

**11 COMMON FAFSA MISTAKES**

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**1. Not Completing the FAFSA**

I hear all kinds of reasons: “The FAFSA is too hard,” “It takes too long to complete,” I never qualify anyway, so why does it matter?” It does matter. The FAFSA is not just the application for federal grants such as the Pell Grant. It’s also the application for work-study funds, low-interest federal student loans, and even scholarships and grants offered by your state, school, or private organization. **If you don’t complete the FAFSA, you could lose out on thousands of dollars to help you pay for college.** There is [no income cut-off](http://studentaid.ed.gov/sites/default/files/financial-aid-myths.pdf) when it comes to federal student aid.

**2. Not Using the Correct Website**

The official FAFSA website is [fafsa.gov](http://fafsa.gov/). That’s .gov! You never have to pay to complete the FAFSA. If you’re asked for credit card information, you’re not on the official government site.

**3. Not Getting an FSA ID Ahead of Time**

An FSA ID is a username and password that you must use to log in to certain U.S. Department of Education (ED) websites, including fafsa.gov. You AND your parent, if you’re considered a [dependent student](https://studentaid.ed.gov/sa/fafsa/filling-out/dependency), will each need your own, separate FSA IDs if you each want to sign your FAFSA online. Why is it so important to get an FSA ID early? Well, once you register for an FSA ID, you may need to [wait up to three days](https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#when-use) before you can use it to sign your FAFSA. If you don’t want your FAFSA to be delayed, [create an FSA ID now](https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid).

**4. Waiting to Fill Out the FAFSA**

If you want to get the most financial aid possible, fill out the FAFSA ASAP after October 1. Some financial aid is awarded on a first-come, first-served basis and **some states and colleges run out of money early**, so even if your deadlines aren’t for a while, get your FAFSA done ASAP.

**5. Not Filing by the Deadline**

You should DEFINITELY fill out the FAFSA before your earliest [FAFSA deadline](https://fafsa.gov/deadlines.htm). Each state and school sets its own deadline. To maximize the amount of your financial aid, fill out your FAFSA (and any other financial aid applications that may be required by your state or school) by your earliest deadline, if not sooner!

**6. Not using your FSA ID to start the FAFSA**

When you go to log in to fafsa.gov, you will be given the option to “Enter your (the student’s) FSA ID” OR “Enter the student’s information.” If you are the student, we highly recommend choosing the first option if you can. If you log in with your FSA ID, a lot of your information (name, Social Security number, date of birth, etc.) will be automatically loaded into your application.  This will prevent you from running into a common error that occurs when your verified FSA ID information doesn’t match the information on your FAFSA. Additionally, you won’t have to provide your FSA ID again to sign your FAFSA electronically.

**7. Not Reading Definitions Carefully**

When it comes to completing the FAFSA, you want to read each definition and question carefully, because sometimes, how the FAFSA wants you to answer certain questions is not how you’d intuitively answer the question.

Here are some items that have very specific (but not intuitive) definitions according to the FAFSA:

* **Legal Guardianship:**One question on the FAFSA asks: “As determined by a court in your state of legal residence, are you or were you in legal guardianship?” Many students incorrectly answer “yes” here. For [this question](https://fafsa.ed.gov/fotw1718/help/guardianship.htm), the definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardian. You are also not considered a legal guardian of yourself.
* **Parent:** The FAFSA has [very specific guidelines](https://studentaid.ed.gov/sa/fafsa/filling-out/parent-info) for which parent(s) need to be reported on the FAFSA. (Spoiler alert: it has nothing to do with who claims you on their taxes.)
* **Your Number of Family Members (Household size):**The FAFSA has a specific definition of how [your](https://fafsa.ed.gov/fotw1718/help/snumOfFamily.htm%22%20%5Ct%20%22_blank) or [your parents’ household size](https://fafsa.ed.gov/fotw1718/help/pnumInHousehold.htm) should be determined. Many students incorrectly report this number, especially when the student doesn’t physically live with the parent.
* **Number of Family Members in College:**Enter the number of people in [your](https://fafsa.ed.gov/fotw1718/help/snumInHousehold.htm) (or [your Parents’)](https://fafsa.ed.gov/fotw1718/help/pnumInCollege.htm) household who will attend college at the same time you attend college. Don’t forget to include yourself. Do not include your parents in this number.
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**8. Inputting Incorrect Information**

Here are some examples of common errors we see on the FAFSA:

* **Confusing Parent and Student Information:**  When the FAFSA says “you” or “your”, it’s referring to the student, so make sure to enter your (the student’s) information. If we are asking for your parent’s information, we will specify that in the question.
* **Entering the Wrong Name (Yes, I’m serious):** You must enter your full name as it appears on your Social Security card. No nicknames.
* **Entering the Wrong Social Security Number (SSN):** To avoid delays in processing your application, triple-check that you have entered the correct SSN.
* **Amount of Your Income Tax:**Here, we are asking for your assessed income tax liability, not the amount of income tax withheld, and not your adjusted gross income (AGI).

**9. Not Reporting Parent Information**

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes, and therefore, you’ll need to [provide parent information](https://studentaid.ed.gov/fafsa/filling-out/parent-info) on your FAFSA. Dependency guidelines for the FAFSA are determined by Congress and are different from those of the IRS. If you’re considered a dependent student and don’t provide parent information, [your FAFSA may not be processed, you may not receive an EFC and/or you may only qualify for unsubsidized loans.](https://studentaid.ed.gov/sa/fafsa/filling-out/parent-info#special-circumstances)

**10. Listing only one college**

Two-thirds of precollege FAFSA applicants list only one college on their applications. Unless you are only applying to one college or already know where you’re going to school, this is a mistake! Colleges can’t see the other schools you’ve added, so you should add ANY college you are considering to your FAFSA, even if you aren’t sure whether you’ll apply or be accepted. You can add up to 10 schools at a time. **TIP:** It doesn’t hurt your application to add more schools. In fact, you don’t even have to remove schools you later decide not to apply to. If you don’t end up applying or getting accepted to a school, the school can just disregard your FAFSA. But you can remove schools at any time to make room for new schools.

**11. Not Signing the FAFSA**

So many students answer every single question that is asked, but fail to actually sign the FAFSA with their FSA ID and submit it. This happens for many reasons —maybe you [forgot your FSA ID,](https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid#forgot) or your parent isn’t with you to sign with the parent FSA ID —so the FAFSA is left incomplete. Don’t let this happen to you. If you don’t know your FSA ID, select “Forgot username” and/or “Forgot password.”