select "Yes" on the FAFSA form in response to the question: "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?"

Unusual circumstances may include the following:

- The student has been abandoned by or estranged from their parents and hasn't been adopted.
- The student left home due to an abusive situation.
- The student is incarcerated or has parents who are incarcerated.
- The student has been granted refugee or asylee status.
- The student is a victim of human trafficking.

The list above provides examples and is not to be taken as complete and definitive. After selecting "Yes," the student will proceed as a provisionally independent student and can complete the FAFSA form without providing parent information. The student will not be required to indicate a specific reason for their unusual circumstances on the FAFSA form.

However, the student will need to contact their school's financial aid office to find out what supporting documentation they'll need to submit to the school for a financial aid administrator to make a determination (see page 50).

NOTE

A student can't be determined to be independent just because the parents don't want to provide information on the FAFSA® form, the parents no longer claim the student as a dependent on their taxes, or the student no longer lives at home and/or demonstrates total self-sufficiency. See page 26 for information on students with questions about parent FAFSA participation.

DEPENDENCY STATUS

On the next page of the FAFSA form, the student is informed of their dependency status for the purposes of applying for federal student aid. This dependency status is determined by the student's answers to the questions in the previous "Personal Circumstances" section.

Dependent students must report parent information, as well as their own information, on the FAFSA form.

APPLYING FOR A DIRECT UNSUBSIDIZED LOAN ONLY

If the student is considered dependent, they will be asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan only.

This ability to apply for a Direct Unsubsidized Loan only is an option that a dependent student may consider if their parents are unwilling to provide information on the FAFSA form. If the student selects "Yes" to the question about applying for a Direct Unsubsidized Loan only, a financial aid administrator at their school will review their situation to determine if they're eligible.

Please stress to students that selecting "Yes" to this question will make the student ineligible for other types of federal student aid, such as Federal Pell Grants, Federal Work-Study, or Direct Subsidized Loans, so they should think carefully before choosing to apply for a Direct Unsubsidized Loan only.

Students can also remind their parents that being identified as a contributor on the FAFSA form won't make them responsible for paying for the student's education costs. See page 26 for more information on situations in which the parent no longer supports a dependent student or refuses to provide information.

Student Demographics

The student will be asked to answer questions related to their sex, race, and ethnicity. These questions are for research only and don't affect federal student aid eligibility.

This section also contains other questions that will affect the student's eligibility to receive federal student aid. For instance, a student must report citizenship status because the student must be a U.S. citizen or eligible noncitizen to receive federal student aid. See page 14 for the full list of general eligibility requirements for federal student aid.

Student Finances

The student will then answer income and tax questions, which collect information on the base year to determine the student's eligibility for federal student aid. The base year for the 2026–27 FAFSA form is the 2024 calendar year.

If the student's answer to any of the questions is zero or if the question doesn't apply to them, they should enter the numeral 0. The student shouldn't leave any of the questions blank.

Note: Most students won't need to answer many questions in this section because they will have already provided consent and approval to have their federal tax information transferred from the IRS into the FAFSA form. Also, certain applicants may be exempt from asset reporting based on income and tax filing status.

DID YOU KNOW

Federal Work-Study income doesn't count in the assessment of the student's financial need when they submit a FAFSA® form. The student includes income earned from Federal Work-Study on their IRS income tax return, and that amount will be excluded from their taxable earnings after the student's FAFSA form is processed.

SPECIAL FINANCIAL CIRCUMSTANCES

Students are not asked on the FAFSA form if they or their family have special financial circumstances. However, on the first page of the "Your Finances" section, the student can select a hyperlink titled "What if you have special financial circumstances?" for information on this topic. Selecting the hyperlink will open [StudentAid.gov/help/reporting-special-financial-circumstances](https://studentaid.gov/help/reporting-special-financial-circumstances) in a new browser tab.

If a student or their family have experienced a significant change in their financial circumstances, the student should still complete and submit the FAFSA form as instructed and then notify the financial aid office at the college or career/trade schools that they listed on the FAFSA form.

Special financial circumstances may include the following:

- significant changes (such as loss of employment or pay cuts) to the student's or family's financial situation
- tuition expenses at an elementary or secondary school
- high amounts of medical or dental expenses not covered by insurance
- a family member who recently became unemployed
- other changes in income or assets that may affect eligibility for federal student aid

The list above provides examples and is not to be taken as complete and definitive. A financial aid administrator at the student's school may take the student's special financial circumstances into account and adjust their FAFSA information. The student should contact their school's

financial aid office to find out what supporting documentation they may need to submit to the school (see page 51).

Select Colleges and Career Schools

Next, the student will search for and select the postsecondary schools (e.g., colleges, career schools, or trade schools) they're considering or planning to attend. The FAFSA Processing System (FPS) will send the student's FAFSA information (except for the list of schools and questions related to the student's sex, race, and ethnicity) to each school that the student lists.

FPS will send data to no more than 20 schools at a time. For example, if a student originally listed 20 schools on the online FAFSA form, then replaced some or all 20 schools with new schools, and then updated or corrected their FAFSA information, only the remaining set of schools would automatically receive the updated or corrected data.

For the purposes of federal student aid, the order in which the student lists schools doesn't matter. However, some states require that the schools be listed in a specified order for the student to be considered for state aid. The FAFSA form will prompt a student to reorder their schools if this applies to them. For more information and to look up individual state requirements, visit [StudentAid.gov/order](https://studentaid.gov/order).

NOTE

The FAFSA® PDF has space for 10 schools only, and the paper FAFSA Submission Summary (see page 43) allows a student to change up to three schools only.

Invite a Parent (or Spouse) as a Contributor

In the next section, if required, the student will invite a contributor to complete their sections of the FAFSA form.

If the student is considered dependent, they will be required to invite a legal parent (a biological or adoptive parent as determined by the state) to participate on the FAFSA form. If the student is married (and not separated) and didn't file taxes jointly with their current spouse, the student will be required to invite their spouse to participate on the FAFSA form.

To invite the contributor, the student will enter the contributor's email address and select "Send Invite." The contributor will receive an email invitation to participate on the student's FAFSA form. The FAFSA form also provides the student with an invite link and invite code that they can share directly with the contributor.

WHO COUNTS AS A PARENT ON THE FAFSA® FORM?

If a student is unsure which parent to invite as a contributor on the FAFSA form, they can select "Who counts as a parent on the FAFSA® form?" to use the Who's My FAFSA Parent? wizard. This interactive tool (available at [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent)) will help the student determine

which parent to invite to the FAFSA form, which may be especially helpful for students with divorced parents.

DID YOU KNOW

New for the 2026–27 FAFSA® form, when a student invites a contributor to their form, the student will be provided with an invite link and code that they can share. The contributor will also receive the invite link and code via email.

Review and Sign the FAFSA® Form

After completing the required sections of the FAFSA form online, the student will have the opportunity to review all their responses. If the student needs to change any of their answers, they can select the question to return to that page of the FAFSA form.

Next, the student will acknowledge the terms and conditions of the form and electronically sign the form. The student can then submit their sections of the FAFSA form.

However, until all required contributors provide their information on the FAFSA form, give their consent and approval to transfer federal tax information into the form, and provide their signatures, the student's FAFSA form will not be considered complete.

Submitting the FAFSA® Form and Getting Estimated Eligibility

After the student and parent (and/or any other required contributors) sign and submit the FAFSA form, the form will be considered complete and will be submitted for processing.

If a student submits the FAFSA form, they will see a confirmation page that displays their completion date, data release number, and next steps. They'll also see their estimated Federal Pell Grant eligibility, estimated SAI, and information about other federal student aid for which the student may be eligible. This confirmation page is emailed automatically to the student for their records.

From the confirmation page, the student can also select a link to apply for student aid from their state (for students in New York, Vermont, Iowa, Pennsylvania, New Jersey, and Mississippi).

If a parent or spouse contributor completes their required sections on the FAFSA form last and submits the form, they'll see an abbreviated confirmation page with information about tracking the student's FAFSA form and next steps, and the student will receive a detailed confirmation email.

Note: The SAI on the confirmation page is only an estimate. Once the student's FAFSA form has been processed, the student may view their official SAI on their FAFSA Submission Summary (see page 43).

Part 4: After Submitting the FAFSA® Form

When a completed *Free Application for Federal Student Aid* (FAFSA®) form is submitted for processing, the student's FAFSA data is transmitted to Federal Student Aid's FAFSA Processing System (FPS). FPS uses this information to calculate the student's Federal Pell Grant eligibility and Student Aid Index (SAI).

After the student's FAFSA form has been processed, the student will have access to the FAFSA Submission Summary—an electronic or paper document that summarizes the information that was reported on the student's FAFSA form. The FAFSA Submission Summary includes the student's eligibility for a Federal Pell Grant, their SAI, and any next steps the student may need to take. See page 43 for details about the FAFSA Submission Summary.

How the FAFSA® Form Is Processed

When processing a student's FAFSA form, FPS checks the consistency of FAFSA information. If the FAFSA responses are inconsistent, FPS might be unable to calculate the student's Federal Pell Grant eligibility and SAI. In these cases, the student will be instructed to make a correction (see page 47).

Data Matches

In addition to checking the FAFSA data against predetermined edits, FPS also performs several database matches. If discrepancies arise, the student's record is flagged, and the student may not be eligible to receive federal student aid until the discrepancy is resolved. Resolving such a discrepancy usually requires the student to submit additional documentation to the school to which they are applying. The FAFSA Submission Summary includes the appropriate instructions for the student.

SOCIAL SECURITY ADMINISTRATION (SSA) MATCHES

If the student indicates on the FAFSA form that they are a U.S. citizen, the U.S. Department of Education (ED) conducts a match with the SSA to verify U.S. citizenship status. The results of the citizenship match appear on the student's FAFSA Submission Summary. When a student's reported data conflicts with the SSA's database—or when no citizenship match can be performed—the FAFSA Submission Summary will indicate that there is a conflict. The student must then provide the school with documentation confirming their U.S. citizenship status.

The SSA's database match also checks whether the SSA has a date of death listed for the person with that Social Security number (SSN). The match is intended to detect when someone might be fraudulently attempting to receive federal student aid.

U.S. DEPARTMENT OF HOMELAND SECURITY (DHS) MATCHES

FPS also matches FAFSA records against citizenship records maintained by DHS. If a student reports on the FAFSA form that they are an eligible noncitizen (and, therefore, could be eligible for federal student aid) and enters an A-Number, that information is checked against the database maintained by DHS. If the match doesn't confirm the student is an eligible noncitizen, the student will receive a comment on the FAFSA Submission Summary and will have to submit

their immigration documentation to the school. A student is not eligible for federal student aid until their status as an eligible noncitizen is resolved.

DID YOU KNOW

Only the student's information is matched with the U.S. Department of Homeland Security's records. The parent's citizenship status is not taken into account on the student's FAFSA® form.

NATIONAL STUDENT LOAN DATA SYSTEM (NSLDS®) MATCHES

FPS also matches FAFSA data with the NSLDS® database, which identifies students who have defaulted on any federal student loans. If a student's federal student loan is in default and the student hasn't made satisfactory arrangements to repay, the student will receive a comment on their FAFSA Submission Summary. A student isn't eligible for federal student aid until the default status is resolved. The NSLDS match also reveals whether a student owes a refund due to overpayment of a federal student grant, as well as simply reporting a history of any federal student aid received by the student in the past.

OTHER MATCHES

FPS performs a match against veteran status information maintained by the U.S. Department of Veterans Affairs (for students who say they are veterans). FPS also matches with Department of Justice records for students who have been barred from receiving federal funds as a result of a drug offense conviction in a U.S. court. However, this situation is rare since most restrictions on receiving federal student aid due to drug convictions were removed as of July 1, 2023.

Checking the Status of a FAFSA® Form

After a student starts or submits the FAFSA form (either electronically or on paper), they can check the processing status by logging in to their StudentAid.gov account.

The student may see one of the following statuses:

- **Draft:** The student started the FAFSA form but hasn't completed the required sections.
- **In Progress:** The student completed the required sections of the FAFSA form but hasn't submitted the form.
- **Action Required:** The student completed the required sections but there was an error, and a correction is needed. This may include missing consent and approval and/or a signature. In some cases, a student may need to invite a required contributor.
- **In Review:** The FAFSA form was submitted but hasn't been processed yet.
- **Processed:** The FAFSA form was processed successfully with no errors.
- **Closed:** The FAFSA form was started but wasn't submitted before the deadline.

NOTE

A student without access to the internet can check the status of the FAFSA® form by calling the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 and answering questions asked by an automated system.

What Happens After a Student's FAFSA® Form Is Processed

Within 72 hours after FPS receives a completed FAFSA form and signature, the schools listed on the student's FAFSA form will have access to the information. The schools download the processed FAFSA data in electronic format on a report called an *Institutional Student Information Record* (ISIR).

FPS also sends the student's information to the state agency (or agencies) in the student's state of residence and to the state agencies of the states in which the schools listed on the FAFSA form are located. This maximizes the student's chances of receiving state-based and school-based financial aid.

NOTE

The ISIR doesn't show a school the other schools the student listed on the FAFSA® form. However, state agencies do see the full list of schools the student entered on the FAFSA form.

FAFSA Submission Summary

After the student's FAFSA form is processed, the student will receive an output document—known as the FAFSA Submission Summary:

- Typically, the student will receive an email with instructions on how to access an online copy of the FAFSA Submission Summary within three days of submitting the FAFSA form (if they applied online) or three weeks (if they mailed in a FAFSA PDF).
- If the student doesn't have a valid email address, or other limited circumstances apply, the student will also receive a paper version of the FAFSA Submission Summary in the postal mail.
- Parent or spouse contributors will not receive a copy of the FAFSA Submission Summary or be able to access a copy online.

NOTE

It's important that students understand that the FAFSA Submission Summary is **not** a financial aid offer. See Part 1 of this handbook ("How Is Financial Need Determined?" on pages 17–20) to understand how a school's financial aid office determines the student's aid offer. Most schools won't send the student an aid offer until the student has applied for admission and been accepted.

How To Access the FAFSA Submission Summary

The student can access their FAFSA Submission Summary online by

1. logging in to their StudentAid.gov account Dashboard,
2. selecting the processed FAFSA submission from the "My Activity" section, and
3. selecting "View FAFSA Submission Summary."

If the student provided a valid email address on the FAFSA form, they will also receive an email that alerts them that their FAFSA Submission Summary is now available in their StudentAid.gov account Dashboard.

NOTE

The online FAFSA Submission Summary will be in HTML (on a web page), but the student has the option to print it. The paper FAFSA Submission Summary contains the same information as the online version, but the information is displayed differently.

Reviewing the FAFSA Submission Summary

The online FAFSA Submission Summary is divided into four tabs:

- Eligibility Overview
- FAFSA Form Answers
- School Information
- Next Steps

At the top of the FAFSA Submission Summary, the student will see their name, the date their application was received, the date the application was processed, and the Data Release Number (DRN).

NOTE

The student doesn't need to take or send the FAFSA Submission Summary to a school that has already received the student's FAFSA® information electronically on the ISIR. If a student wants an additional school to receive the information, the student can add that school to their FAFSA form (see page 48).

ELIGIBILITY OVERVIEW

On the Eligibility Overview tab, the student will see information about what federal student aid they may be eligible for, such as a Federal Pell Grant, Federal Direct Loans, and/or Federal Work-Study. If the student's SAI has been calculated, their SAI will also appear on this tab.

The FAFSA Submission Summary explains that the school's financial aid office will determine how much student aid the student will be offered.

FAFSA® FORM ANSWERS

On the FAFSA Form Answers tab, the student will see the answers that they and, if applicable, their contributor(s) provided on their FAFSA form. Federal tax information that was transferred from the IRS is not shown.

If any of the provided answers are incorrect, the student can choose to start a FAFSA correction online (see pages 47–48). Students who receive a paper FAFSA Submission Summary will be instructed to enter any necessary corrections in the fields provided.

SCHOOL INFORMATION

On the School Information tab, the student will see information about the schools that they selected to receive their FAFSA information. The student can compare the graduation rate, retention rate, transfer rate, default rate, median debt upon completion, and average annual cost of their selected schools.

NEXT STEPS

On the Next Steps tab, the student will see any comments that pertain to their FAFSA form. Some comments may require the student to start a correction (see below) or send additional documentation to their school. Other comments may be informational and don't require any further action from the student.

Lastly, the student can choose to visit additional resources, including their "My Aid" page or College Scorecard.

FAFSA Submission Summary With Action Required

If a student receives a FAFSA Submission Summary with action required, the FAFSA Submission Summary will specify information that the applicant must provide before FPS can determine their aid eligibility. See page 47 for instructions on how a student can submit the correction.

A FAFSA Submission Summary with action required doesn't include an SAI because the student's application (a) has inconsistent or insufficient data to calculate an SAI, (b) lacks required signatures or consent and approval to transfer federal tax information, or (c) has an invalid student SSN.

NOTE

If you want to ensure your students avoid delays with their federal student aid, we suggest that you urge them to read all directions carefully and ask for help if they need it. You should particularly stress the errors listed above that will cause a FAFSA Submission Summary with action required.

Verification

The effectiveness of the federal student aid programs depends on the accuracy of the data reported by applicants, directly affecting the eligibility of millions of students. Because of this, FPS follows procedures established by federal regulations to select students for a process called verification.

FPS places an asterisk next to the SAI on the FAFSA Submission Summary to identify students who have been selected for verification. Additionally, a comment on the FAFSA Submission Summary informs the student that they have been selected. A code is also provided on the ISIR sent to schools. If the student is selected for verification, a school's financial aid administrator will check the information that the student reported on the FAFSA form, usually by requesting documentation that confirms the FAFSA data. Many schools also select applications to be verified in addition to those selected by FPS.

If a student is selected for verification, the school will contact the student to indicate what documentation the student must submit to the school and by what date. The student should be sure to provide all documentation promptly. It's unlikely that the school will process financial aid for the student until the required documentation is received.

Note: In most cases, because all students and other contributors must provide consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form, students won't have to verify income and tax information. However, if a student is selected for verification, the school may ask them to submit a tax transcript or a signed copy of their income tax return. Information about obtaining tax transcripts can be found at [irs.gov/transcript](https://www.irs.gov/transcript).

FAFSA® Corrections and Updates

In some situations, the student may have to change information that they reported on the FAFSA form. This might involve correcting errors or updating incorrect information. The student must correct this information so it's accurate as of the day the FAFSA form was originally signed.

How To Make Changes

The student can quickly and easily correct or update information by logging in to their StudentAid.gov account. Any student with a StudentAid.gov account can access their FAFSA data online, whether the student applied electronically or on paper.

If a parent or spouse contributor needs to make a correction, they will need to log in to their own StudentAid.gov account to make the update and provide their signature.

NOTE

FAFSA® corrections will be made available automatically to the schools listed on the student's FAFSA form.

ACTION REQUIRED

If a student's FAFSA form indicates "Action Required," they will need to make the required correction before ED can determine their eligibility for federal student aid.

From the FAFSA Submission Summary, the student can select "Make a Correction" at the top of the FAFSA Form Answers tab. Alternatively, the student can also make the correction from their account Dashboard by following these steps:

1. Log in at StudentAid.gov and go to the account Dashboard.
2. Select the FAFSA form that indicates "Action Required" under the "My Activity" section.
3. Make the necessary correction (e.g., provide the missing consent and approval and/or a signature).
4. Navigate through the form.
5. Agree to the terms and conditions of the FAFSA form, sign the form, and submit the correction.

NOTE

If the student received a paper FAFSA Submission Summary by mail, the student can make the required changes, sign it, and then send it to the address listed on the FAFSA Submission Summary.

ADD OR REMOVE A SCHOOL

If a student wants to make their FAFSA information available to an additional school after their FAFSA form is processed, they can add a school by following these steps:

1. Log in at StudentAid.gov and go to the account Dashboard.
2. Select the processed FAFSA form under the “My Activity” section.
3. Under the “Actions” menu, select the “Add or Remove Schools” button to start a voluntary correction.
4. Review the FAFSA correction information and select “Add or Remove Schools” to begin the correction.
5. Search for the school by entering either the school code or the state, city, and/or school name and then select “Search.”
6. Select the school from the search results.
7. Agree to the terms and conditions of the FAFSA form, sign the form, and submit the update.

Alternatively, if the student wants to delete a school from the list of selections, they should follow steps 1–4, and then select “Remove” next to the school they want to delete. Then, the student can finish the correction by following step 7.

A student can select to send their FAFSA information to a maximum of 20 schools. If there are 20 schools on the FAFSA form, any new school codes that are added will replace one or more of the school codes already listed. Any school removed from the list won't have automatic access to new FAFSA information the student provided after they removed that school. However, the school will still have the data the student submitted when they listed that school on the FAFSA form.

INSTRUCTIONS FOR STUDENTS WHO RECEIVED AN ADJUSTMENT BY A FINANCIAL AID OFFICE

Students can't add schools to a FAFSA form that has an adjustment made by a financial aid office (see page 49). Instead, they will need to start a new correction by

1. scrolling down to the “FAFSA® Submission History” section on the “My Activity” page;
2. selecting the three dots under “Actions” for an older transaction that occurred before the financial aid office made an adjustment; and
3. selecting “Make Corrections” to add a new school.

INSTRUCTIONS FOR THE PAPER FAFSA SUBMISSION SUMMARY

The student can also use the paper FAFSA Submission Summary to add or remove a school. The FAFSA PDF has space for 10 schools, but the paper FAFSA Submission Summary allows a student to change up to three schools only. On the paper FAFSA Submission Summary, the student checks the box to remove the old school code and writes in the new school code or name and address. The school removed from the list will not have automatic access to any new information.

What Information May Not Be Changed

The student may not update income or asset information to reflect changes to the family's financial situation that took place after the FAFSA form was filed. For example, if the student's family spent some of their savings after filing the FAFSA form, the student may not update their information to show a change in the family's assets.

The student should speak to the school's financial aid office directly if there will be a significant change in the family's income for the present year or if the family has other special financial circumstances that can't be reported on the FAFSA form. (See page 38 for information about special financial circumstances.)

NOTE

If the student's dependency status changes as a result of a change in marital status, the student must speak to the financial aid office at their school to determine whether the student may update the FAFSA® form.

Dependency Status and Overrides

Most students entering a postsecondary school straight from high school are considered financially dependent on their parent. This means a legal parent is a required contributor and must provide information on the FAFSA form. (Page 37 of this handbook explains how a student without access to parent information can fill out the FAFSA form, and page 35 explains the criteria for a student to be classified as an independent student for the 2026–27 award year.)

Dependency status is determined by criteria specified in the law. To help students understand whose information to report on the FAFSA, share the *Is My Parent a Contributor When I Fill Out My FAFSA® Form?* infographic (available at [StudentAid.gov/resources](https://studentaid.gov/resources)).

Students can also visit [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent) to use the Who's My FAFSA Parent? wizard, an interactive tool that will help them determine which parent(s) will need to participate on their FAFSA form.

Professional Judgments

Federal regulations give financial aid administrators the authority to make professional judgments to adjust elements on a student's FAFSA form. These adjustments may include or impact the student's dependency status, cost of attendance, and SAI.

Schools must review every professional judgment request and make decisions based on the information or documentation provided. Professional judgments are made on a case-by-case basis by the school; and any decision made by a financial aid administrator is final and can't be appealed to ED.

NOTE

Students should be aware that the school isn't required to perform dependency overrides.

STUDENT HOMELESSNESS

When a student fills out the FASFA form, they will be asked to self-identify if they are an unaccompanied and homeless youth, or unaccompanied, at risk of homelessness, and self-supporting (see page 35).

If a student doesn't have an official homeless youth determination, a financial aid administrator at their school must make a case-by-case determination based on a written statement or documented interview with the student. The student must confirm that they are an unaccompanied homeless youth or unaccompanied, at risk of homelessness, and self-supporting.

All homeless youth determinations must be made without factoring in the reasons that the student is unaccompanied and/or homeless.

Note: If a school approves the student's homeless youth determination, their independent student status will carry over to subsequent FAFSA forms in future award years unless their school documents a change in status.

NOTE

We encourage you to connect unaccompanied and homeless students with agencies that can provide an official determination of homelessness. An official determination will ease the path for the student, who'll be able to indicate their status on the FAFSA® form and be considered an independent student. If a student has not and will not receive a determination, then the school will be required to make a determination of their unaccompanied homeless youth status.

UNUSUAL CIRCUMSTANCES

A student may indicate that they have unusual circumstances by selecting "Yes" on the FAFSA form in response to the question, "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" (see page 36 for information about and examples of unusual circumstances).

If the student selects "Yes" to this question, they will proceed as a provisionally independent student and can complete the FAFSA form without providing parent information. After submitting the FAFSA form, the student must contact the school to provide their supporting documentation.

Each school will determine what documentation is acceptable according to their professional judgment policy. Examples of documentation for unusual circumstances may include the following:

- documented interview between the student and a financial aid administrator
- submission of court order or official federal or state documentation showing that the student's parents or legal guardians are incarcerated
- documented phone call or written statement from an attorney, guardian ad litem, court-appointed special advocate (or similar), or representative of TRIO or GEAR UP confirming the applicant's circumstances and the person's relationship to the student
- documented determination of independence made by a financial aid administrator at another institution in the same or prior award year

A financial aid administrator is required to assess situations on a case-by-case basis and then make a final determination based on the student's circumstances.

NOTE

If a school approves the student's unusual circumstances, their independent student status will carry over to future award years as long as the student stays enrolled at the same school and their circumstances don't change.

SPECIAL FINANCIAL CIRCUMSTANCES

Unlike student homelessness and unusual circumstances, students are not asked about special financial circumstances on the FAFSA form. Instead, students who have experienced a significant change in their or their family's financial circumstances should complete and submit the FAFSA form as instructed and then notify the financial aid office at each college or career/trade school that they listed on the FAFSA form. (See page 38 for information about and examples of special financial circumstances.)

Each school will determine what documentation is acceptable according to their professional judgment policy. Examples of documentation for special financial circumstances may include the following:

- documented interview between the student and a financial aid administrator
- statements from the student, parent(s), spouse, or third parties
- statements from school staff
- court or legal documents
- other supplementary information about the student's (or other contributor's) financial status or personal circumstances

Please make it clear to students that the financial aid administrator isn't required to adjust financial elements on the FAFSA form. The financial aid administrator's decision is final and can't be appealed to ED.

NOTE

Professional judgments related to special financial circumstances will not carry over to future award years.

2026–27 Correction and Verification Deadlines

The following actions are expected to have a deadline in September 2027:

- corrections made and received by FPS
- duplicate FAFSA Submission Summary requested

The following actions are expected to have deadlines in late September 2027:

- the school receives the FAFSA Submission Summary or ISIR (deadline is the late September date or the date the student is no longer enrolled for that award year, whichever is earlier)
- verification of the student's information is completed (deadline is the late September date, 120 days after the student's last day of enrollment, or the deadline the school sets, whichever is earliest)

Verification is considered complete for Federal Pell Grants when the school receives a valid FAFSA Submission Summary or ISIR on which all information used to calculate the SAI is correct. Therefore, although a student has 120 days or until the September 2027 deadline to provide documentation, the student also must have any corrections processed by this deadline.

NOTE

Funds from some programs have more restrictive disbursement rules and deadlines. Students should complete all required steps in the financial aid process as early as possible to maximize their eligibility.

Appendix A: Sources of Additional Information

Useful Websites

For You

The Financial Aid Toolkit provides resources to help you help your students at FinancialAidToolkit.ed.gov, including

- information about the basics of federal student aid, the application process, and loan repayment;
- free training for you, including links for online and in-person training opportunities;
- financial aid PowerPoint presentations and scripts;
- a searchable library of fact sheets, videos, infographics, and other resources; and
- tips and resources to conduct outreach for students and parents.

FREE INFORMATIONAL MATERIALS

A number of resources about federal student aid are available for counselors and mentors in a searchable library at FinancialAidToolkit.ed.gov/resources. The topics listed below (among others) are covered in such formats as fact sheets, videos, infographics, booklets, PowerPoint presentations, sample social media posts, and more:

- preparing for college, career school, or trade school
- information needed for the *Free Application for Federal Student Aid* (FAFSA®) form
- dependency status for the FAFSA form
- who counts as a parent on a dependent student's FAFSA form in cases of divorce, remarriage, absent parents, etc.
- responsible borrowing
- federal student loan repayment plans

Note: Students should visit StudentAid.gov/resources to access materials appropriate for them.

OTHER SITES FOR COUNSELORS AND MENTORS

- **FAFSA prototype**—Helps counselors and mentors increase their understanding of the FAFSA site. The prototype is a web-based design tool that allows users to navigate specific scenarios that many students and parents will encounter on the live website. The 2026–27 FAFSA prototype is available by visiting fsapartners.ed.gov/fafsa-prototype/2627 and entering “prototype2627” for the access code.
- **College Affordability and Transparency Center**—Includes statistics on schools with the highest and lowest costs, state appropriations for higher education, and for-profit schools receiving more than 90 percent of their revenue from federal student aid. Find this information at collegecost.ed.gov.
- **FSA Training Center**—Offers a comprehensive, introductory web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access the FSA Training Center, go to fsatraining.ed.gov.

- **TRIO program information**—The TRIO programs help prepare disadvantaged students for successful entry into, retention in, and completion of postsecondary education. TRIO information is at www.ed.gov/grants-and-programs/grants-higher-education/trio.
- **GEAR UP information**—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is an early-intervention initiative designed to encourage students from low-income backgrounds to have high expectations, stay in school, study hard, and take the right courses to prepare for college, career school, or trade school. Learn about GEAR UP at www.ed.gov/programs/gearup/index.html.
- **FSA Partner Connect Knowledge Center**—A library of federal student aid information geared toward college financial aid administrators is available at fsapartners.ed.gov/knowledge-center. High school, TRIO, and GEAR UP counselors who regularly help students apply for aid may find the *Federal Student Aid Handbook* particularly useful, especially in finding detailed information about student eligibility criteria.
- **Federal Student Aid’s Outreach YouTube page**—Our outreach YouTube channel provides webinar recordings and other videos about Federal Student Aid’s programs, tools, and resources for college access professionals at [YouTube.com/@FSAOutreach](https://www.youtube.com/@FSAOutreach).
- **Federal Student Aid’s LinkedIn page**—Follow at [LinkedIn.com/company/FederalStudentAid](https://www.linkedin.com/company/FederalStudentAid).

For Your Students

Our StudentAid.gov website offers students and their families free information on choosing a career, selecting a school, identifying resources to help pay for school, and repaying federal student loans.

Here are some specific StudentAid.gov pages you may want to share with your students:

- **FAFSA site**—The official online application for federal student aid is at fafsa.gov.
- **“FAFSA® Help” page**—Find answers to common FAFSA questions at StudentAid.gov/fafsahelp.
- **StudentAid.gov account**—Students and other contributors can create their account usernames and passwords at StudentAid.gov/create-account.
- **StudentAid.gov’s “Checklists for Academic and Financial Preparation” page**—A student’s first stop for information on academic and financial preparation is StudentAid.gov/checklist.
- **Resources**—View fact sheets, videos, and infographics on various financial aid topics at StudentAid.gov/resources.
- **StudentAid.gov blog articles**—Get easy-to-understand information and guidance on different financial aid topics at StudentAid.gov/articles.
- **Who’s My FAFSA Parent? wizard**—Students can identify which parent(s) will be a required contributor on their FAFSA form at StudentAid.gov/fafsaparent.
- **Federal Student Aid Estimator**—Get an early estimate of aid eligibility at StudentAid.gov/aid-estimator.

- **StudentAid.gov’s “Avoiding Student Aid Scams” page**—Students can find information on where to get free help with financial aid, how they can avoid becoming a victim of fraud or identity theft, and where they can report fraud at [StudentAid.gov/scams](https://studentaid.gov/scams).

OTHER STUDENT SITES

- **College Scorecard**—Students can find and compare colleges and career/trade schools that may fit their needs. College Scorecard provides data on college costs, graduation rates, post-college earnings, and other useful information at collegescorecard.ed.gov.
- **College Navigator**—Students can search a database of more than 7,000 colleges and universities by name, location, program, degree offerings, or a combination of criteria at nces.ed.gov/collegenavigator.
- **Federal Student Aid’s YouTube page**—Our YouTube channel features helpful videos, including FAFSA-related playlists, at YouTube.com/FederalStudentAid.
- **Federal Student Aid’s Facebook page**—Follow at Facebook.com/FederalStudentAid.
- **Federal Student Aid’s Instagram page**—Follow at Instagram.com/FederalStudentAid.
- **Federal Student Aid’s X (formerly Twitter) feed**—Follow at X.com/fafsa.
- **Education and Training Vouchers (ETVs)**—Students who currently are or previously were in foster care can see if they’re eligible for financial assistance for college or career/trade school through the John H. Chafee Foster Care Program for Successful Transition to Adulthood. Learn about this program at acf.hhs.gov/cb/grant-funding/john-h-chafee-foster-care-independence-program. Students who may be eligible can find contact information for their local child welfare agency or their state program manager at childwelfare.gov/resources/states-territories-tribes/state-foster-care-program-managers.
- **Education and training for individuals with disabilities**—The vocational rehabilitation state agency list is at rsa.ed.gov. Information about disability programs and services nationwide is available at dol.gov/agencies/odep/topics.
- **Tax information for students**—Federal income tax credit information and other useful information for students is available at irs.gov/individuals/students.
- **AmeriCorps**—Details about a variety of national service options and how students can earn financial awards to be used for education are at americorps.gov.
- **U.S. Department of Health and Human Services**—Financial aid for health professionals and students is described at hhs.gov/programs/education-and-training.
- **GI Bill benefits**—The U.S. Department of Veterans Affairs (VA) offers extensive information about education benefits for veterans and their families at va.gov/education/about-gi-bill-benefits. This page links to information about the Post-9/11 GI Bill, the Montgomery GI Bill Active Duty, and the Montgomery GI Bill Selected Reserve.
- **U.S. Army assistance in return for active duty**—Visit goarmy.com/benefits/while-you-serve/education-training.
- **Navy education programs**—Visit navy.com/what-to-expect/education-opportunities.
- **Air Force education programs**—Visit airforce.com/education.

- **Marine Corps education programs**—Visit marines.com/life-as-a-marine/benefits/education.html.
- **State grant agencies**—Students can find contact information for their state agencies at www.ed.gov/contact-us/state-contacts.
- **Scholarship scam avoidance**—Students considering using a for-fee scholarship advice service can research the company on the Better Business Bureau website at bbb.org.
- **Occupational Outlook Handbook**—An encyclopedia of careers describing a range of occupations is available at www.bls.gov/ooh. Students can learn what to expect from a job, including the nature of the work, training needed, and earnings.

For Parents

- **StudentAid.gov’s “Parents of Students” page**—Links to information on saving for college or career/trade school, borrowing for school, and tax benefits for education at StudentAid.gov/parent.
- **StudentAid.gov’s “Checklists for Academic and Financial Preparation” page**—A parent’s first stop for information on academic and financial preparation is StudentAid.gov/checklist.
- **Who’s My FAFSA Parent? wizard**—A parent can identify if they or another parent will be a required contributor on a dependent student’s FAFSA form at StudentAid.gov/fafsaparent.
- **StudentAid.gov’s “Avoiding Student Aid Scams” page**—Get information on where to find free help with financial aid and how to avoid becoming a victim of fraud or identity theft at StudentAid.gov/scams.
- **Tax information for parents**—Federal income tax credit information and other useful information for parents is available at irs.gov/individuals/parents.
- **The Financial Industry Regulatory Authority**—Learn about 529 plans and other ways to save for college or career/trade school at finra.org/investors/investing/investment-accounts/college-savings-accounts.

Contacts

For You and Your Students

FEDERAL STUDENT AID INFORMATION CENTER (FSAIC)

- Chat: StudentAid.gov/contact

FEDERAL STUDENT AID’S FEEDBACK CENTER

- Submit feedback about an issue, suspicious activity, or scam: StudentAid.gov/feedback-center

INSPECTOR GENERAL HOTLINE

- Reporting student aid fraud (including identity theft), waste, or abuse of U.S. Department of Education funds: 1-800-MIS-USED (1-800-647-8733)
- Website: oighotline.ed.gov

One-on-One Help: FSAIC

For information on any federal student aid program discussed in this handbook, you or your students may contact the FSAIC by visiting [StudentAid.gov/contact](https://studentaid.gov/contact).

The FSAIC can

- help students and parents complete the FAFSA form,
- explain the FAFSA Submission Summary and how to make corrections,
- check on the processing status of the FAFSA form,
- explain who is eligible for federal student aid, and
- explain how federal student aid is awarded and paid.

The FSAIC is NOT able to

- make policy,
- expedite the federal student aid application process,
- change the student's address or the schools that receive the student's information on the FAFSA form,
- mail a paper copy of the FAFSA Submission Summary,
- discuss a student's federal student aid file with an unauthorized person, or
- influence an individual school's financial aid policies.

Appendix B: Abbreviations

AGI	adjusted gross income
COA	cost of attendance
DHS	U.S. Department of Homeland Security
DRN	Data Release Number
ED	U.S. Department of Education
ETV	Education and Training Voucher
FAFSA	<i>Free Application for Federal Student Aid</i> (as in FAFSA form)
FPS	FAFSA Processing System
FSAIC	Federal Student Aid Information Center
FSEOG	Federal Supplemental Educational Opportunity Grant
GEAR UP	Gaining Early Awareness and Readiness for Undergraduate Programs
GED	General Educational Development [certificate]
HHS	U.S. Department of Health and Human Services
HiSET	High School Equivalency Test
IRS	Internal Revenue Service
ISIR	<i>Institutional Student Information Record</i>
NSLDS	National Student Loan Data System
ROTC	Reserve Officers' Training Corps (when ROTC appears alone, often refers specifically to Army Reserve Officers' Training Corps)
RSA	Rehabilitation Services Administration
SAI	Student Aid Index
SSA	Social Security Administration
SSN	Social Security number
TEACH	Teacher Education Assistance for College and Higher Education (as in TEACH Grant)
TRIO	not an abbreviation; see www.ed.gov/grants-and-programs/grants-higher-education/trio for information on the programs
VA	U.S. Department of Veterans Affairs