

Counselors and Mentors Handbook on Federal Student Aid

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

October 2026 – This handbook covers changes to the FAFSA® process for the 2027–28 award year.



Important note: The information in this publication was compiled in summer 2026. For the latest changes to the federal student aid programs, consult the “Announcements” section at [FinancialAidToolkit.ed.gov](https://financialaidtoolkit.ed.gov).

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Introduction

The *Counselors and Mentors Handbook on Federal Student Aid* provides useful information to help high school counselors, institutional advisors, nonprofit organization staff, and other mentors advise students and families 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 2027–28 award year in the following ways:

- Part 1 (pages 8–25) discusses updated eligibility requirements for Federal Pell Grants and Direct PLUS Loans, as well as new loan limits.
- Part 2 (pages 26–33) features updated information to help students and families better understand parent participation on the *Free Application for Federal Student Aid* (FAFSA®) form and provides step-by-step instructions on creating a StudentAid.gov account.
- Part 3 (pages 34–45) discusses 2027–28 FAFSA beta testing and provides updated pointers on how to fill out each section of the FAFSA form.
- Part 4 (pages 46–57) covers changes to what happens after a student or parent submits the FAFSA form, including information about real-time FAFSA processing and the FAFSA Submission Summary.

You'll also find an updated list of useful URLs (for you and your students) in Appendix A on pages 58–62 and a list of abbreviations in Appendix B on page 63.

DID YOU KNOW

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

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, they can contact the Federal Student Aid Information Center at [StudentAid.gov/contact](https://studentaid.gov/contact).

Part 1: The Federal Student Aid Programs

Some students are unaware that they may be eligible for financial aid to attend college, career school, or trade school. High school counselors, institutional advisors, and nonprofit organization staff are important sources 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 and their families learn about federal and other student aid programs, see Appendix A on page 58.

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 (FSA) delivers approximately \$131 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 funds they receive 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, fees, and contracted or school housing and food 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 14–18 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 of 1965 (HEA)*. In all cases, grant payments may not exceed the student's cost of attendance (see page 19) 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 maximum Federal Pell Grant under special eligibility rules. These rules are described on page 16.

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. 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 parents of dependent undergraduate students and eligible graduate and professional students who meet certain criteria. 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 24–25 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 provide resources to help students and families prepare and pay for school, including booklets and brochures, fact sheets, web resources, and infographics.

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

Students who are wondering what their monthly student loan payment might be can try our Repayment Calculator at [Studentaid.gov/repayment-calculator](https://studentaid.gov/repayment-calculator).

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 Education

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.

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, or ask a question at 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. For information about aid from HHS's Health Resources and Services Administration, visit bhw.hrsa.gov/funding.

Veterans Education Benefits

For information about U.S. Department of Veterans Affairs (VA) education programs, visit benefits.va.gov/gibill or call 1-888-GI-BILL-1 (1-888-442-4551). Each of the major benefits programs is described on 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://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](https://studentaid.gov/military) for general information about scholarships and other financial aid for military families.

Nonfederal Sources: State, School, and Private Aid

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

529 plans can assist families with saving for college or career/trade school education costs. These plans 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 education 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](https://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 one. 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 don't necessarily mean a company is not reliable or legitimate. Rather, the student should use careful judgment and weigh all available information before making a decision.

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

- The Better Business Bureau, which provides business ratings, reports, and a complaint form at bbb.org.
- The U.S. Postal Inspection Service Fraud Complaint Unit, which 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, who 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 FSA 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 18–20);
- 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 (Federated States of Micronesia, Republic of the Marshall Islands, 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. 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 WHO ARE ENROLLED IN POSTBACCALAUREATE TEACHER CERTIFICATION PROGRAMS

In some cases, students enrolled in postbaccalaureate teacher certification programs may be eligible to receive Federal Pell Grants.

STUDENTS WHO ARE ENROLLED IN ELIGIBLE WORKFORCE PROGRAMS

As of July 1, 2026, students (including certain students with bachelor’s degrees) enrolled in eligible workforce programs may qualify for Federal Pell Grants. Workforce programs are short-term programs that offer education in high-skill, high-wage, or in-demand industry sectors or occupations.

STUDENTS WITH INTELLECTUAL DISABILITIES

Students with intellectual disabilities may receive funding under the Federal Pell Grant, FSEOG, and Federal Work-Study 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.

DEPENDENTS OF CERTAIN DECEASED SERVICEMEMBERS AND PUBLIC SAFETY OFFICERS

Students who meet the eligibility requirements for Federal Pell Grants under the Special Rule in the *Higher Education Act of 1965* 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 2027–28 award year, a student must be less than 33 years old as of Jan. 1, 2027, 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

- 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); and
- 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

Direct Subsidized Loans are available only to undergraduate students who have financial need.

DIRECT UNSUBSIDIZED LOANS

Direct Unsubsidized Loans are available for undergraduate, graduate, and professional students. Direct Unsubsidized Loans aren't need-based loans. (Students aren't required to show financial need to receive this type of loan.)

DIRECT PLUS LOANS

Direct PLUS Loans may be available for parents of dependent undergraduate students and certain eligible graduate or professional students as noted below. Direct PLUS Loans aren't need-based loans, and they 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.

As of July 1, 2026, graduate and professional students enrolling in a new course of study and/or taking out a Direct Loan for the first time won't be eligible for a Direct PLUS Loan. However, some graduate and professional students who are enrolled at least half time at an eligible

school in a program leading to a graduate or professional degree or certificate may be eligible to borrow Direct PLUS Loans under an interim exception.

Graduate and professional students may qualify for an interim exception if

- they were enrolled in a program of study at a school as of June 30, 2026;
- they borrowed a Direct Loan for that program of study prior to July 1, 2026;
- they are currently enrolled at the same school in the same program of study; and
- they don't have a break in enrollment in the same program and the same school at any time after July 1, 2026.

NOTE

The interim exception allows eligible graduate and professional students to continue borrowing Direct PLUS Loans during their “expected time to credential,” which means the expected time it takes for the student to finish their program. This amount of time is either the remaining length of the program (based on how long the program is and how much the student has already completed) or three academic years, whichever is less.

DIRECT CONSOLIDATION LOANS

Direct Consolidation Loans are available to existing borrowers with eligible federal student loans. Direct Consolidation Loans require a separate application, but they don't 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 and fees. 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 FSA processing center, rather than directly to a college, career school, or trade school. The student’s information is entered into FSA’s computer system, which then calculates the student’s 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 2025 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 2025 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 *2027–28 Student Aid Index (SAI) and Pell Grant Eligibility Guide* in the “2027–28 FAFSA® Materials and Websites” section.

After FSA 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 students, the Pell Grant eligibility determination will use only federal tax information and federal poverty guidelines. For other students, 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. A student attending less than full time will receive a prorated Pell Grant amount.

Federal Pell Grant eligibility determination occurs as follows:

- Students 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)—including foreign income—reported on their tax return(s) meets certain income thresholds compared to federal poverty guidelines.
- Students 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.
- Students 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 their 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 student's (and any required contributor's) AGI and whether that AGI meets certain income thresholds compared to the federal poverty guidelines.
- Students whose parent died while serving on active duty in the U.S. armed forces or as a public safety officer may be eligible for a maximum Pell Grant award, regardless of their SAI. See page 16 or [StudentAid.gov/understand-aid/types/grants/pell/unique-circumstances](https://studentaid.gov/understand-aid/types/grants/pell/unique-circumstances) for eligibility details.

Certain students are ineligible for a Federal Pell Grant:

- Students are ineligible for Pell Grants if their SAI is equal to or exceeds twice the amount of the maximum Pell Grant award. For example, if a maximum Pell Grant amount is \$7,395, a student wouldn't be eligible if their SAI is greater than or equal to 14790. This doesn't apply to students whose parent died while serving on active duty in the U.S. armed forces or as a public safety officer.
- Students are ineligible for Pell Grants when their cost of attendance is fully covered by nonfederal scholarships and grants.

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 2026–27 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 grant 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 2026–27 award year. When the maximum Pell Grant award amount for 2027–28 is announced, it will be available at [StudentAid.gov/pell-grant](https://studentaid.gov/pell-grant).

School Financial Aid Offers

Schools send the student their financial aid package, often presented as an aid offer (sometimes called an award letter), via postal mail or 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 must 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 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 2026–27 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 2027–28 has not yet been announced. To check for updates, visit StudentAid.gov/pell-grant.

DID YOU KNOW

Federal Pell Grants are considered to be the first source of federal student 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, enrollment, and grade level. The student's school will determine how much a student can borrow based on their financial need (if applicable), cost of attendance, prior borrowing, enrollment status, and other financial aid the student is eligible to receive. If a student is enrolled less than full time, the annual loan limit will be reduced proportionally based on the level of enrollment. An institution may also limit how much students can borrow annually in a specific program of study.

The maximum annual loan limits may increase as a student progresses through school. The table at [StudentAid.gov/announcements-events/big-updates/definitions#loan-limits](https://studentaid.gov/announcements-events/big-updates/definitions#loan-limits) lists annual loan limits (the maximum loan amount that a student may receive for an academic year), as well as aggregate loan limits and lifetime maximum loan limits.

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.

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 2026–27 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 ($\$12,500 - \$7,395 - \$3,500 = \$1,605$).

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.

Direct PLUS Loans

The sections below discuss the maximum Direct PLUS Loan amounts that a parent or student can receive, depending on the loan limits.

For more details on annual loan limits and information about aggregate loan limits and lifetime maximum loan limits, visit [StudentAid.gov/announcements-events/big-updates/definitions#loan-limits](https://studentaid.gov/announcements-events/big-updates/definitions#loan-limits).

DIRECT PLUS LOANS FOR PARENTS

As of July 1, 2026, the annual maximum PLUS loan amount that may be borrowed by all parents on behalf of each dependent student may not exceed \$20,000 minus other financial assistance per dependent undergraduate student. However, the annual loan limit for a parent who qualifies for the interim exception (see below) will be the student's estimated cost of attendance minus the amount of any other financial aid the student received for that academic year.

A parent borrower may qualify for an interim exception if

- the dependent undergraduate student was enrolled in a program of study at an institution as of June 30, 2026;
- the student or parent borrowed a Direct Loan for such program of study prior to July 1, 2026;
- the student is currently enrolled at the same institution in the same program of study; and
- the student doesn't stop their enrollment in the same program at the same institution at any point after July 1, 2026.

DIRECT PLUS LOANS FOR GRADUATE AND PROFESSIONAL STUDENTS

The maximum Direct PLUS Loan amount that an eligible graduate or professional student under the interim exception can receive is the cost of attendance (determined by the school) minus any other financial assistance they receive.

As of July 1, 2026, graduate and professional students who don't qualify for the interim exception (discussed on pages 17–18) won't be eligible to borrow Direct PLUS Loans.

DID YOU KNOW

Schools have the ability to limit the total amount borrowed each year by a student or parent for a specific program of study.

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 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 19 for a discussion of the SAI.)

States and many schools may also use FAFSA information to offer 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. The tool doesn't save or submit the information that the student enters.

NOTE

Stress to students that the Federal Student Aid Estimator provides estimates of the SAI and federal student aid amounts, and that the student won't receive any aid if they don't submit a FAFSA® form and meet the eligibility criteria.

Helping Students Learn About the FAFSA® Process

FAFSA® Prototype

The FAFSA prototype helps you gain a deeper understanding of the FAFSA user experience. The prototype is not a complete replica of the 2027–28 FAFSA form that will be available on fafsa.gov. 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 2027–28 FAFSA prototype, follow the steps below:

1. Visit fsapartners.ed.gov/fafsa-prototype/2728
2. Enter the access code: prototype2728

NOTE

The FAFSA® prototype has limited functionality and may not match exactly the final FAFSA experience. SAI calculation, field and page edits, validation of data, and some other features aren't available.

FAFSA® Screenshots

If you want to show students what the FAFSA form looks like, download the 2027–28 FAFSA Preview Presentation at FinancialAidToolkit.ed.gov/fafsa-updates. This presentation (available in PowerPoint and PDF formats) provides information and screenshots of common scenarios students and parents face when completing the online FAFSA form. Use it as is or to create and/or modify your own 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, 2026) at StudentAid.gov/resources#fafsa.

Resources To Plan Financial Aid Events

The Financial Aid Toolkit also has presentations (many with speaker notes) about federal student aid, along with information for 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 include the following:

- 2025 tax return
- records of child support received
- current balances of cash, savings, and checking accounts
- net worth of investments, businesses, and income-producing farms

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 report parent information along with their own information on the FAFSA form.

The student's answers to questions in the "Background" section of the FAFSA form will determine whether they are considered a dependent or independent student. (See page 38 for details about these questions.)

Typically, only one legal parent will be a required contributor on a dependent student's FAFSA form. If another parent is required to provide information, the FAFSA form will prompt the first parent contributor to send them an invitation. Being a contributor on the FAFSA form won't make parents responsible for paying for education costs.

DID YOU KNOW

FAFSA® completion data shows that a main reason FAFSA forms aren't submitted is because parents don't complete their sections. Ask students to make sure their parents understand their information is required only to determine the student's eligibility for federal student aid. Adding their information to a FAFSA form doesn't obligate them to pay for the student's education.

Which Parent Will Be a Required Contributor?

A student's required contributor is their "legal parent." A legal parent is a biological or adoptive parent.

A student or parent can use the Who's My FAFSA Parent? wizard at [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent) to determine who the student should invite to their FAFSA form as a required contributor. This tool asks a series of questions to identify which parent will need to participate.

NOTE

The Who's My FAFSA® Parent? wizard does not determine a student's dependency status. For information on dependency status, students can visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).

Students With Questions About Parent Participation

Students with legal parents who aren't their primary source of support often don't know how to complete the required contributor section of the FAFSA form. For example, the student was abandoned by or is estranged from their legal parents and lives with a grandparent or sibling who hasn't legally adopted them.

In such cases, the student should not invite a parent contributor. They should also avoid inviting a nonlegal guardian, such as a grandparent or sibling, as the parent contributor.

If the student has safe and stable housing, they should report that they have unusual circumstances on the FAFSA form. For the purposes of the FAFSA form, unusual

circumstances include situations where a student can't contact a parent or where contact would put the student at risk. Examples include human trafficking, legally granted refugee or asylum status, parental abandonment or estrangement, or incarceration of the student or parent.

If a student selects "Yes" to the "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" question on the FAFSA form, they can skip questions about their parents on the form and submit it without a parent signature.

The student will then need to contact the financial aid office at the college or career/trade school they plan to attend to submit supporting documentation (see page 55). A financial aid administrator will assess the student's situation and make a final determination about whether to adjust the student's dependency status.

If the student doesn't have safe and stable housing, they may be considered a homeless youth. See pages 39 and 55 for information about student homelessness.

If Parents Refuse To Provide Information

When a 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 loan limit levels. The student won't be eligible for any federal grants, including the Federal Pell Grant.

In these situations, the student can indicate on the FAFSA form that they wish to apply only for the Direct Unsubsidized Loan (see page 40). The student will be able to submit their FAFSA form without parent information, but they'll need to contact their school's financial aid administrator to find out what to do next to receive the loan.

The financial aid administrator will ask for a written statement from the parent that indicates 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
- paying the student's tuition or fees (including via a Direct PLUS Loan or college savings or prepaid tuition plan).

CONSEQUENCES OF APPLYING FOR A DIRECT UNSUBSIDIZED LOAN ONLY

Although the option to receive only a Direct Unsubsidized Loan could enable some students to attend postsecondary school, they should be aware of these consequences:

- A student who chooses to apply only for a Direct Unsubsidized Loan 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. This may also make the student ineligible for nonfederal aid programs since some programs look at the SAI to determine a student's eligibility for their funds.
- Similarly, some nonfederal scholarship programs require that a student be eligible for a Federal Pell Grant to qualify. A student without an SAI can't have Pell Grant eligibility determined and consequently can't receive funds from those programs.

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, remind parents 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 StudentAid.gov account allows students to access resources and forms on StudentAid.gov, and it acts as their legal signature for documents. To use the online FAFSA form, the student and any other required contributors must each have their own StudentAid.gov account.

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

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

A student or parent will use their StudentAid.gov account for all stages of the federal student aid process. They can use their account to

- complete and electronically sign a FAFSA form;
- make corrections to a processed FAFSA form;
- sign the *Master Promissory Note* for a Direct PLUS Loan; and
- visit their account Dashboard to view aid information, as well as notifications and alerts about their StudentAid.gov account and financial aid.

A parent will use their own StudentAid.gov account to electronically sign all FAFSA forms that they're invited to as a contributor (e.g., if they have multiple children applying for federal student aid). If the parent is also a student, they will use their own StudentAid.gov account to sign their own FAFSA form.

When To Create a StudentAid.gov Account

Students and their contributors must each use their own StudentAid.gov account to access the FAFSA form online. They can create their account at any point before they fill out the form.

We strongly recommend that students and their contributors reference their Social Security card or another legal document to review their full legal name, date of birth, and Social Security number (if they have one) before creating their account. Confirming their personal information in advance will give them time to resolve issues they may experience.

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) when they create their StudentAid.gov account. If the information doesn't match SSA's records, the account will not be verified. The student or other contributor will have to resolve any discrepancies to access their online FAFSA form.

If a student or other contributor thinks their name or date of birth may be wrong in SSA's records, they should go to ssa.gov to find out how to correct any errors. We recommend doing this well ahead of applying for aid. The information must be correct before their StudentAid.gov account can be used for most of its purposes.

A StudentAid.gov account can be used immediately after creation. But the account will have limited functionality if the person's identity couldn't be immediately verified with SSA.

How To Create a StudentAid.gov Account

Each contributor—including the student—must create a StudentAid.gov account before they can access the FAFSA form online. To create a StudentAid.gov account, they will need to complete the following steps:

1. Visit the "Create Account" page at StudentAid.gov/create-account and select their language preference.
2. Enter their email address. This email address can't be associated with any other StudentAid.gov account.
3. Provide their legal name, date of birth, and SSN. They must enter their name exactly as it appears on their Social Security card.
4. Enter their mobile phone number (optional). Their phone number can serve as an additional two-step verification option for logging in to their account.
5. Enter their mailing address and select communication preference (email or postal mail). If they're homeless or don't have a permanent address, they don't need to provide a home address, but they must provide an address where they reliably receive mail.
6. Create their username and password. They can use the first part of their email address as their username. For their password, however, they shouldn't use any personal identifiers, such as a first or last name, date of birth, or SSN.
7. Review their two-step verification methods. To protect their account from unauthorized access, they'll be asked to provide a one-time code each time they log in.
8. Review and agree to the terms and conditions of the StudentAid.gov account.

Parent and spouse contributors without an SSN can create a StudentAid.gov account to fill out their sections of the FAFSA form online. Students must have an SSN to create an account

unless they are a citizen of the Freely Associated States (Federated States of Micronesia, Republic of the Marshall Islands, Republic of Palau).

NOTE

Verification with SSA usually happens right away. If the system is unavailable at the time the student or other contributor creates their account, their SSA verification status will show as “Pending.” Pending status can take one to three days to resolve. However, they’ll be able to submit a FAFSA® form and have limited access to other applications until their information is verified with SSA.

Keeping StudentAid.gov Log-In Information Private

Advise students (and their contributors, if applicable) to keep their username and password private.

A StudentAid.gov account allows students and their contributors to sign legally binding documents. Each account can be associated with only one person and can never be shared.

DID YOU KNOW

Stress to students and parents to carefully enter and double-check their information when creating a StudentAid.gov account. Typos can result in failed verification.

Getting Log-In Help

Instructions for resolving common log-in issues are described at [StudentAid.gov/help-center/answers/article/help-accessing-account-fsa-id](https://studentaid.gov/help-center/answers/article/help-accessing-account-fsa-id).

Here are a couple of solutions in brief:

- If someone has forgotten their account username or password, the log-in screen includes links for retrieving the username or resetting the password through their verified email address, security key, or authenticator app.
- If the student or other contributor gets a message saying their StudentAid.gov account is locked, they can have a secure code sent via email, text message, security key, or authenticator app.

DID YOU KNOW

Students and other contributors can log in to StudentAid.gov using a verified 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 enter a one-time code that's delivered via email, text message, security key, or an authenticator app. In addition, they'll receive a notification any time a change is made to their 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 username or password makes 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 wants to receive federal student aid to attend a postsecondary school, they 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.

Be sure your students understand that they can complete a FAFSA form for free. Processing of the form is also free. Students and their families should never be charged fees to help them fill out the FAFSA form. The U.S. Department of Education's office of Federal Student Aid (FSA) doesn't endorse or affiliate with companies that charge students a fee to get help filing the FAFSA form.

Make sure your students are aware that free advice on student aid is widely available. Encourage students to consult a high school counselor, a college or career/trade school financial aid administrator, or the Federal Student Aid Information Center (FSAIC) rather than pay for advice or an application service.

Students can also find detailed instructions about filling out the FAFSA form at [StudentAid.gov/fillingout](https://studentaid.gov/fillingout) and [StudentAid.gov/fafsa-help](https://studentaid.gov/fafsa-help).

If a Preparer Fills Out the FAFSA® Form

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. They will need to fill out the "Preparer" section of the FAFSA PDF.

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

DID YOU KNOW

The "Preparer" section isn't currently included in the online FAFSA® form, so preparers can't fill out the online FAFSA form on a student's behalf.

When To Apply

Generally, the FAFSA processing cycle lasts 21 months. For the 2027–28 award year (July 1, 2027, through June 30, 2028), the FAFSA form may be completed on or after its release date. For 2027–28, the FAFSA form will be released by Oct. 1, 2026. FAFSA forms for that award year must be submitted by 11:59 p.m. Central time on June 30, 2028.

Some states have early or "as soon as possible" application deadlines 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).

Also, some schools have limited institutional funds. Students who fill out the FAFSA form as early as possible can maximize their chances of being awarded state and school aid.

FAFSA® Beta Testing

FAFSA beta testing refers to testing of the online form that occurs in August and September before the form is publicly released on or before Oct. 1, 2026. This early testing helps FSA improve the FAFSA form.

Students who participate in beta testing submit real FAFSA forms and won't need to resubmit their forms after Oct. 1, 2026. Students who participate in beta testing won't gain any financial aid advantages over students who don't participate.

Additionally, participating in FAFSA beta testing doesn't affect the time frame for receiving financial aid offers from schools. If students want to know when aid offers will be sent, they can contact the school's financial aid office.

More information is available at fsapartners.ed.gov/knowledge-center/library/electronic-announcements/2026-07-21/2027-28-fafsa-beta-testing-plan.

NOTE

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

How To Apply

Electronic Application Method—fafsa.gov

Most students will apply using the online FAFSA form (available in both English and Spanish), which is a quick and easy process. The electronic FAFSA form performs automatic checks for inconsistencies and mistakes so students can correct errors before submitting their applications to the FAFSA Processing System (FPS). In most cases, students will be able to view their results immediately after submitting their application.

NOTE

As of publication of this handbook, the 2027–28 FAFSA® form doesn't prefill data from a student's 2026–27 form. However, if a parent contributor needs to fill out a 2027–28 FAFSA form for multiple children, their information will be carried over to subsequent FAFSA forms after they complete the first form.

SAVING THE FAFSA® FORM

Students and other contributors don't have to complete the FAFSA form in one sitting. The FAFSA form autosaves upon selecting "Continue" at the bottom of each page. They can also

select the “Save” button at the top right on any page of the form to save their answers at any point. (They should not use the save commands that are built into the browser; for example, Chrome or Edge.)

PDF Application Method

If a student can’t fill out the online FAFSA form, they may print out and complete a FAFSA PDF (available for download October 2026 at [StudentAid.gov/resources](https://studentaid.gov/resources)) instead. The PDF is available in both English and Spanish. Once they’ve completed the form, students should mail their FAFSA application to the address on the PDF for processing. FSA doesn’t accept the FAFSA form by email or fax.

The FAFSA PDF features green and orange highlighted sections. The green 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.

Students should send all pages of the FAFSA PDF, even those with questions they didn’t answer, to the address on the form. They shouldn’t send

- copies of tax returns,
- copies of documentation, or
- FAFSA PDFs marked “DRAFT.”

Students should make a photocopy of the completed FAFSA form for their records.

NOTE

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. If they have questions when filling out the online form, they can select the info icon or question mark icon that appears next to a question for help. They can also ask our virtual assistant, Aidan®, for help. Aidan appears at the bottom right of every page of the form as a pill-shaped button that displays an owl and the text: “Hi! Need help?”. Or they can visit the FAFSA Help Center at [StudentAid.gov/fafsahelp](https://studentaid.gov/fafsahelp).

Students who are filling out the FAFSA PDF will find detailed instructions on pages 3–4 and pages 21–23 of the PDF. They can also contact FSAIC for help at [StudentAid.gov/contact](https://studentaid.gov/contact).

Find pointers below for completing each section of the online FAFSA form.

NOTE

If a student's parent, a parent's spouse, or the student's spouse is 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 before a student's parent, parent's spouse, or student's spouse does. When the student completes the FAFSA form first, it can save time and prevent errors. When a contributor starts the form or the student and a contributor work in the online form at the same time, the contributor might find it difficult to complete their sections or spend time answering questions that aren't required.

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

1. Select "Start New Form" on fafsa.gov.
2. Select "Start" under the school year for which the student is applying for aid.
3. Log in to their StudentAid.gov account (if they're not already logged in).
4. Select "Student" from the two roles: "Student" or "Parent."

Student Identity Information

This section collects information that's used to track and identify the student (name, Social Security number, and so on). It also collects 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. FSA uses this information to determine the student's eligibility for federal student aid.

If the student or a required contributor doesn't give consent and approval to use their federal tax information to determine aid eligibility, **the student will not be eligible for federal student aid.**

Students and other contributors give their consent and approval for FSA 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 participates (for example, 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.

Background

In this section, the student will answer questions to determine if they're a dependent or independent student for the purpose of applying for federal student aid.

The student will be classified as an independent student for the 2027–28 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, 2004
- 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 2027–28 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 none of the statements above apply to the student, they will be considered dependent. As such, the student will need to identify at least one parent as a required contributor.

If you're working with a student whose parent refuses to provide their information on the FAFSA form, see page 29.

STUDENT HOMELESSNESS

This question asks the student if they

- didn't live with a parent or guardian, and they were homeless;
- didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless; or
- didn't face either of these situations.

If the student selects one of the first two options above, they will then have to indicate if one of the following sources had determined them to be homeless or at risk of homelessness:

- 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

A student who indicates that they have received a homeless youth determination will be considered independent on the FAFSA form. Once they submit their FAFSA form, their SAI will be automatically calculated.

A student who hasn't received a homeless youth determination can complete the FAFSA form without providing parent information. The FAFSA form will calculate a provisional SAI. The student will receive an estimate of their federal student aid eligibility based on that 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 homeless youth determination (see page 55).

STUDENT UNUSUAL CIRCUMSTANCES

If the student's answers to the previous questions indicate that they are a dependent student for the purpose of applying for federal student aid, the student will be asked: "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?"

Unusual circumstances include the following:

- The student has been abandoned by or estranged from their parents and hasn't been adopted.
- The student left home because they were abused.
- The student is incarcerated or has parents who are incarcerated.
- The student has refugee or asylee status.
- The student is a victim of human trafficking.

This list should not be read as complete nor definitive.

If a student selects “Yes,” the student can complete the FAFSA form as a provisionally independent student and without providing parent information.

The FAFSA form doesn’t require the student to indicate a reason for their unusual circumstances. But the student will need to contact their school’s financial aid office to find out what documentation they should submit to the school for a financial aid administrator to make a determination (see page 55–56).

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 28 for information on students with questions about parent FAFSA participation.

DEPENDENCY STATUS

This page informs the student of their dependency status for the purpose of applying for federal student aid. This is determined by the student’s answers to the questions in the previous “Background” section.

Dependent students must report their own information on the FAFSA form. Their parent must also report their own information on the student’s 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.

If a dependent student’s parents are unwilling to provide information on the FAFSA form, the student has the option to apply for a Direct Unsubsidized Loan only. If the student selects “Yes” to this question, a financial aid administrator at their school will review their situation to determine if they’re eligible.

Stress to students that selecting “Yes” to this question will make them ineligible for other types of federal student aid, such as Federal Pell Grants, Federal Work-Study, or Direct Subsidized Loans. The student should think about these consequences before choosing to apply only for a Direct Unsubsidized Loan.

Students should stress to their parents that adding their information to the student’s FAFSA form as a contributor doesn’t make them responsible for paying for the student’s education.

See page 29 for more information on situations in which the parent no longer supports a dependent student or refuses to provide information.

Student Demographics

This section asks the student to answer questions related to their sex, race, and ethnicity. These questions are for research only. Students' answers don't affect their federal student aid eligibility.

This section also contains other questions that do affect a student's eligibility to receive federal student aid. For example, a student must report their 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, tax, and assets questions, which collect information from the base year. The base year for the 2027–28 FAFSA form is the 2025 calendar year.

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

Students who provided consent and approval to have their federal tax information transferred from the IRS into the FAFSA form won't need to answer many questions in this section. Also, some applicants may not have to report assets because of their income and tax filing status.

DID YOU KNOW

FSA omits a student's Federal Work-Study income when calculating their financial need. This prevents work-study income from falsely inflating the student's finances.

SPECIAL FINANCIAL CIRCUMSTANCES

The FAFSA form doesn't ask students if their or their family's financial situation has changed significantly since they filed their tax return for the base year. But the first page of the "Your Finances" section displays the question: "What if you have special financial circumstances?". If the student selects that text, the [StudentAid.gov/help/reporting-special-financial-circumstances](https://studentaid.gov/help/reporting-special-financial-circumstances) page opens in a new browser tab.

If a student or their family have experienced a significant change in their financial situation since filing their tax return in the base year, the student should complete and submit their FAFSA form as instructed. Then they should contact the financial aid office at the college or career/trade schools that they listed on the FAFSA form to tell them about the change. They may need to submit supporting documentation to the school (see page 56). A financial aid administrator may consider this information when determining the student's eligibility for aid.

Special financial circumstances may include the following:

- loss of employment or pay cuts
- tuition expenses at an elementary or secondary school

- high medical or dental expenses not covered by insurance

This list shouldn't be interpreted as complete or definitive. There may be other changes in income or assets that a student can report.

Select Colleges and Career Schools

In this section, the student will search for and select the colleges, career schools, or trade schools they're considering or planning to attend. A student can select up to 20 schools on the online form. On the FAFSA PDF, a student can add 10 schools only.

The order of schools on a student's FAFSA form doesn't affect their eligibility for federal student aid, but it matters for some state aid. Some states require students to arrange their schools in a specific order to be considered for state aid. If this applies to the student, they will be able to reorder the schools in their list. For more information and to look up individual state requirements, visit [StudentAid.gov/order](https://studentaid.gov/order).

FPS will send most of the student's FAFSA information to each school that the student listed on their form. (The schools will not receive the student's list of schools or their answers to the questions about their sex, race, and ethnicity.)

NOTE

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.

Invite a Parent (or Spouse) as a Contributor

In this section, a dependent student will invite a contributor to complete their sections of the FAFSA form.

A dependent student is required to invite a legal parent (a biological or adoptive parent as determined by the state) to add their information to their FAFSA form. If the student is married and not separated, and filed taxes separately from their current spouse, the student is required to invite their spouse to add their information to the FAFSA form.

To invite the contributor, the student will enter the contributor's email address when prompted and select "Send Invite."

After the student selects "Send Invite," the contributor will receive an email invitation to the student's FAFSA form. The invite link and invite code will also display, so the student can share it directly with their contributor. Additionally, the student will have the option to send the invite as a customized message from their mobile phone.

DETERMINING WHICH PARENT TO INVITE TO THE FAFSA® FORM

If a student is not sure which parent to invite as a contributor on the FAFSA form, they can select “Who should I invite as a parent on the FAFSA form?”. The Who’s My FAFSA Parent? wizard will open. This tool (available at [StudentAid.gov/fafsaparent](https://studentaid.gov/fafsaparent)) will help the student determine which parent they should invite. Students with divorced parents may find this tool especially helpful.

DID YOU KNOW

If a student needs to find their contributor’s invite code, they can do so from their StudentAid.gov account Dashboard. After logging in, they should select “My Activity.” The contributor’s invite code displays in the “My Contributor(s)” section.

Review and Sign the FAFSA® Form

After completing the required sections of the FAFSA form online, the student should 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 it. The student can then submit their sections of the FAFSA form.

Even though the student can complete and submit their section of the FAFSA form, the form will be complete and submitted for processing **only** after all required contributors have provided

- their information on the FAFSA form,
- their consent and approval to transfer federal tax information into the form, and
- their signature.

NOTE

Some students who are completing the online FAFSA® form for the first time may be asked to verify their identity. This identity verification process helps FSA prevent fraud and identity theft. Students selected for identity verification won’t be able to receive federal student aid until they finish the process. For details, visit [StudentAid.gov/help/identity-verification](https://studentaid.gov/help/identity-verification).

Submitting the FAFSA® Form and Getting Aid Eligibility

After the student and parent (and/or any other required contributors) sign the FAFSA form, the form will be considered complete and can be submitted for processing. For most students, it will be processed immediately.

DID YOU KNOW

Starting in summer 2026, nearly all students who submit a completed FAFSA® form will have their forms processed in real time. This means most students will know immediately whether their application has been processed successfully, be able to view their SAI and Pell Grant eligibility, and start a correction (if necessary).

STUDENT SUBMITS A COMPLETED FAFSA® FORM

If a student submits a completed FAFSA form that's **processed immediately**, they'll see a page that says their FAFSA results are ready. The student can select a link to visit their FAFSA Submission Summary to review

- their financial aid eligibility,
- their FAFSA form answers,
- the schools they chose to receive their FAFSA information, and
- any next steps.

The student will also receive an email confirmation that their FAFSA form was processed successfully. This email includes a link to their FAFSA Submission Summary.

If a student submits a completed FAFSA form that **isn't processed immediately**, a confirmation page will display their

- completion date;
- data release number;
- estimated SAI; and
- next steps, including how to track the status of their form.

This confirmation page is also emailed to the student.

PARENT OR SPOUSE SUBMITS A COMPLETED FAFSA® FORM

If a parent or spouse contributor completes their required sections of the FAFSA form after the student and submits the form, they'll see a confirmation page with information about what the student can expect.

The contributor will receive an email that confirms they completed their required section of the student's FAFSA form.

The student will also receive an email confirmation. If the student's FAFSA form is processed immediately, the email will include a link to their FAFSA Submission Summary. If the form isn't

processed immediately, the email informs the student that they'll be notified when their form is processed (usually in one to three business days).

DID YOU KNOW

Some students will be able apply for student aid from their state after they submit their FAFSA® form. This link will be available on their FAFSA Submission Summary, FAFSA confirmation page (for students whose forms aren't processed immediately), and confirmation email. For these students, this link also appears in the "My Activity" section of their account Dashboard after they select their FAFSA submission.

Part 4: After Submitting the FAFSA® Form

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

As of May 2026, FPS processes most students' FAFSA forms as soon as they select "Submit." If FPS can't process a student's form right after submission, a message will display that tells the student when to expect the form will be done processing. Typically, this is one to three days.

After the student's FAFSA form has been processed, the student can view their FAFSA Submission Summary. The FAFSA Submission Summary is an electronic or paper document that includes the student's

- answers on the FAFSA form,
- eligibility for a Federal Pell Grant,
- SAI, and
- any next steps the student may need to take.

See page 49 for details about the FAFSA Submission Summary.

How the FAFSA® Form Is Processed

When processing a FAFSA form, FPS checks the consistency of the answers. If they are inconsistent, FPS might be unable to calculate the student's Federal Pell Grant eligibility and SAI. In these cases, FSA will email the student about making a correction to their form (see page 52).

Data Matches

In addition to checking edits, FPS also performs matches against the following databases. If a response doesn't match a database's records, the student's FAFSA form is flagged and the student may not be eligible to receive federal student aid until the mismatch is resolved. The student's FAFSA Submission Summary will have instructions for how to address the issue. Usually, the student will need to submit documentation to the school(s) to which they are applying.

SOCIAL SECURITY ADMINISTRATION (SSA) MATCHES

If the student enters a Social Security number (SSN) in their FAFSA form, FSA verifies their citizenship status by conducting a match with SSA. The results appear on the student's FAFSA Submission Summary.

If a student's response conflicts with SSA's database—or when a citizenship match can't be performed—the FAFSA Submission Summary will note there is a conflict. The student must then provide their school with documentation that confirms their U.S. citizenship status.

To prevent fraudulent attempts to apply for federal student aid, the student's reported SSN is also checked against SSA's death records.

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

If a student reports on the FAFSA form that they are a noncitizen whose status qualifies them for federal student aid and enters an A-Number, that information is checked against DHS's citizenship records.

If the match doesn't confirm the student is an eligible noncitizen, the student's FAFSA Submission Summary will have a comment directing them to submit their immigration documentation to their 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 citizenship status 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 against the NSLDS® database, which identifies students who have defaulted on federal student loans.

If a student has a federal student loan in default and they haven't made satisfactory arrangements to repay it, the student's FAFSA Submission Summary will have a note about this issue. A student isn't eligible for federal student aid until the default status is resolved.

The NSLDS match also reports the student's history of receiving federal student aid, including if the student owes funds due to overpayment of a federal grant.

OTHER MATCHES

If a student reports they are a veteran, FPS performs a match against veteran status information maintained by the U.S. Department of Veterans Affairs.

FPS also matches against U.S. Department of Justice records to check if a student has been barred from receiving federal funds due to a drug offense conviction in a U.S. court. 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 online or on paper, they can check if their form has been processed on their StudentAid.gov Dashboard.

The student can select their current FAFSA form under the “My Activity” section. Their form will have one of the following statuses:

- **Draft:** The student started the FAFSA form but hasn’t completed all the required sections.
- **In Progress:** The student completed the FAFSA form but hasn’t submitted it.
- **Action Required:** The student completed the FAFSA form, but it contains an error and they must submit a correction. Errors include not providing consent and approval and/or a missing signature. Sometimes 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

Students can check the status of their FAFSA® form over the phone. They can call the Federal Student Aid Information Center (FSAIC) at 1-800-433-3243 and then answer the automated system’s questions for information.

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

Once most students sign and submit their FAFSA form, the schools they listed on their form will be able to view the student’s processed FAFSA data immediately in the FAFSA Partner Portal (FPP). A small number of students’ FAFSA forms will take one to three business days to be processed.

Within one to three business days after a student’s FAFSA form has been processed, the school will be able to download the data via an electronic report called the *Institutional Student Information Record* (ISIR).

FPS also sends ISIRs to the state agencies responsible for state financial aid in the student’s state of residence and 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

Schools receive ISIRs that don’t include the schools a student added to their FAFSA® form. State agencies receive ISIRs that include the schools the student selected on their form.

FAFSA Submission Summary

After the student's FAFSA form is processed, the student receives a FAFSA Submission Summary. Most students who complete their FAFSA form online will be able to access their FAFSA Submission Summary right after submitting their form. They will also receive an email with instructions on how to access their FAFSA Submission Summary.

If a student submitted a paper FAFSA form by mail, they can access their online FAFSA Submission Summary about three weeks later. If the student doesn't have a valid email address or can't access StudentAid.gov for some other reason, the student will also receive a paper version of the FAFSA Submission Summary in the mail. Parent or spouse contributors will not receive a copy of the FAFSA Submission Summary or be able to access a copy online.

NOTE

Make sure students understand the following:

- The FAFSA Submission Summary is an estimate of their eligibility for federal student aid and not a financial aid offer.
- Schools' financial aid offices determine and issue aid offers.
- Most schools send aid offers only to students who've applied for admission and been accepted.

How To Access the FAFSA Submission Summary

As mentioned earlier, most students can select a link to access their FAFSA Submission Summary after they submit the FAFSA form. This link is also emailed to the student.

In addition, students can access the FAFSA Submission Summary online by

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

Reviewing the FAFSA Submission Summary

The top of the online FAFSA Submission Summary displays the student's name, the date their FAFSA form was received, the date it was processed, and the Data Release Number (DRN).

The FAFSA Submission Summary then displays information in four tabs:

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

ELIGIBILITY OVERVIEW

The “Eligibility Overview” tab displays **estimates** of the federal student aid the student 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, it will also appear.

This tab also explains that schools’ financial aid offices determine actual student aid offers.

FAFSA® FORM ANSWERS

The “FAFSA Form Answers” tab displays the student’s answers to the FAFSA form questions. If their form required one or more contributors, their answers display as well. Federal tax information transferred from the IRS is not shown.

If the student provided an incorrect answer, they can start a FAFSA correction online (see page 52). If a student received a paper FAFSA Submission Summary, they can use the fields provided to correct their answers.

SCHOOL INFORMATION

The “School Information” tab shows information about the schools the student 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

The “Next Steps” tab displays comments about a student’s FAFSA form. Comments may be informational and require no action from the student. Some comments may require the student to start a correction (see page 52) or send documentation to their school.

Lastly, the student can choose to view additional resources, including their “My Aid” page or College Scorecard.

NOTE

Some first-year undergraduate students will see a message on their FAFSA Submission Summary that “Some of Your Selected Schools Show Lower Earnings.” This message displays if the student sent their FAFSA® information to one or more schools where graduates’ median earnings are typically lower than those of people with only a high school diploma in the same state, or nationally, if the school serves mostly out-of-state students. Students who see this message will be able to learn more by selecting a link.

FAFSA Submission Summary With Action Required

If a student receives a FAFSA Submission Summary with action required, it means their FAFSA form has been rejected and that the student needs to take action to resolve an issue. Their FAFSA Submission Summary will explain the issue and how to resolve it. See page 52 for instructions on how a student can submit the correction.

After the student has submitted the correction and resolved the issue, FPS can process their information and determine their aid eligibility.

A FAFSA form may be rejected due to these common issues:

- It has inconsistent or insufficient data to calculate an SAI.
- It lacks required signatures or consent and approval to transfer federal tax information.

NOTE

Help students submit FAFSA forms that don't need corrections. Urge them to do the following:

1. Read all the directions.
2. Ask for help if they don't understand a question.
3. Submit complete and accurate answers so they avoid delays in getting their estimated federal student aid eligibility.

Verification

To ensure federal student aid programs serve eligible students, FPS follows procedures established by federal regulations to select students for a process called verification. Many schools also select applications to be verified in addition to those selected by FPS. This process verifies the accuracy of applicant data.

If a student is selected for verification, their FAFSA Submission Summary will have a note in the "Next Steps" section.

The student's ISIR that is sent to schools also includes a code. When a student is selected for verification, a school's financial aid administrator will check the information that the student reported on the FAFSA form. Usually they do this by asking the student to provide documentation that confirms the FAFSA data. The school will contact the student to tell them what documentation to submit to the school and by what date. The student should provide all requested documentation as soon as possible. Most schools won't process financial aid for the student until they receive the required documentation.

NOTE

Because all students and other required 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, the school may ask them to submit a tax transcript or a signed copy of their income tax return. Find out how to get a tax transcript at [irs.gov/transcript](https://www.irs.gov/transcript).

FAFSA® Corrections and Updates

Sometimes a student may have to change information they reported on the FAFSA form. For instance, they may need to correct an error or update information. The student's information must be accurate as of the day they first signed their FAFSA form.

How To Make Changes

The student can correct or update information by logging in to their StudentAid.gov account and then following the steps listed in the sections below. Any student with a StudentAid.gov account can access their FAFSA data online, whether they applied online or with a paper form.

If a parent or spouse contributor needs to make a correction to their section of the FAFSA form, they will need to log in to their StudentAid.gov account to make the update and resign the form.

NOTE

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

ACTION REQUIRED

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

From the FAFSA Submission Summary, the student can select "Make a Correction." The student can also make the correction from their account Dashboard by following these steps:

1. Log in to StudentAid.gov.
2. Go to their account Dashboard.
3. Under the "My Activity" section, select the FAFSA form that indicates "Action Required."
4. Make the necessary correction: for example, provide the missing consent and approval and/or a signature.
5. Select "Continue" to advance through the form until the review page displays.
6. Agree to the terms and conditions of the FAFSA form, sign it, and submit the correction.

NOTE

If the student received a paper FAFSA Submission Summary, 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 send their FAFSA information to a school after their FAFSA form has been processed, they should follow these steps:

1. Log in to StudentAid.gov.
2. Go to their account Dashboard.
3. Under the “My Activity” section, select the processed FAFSA form.
4. Under the “Actions” menu, select the “Add or Remove Schools” button to start a correction.
5. Review the FAFSA correction information and select “Add or Remove Schools.”
6. Search for the school by entering its name or code and then selecting “Search.” Students can also select the “Search by Location” tab to search by a school’s state and city.
7. Select the school from the search results.
8. Agree to the terms and conditions of the FAFSA form, sign the form, and submit the update.

If the student wants to delete a school from the list of selections, they should follow steps 1–5 and then select “Remove” next to the school they want to delete. The student should finish the correction by following step 8.

A student can send their FAFSA information to a maximum of 20 schools at any one time. If the student already listed 20 schools on their FAFSA form, they will have to remove a school to add a new one. If the student makes a correction to their FAFSA form after removing a school, the removed school won’t automatically get the new FAFSA information. The school would still have the student’s data from when they listed it on their FAFSA form, before it was corrected.

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

If a school’s financial aid office has made an adjustment to a student’s FAFSA form (see page 54), a student who wants to add a new school to their FAFSA form should follow these instructions:

1. Log in to StudentAid.gov.
2. Scroll down to the “FAFSA® Submission History” section on the “My Activity” page.
3. Select the three dots under “Actions” and select a FAFSA form that was submitted before the date the financial aid office made the adjustment.
4. Select “Make a Correction” 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 paper FAFSA Submission Summary allows a student to change up to three schools. On the paper FAFSA Submission Summary, the student checks the box to remove the old school code and writes in the new school's code or name and address. The school removed from the list will not automatically receive any information the student later submits with a FAFSA correction.

What Information May Not Be Changed

If the student's or their family's financial situation changes significantly after they submitted their FAFSA form, the student can't update their income or asset information by editing their form. Significant changes may include the student or their family losing a job or needing to spend some of their savings. (See page 41 for information about special financial circumstances.)

To report a significant change in the student's or student's family's financial situation after they submitted their FAFSA form, the student must contact their school's financial aid office directly.

NOTE

If the student's marital status changes after they submitted their FAFSA® form, the student must contact their school's financial aid office for guidance about updating their form.

Dependency Status and Overrides

FSA considers most students who enter a postsecondary school right after completing high school to be financially dependent on their parent(s). Being a dependent student means a legal parent is a required contributor on the student's FAFSA form and must provide their information. (Page 39 of this handbook explains how a student who can't contact their required parent contributor can fill out the FAFSA form. Page 38 explains the criteria for a student to be classified as an independent student for the 2027–28 award year.)

Dependency status is determined by criteria specified in law. Students can visit StudentAid.gov/fafsaparent to use the Who's My FAFSA Parent? wizard, a tool that will help them determine which parent they should invite to their FAFSA form.

Professional Judgments

Federal regulations give financial aid administrators the authority to use their professional judgment to make adjustments to a student's FAFSA form. These adjustments may affect the student's dependency status, cost of attendance, and SAI.

As noted in previous sections, students must contact financial aid offices to inform them of personal circumstances that can affect their eligibility for student aid. Schools must review each request and then make a decision based on the information or documentation the student provides. Decisions made by a financial aid administrator are final. They can't be appealed to FSA.

NOTE

If a dependent student contacts a school to ask them to change their status to an independent student, they should be aware that schools are not required to grant the change.

STUDENT HOMELESSNESS

The FAFSA form asks students to report if they didn't live with a parent or guardian (unaccompanied) and were homeless, or if they didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless (see page 39).

If a student doesn't have an official homeless youth determination from an authorized official (director of an emergency shelter, high school homeless liaison, etc.), the student must inform their school that they are an unaccompanied homeless youth or unaccompanied, at risk of homelessness, and self-supporting. A financial aid administrator at their school must then conduct a documented interview with the student or ask them for a written statement. Then the administrator must make a determination without factoring in the reasons that the student is unaccompanied and/or homeless.

We encourage you to connect unaccompanied and homeless students with agencies that can provide them with an official determination of homelessness. An official determination will make it easier for the student to complete the FAFSA form since they'll be able to report their situation in the form and be considered an independent student immediately rather than a provisionally independent student.

NOTE

If a school approves the student's homeless youth determination, the student will be considered an independent student. This status will carry over to FAFSA® forms in future award years, unless the school documents a change in the student's status.

UNUSUAL CIRCUMSTANCES

The FAFSA form asks, "Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?" (see page 39 for information about and examples of unusual circumstances).

If the student selects "Yes," they will be considered 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 supporting documentation about their circumstances.

Schools have different documentation requirements. Examples of documentation for unusual circumstances may include the following:

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

A financial aid administrator must assess each student's situation on its own and make a final determination based on the student's individual circumstances.

NOTE

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

SPECIAL FINANCIAL CIRCUMSTANCES

Unlike student homelessness and unusual circumstances, the FAFSA form doesn't ask students about special financial circumstances. Students who have experienced a significant change in their or their family's financial circumstances should complete and submit the FAFSA form as instructed. Then they should contact the financial aid office at each college or career/trade school that they listed on the FAFSA form to inform them of the change. See page 41 for information about and examples of special financial circumstances.

Schools have different documentation requirements. Examples of documentation for special financial circumstances may include the following:

- a 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 information about the student's (or other contributor's) financial status or personal circumstances

Make sure students understand that the financial aid administrator isn't required to adjust financial elements on the FAFSA form. The financial aid administrator's decision is final. It can't be appealed to FSA.

NOTE

A professional judgment that was based on a special financial circumstance will not carry over to a student's future award years.

2027–28 Correction and Verification Deadlines

FSA expects corrections made and received by FPS to have a deadline in September 2028.

FSA expects the following actions to have deadlines in late September 2028:

- the school receives the FAFSA Submission Summary or ISIR; and
- verification of the student's information is completed, including any corrections that result from verification (deadline is the late September date, 120 days after the student's last date 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.

NOTE

State and school aid programs have their own deadlines and rules about disbursement. Encourage students to complete their FAFSA® forms early and submit corrections quickly so they may qualify for as much aid as possible.

Appendix A: Sources of Additional Information

Useful Websites

For You

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

- basic information about federal student aid, the application process, and loan repayment;
- free training, including online and in-person training opportunities;
- financial aid PowerPoint presentations and scripts;
- tips and resources for conducting outreach for students and parents; and
- a resource library.

The resource library can be filtered by audience, format (handout, video, infographic, PowerPoint presentations, etc.), and topics such as

- preparing for college, career school, or trade school;
- tips for completing the *Free Application for Federal Student Aid* (FAFSA®) form; and
- responsible borrowing.

OTHER SITES FOR COUNSELORS AND MENTORS

- **FAFSA prototype**—Helps counselors and mentors increase their understanding of the online FAFSA form. The prototype is a web tool that allows users to preview the form by following common scenarios for students and parents. Visit fsapartners.ed.gov/fafsa-prototype/2728 and enter “prototype2728” as 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 that receive more than 90 percent of their revenue from federal student aid; available at collegecost.ed.gov.
- **FSA Training Center**—Offers a comprehensive, introductory web-based course that teaches the concepts and procedures involved in managing federal student aid programs; available at fsatraining.ed.gov.
- **FSA Partner Connect Knowledge Center**—A library of federal student aid information for college financial aid administrators is available at fsapartners.ed.gov/knowledge-center. High school, institutional, and nonprofit organization counselors who help students apply for aid may find the *Federal Student Aid Handbook* particularly useful, especially for 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.
- **Federal Student Aid’s LinkedIn page**—Follow at LinkedIn.com/company/FederalStudentAid.

For Your Students

Our [StudentAid.gov](https://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/fafsa/help.
- **“FAFSA® Support in Other Languages” page**—Get FAFSA support in other languages at StudentAid.gov/apply-for-aid/fafsa/filling-out/other-languages.
- **StudentAid.gov account**—Students and other contributors can create their account at StudentAid.gov/create-account.
- **“Checklists for Academic and Financial Preparation” page**—Simple, step-by-step information for students about preparing academically and financially for postsecondary education is at StudentAid.gov/checklist.
- **Resources**—View fact sheets, videos, and infographics on various financial aid topics at StudentAid.gov/resources.
- **StudentAid.gov blog articles**—Get clear information and guidance on different financial aid topics at StudentAid.gov/articles.
- **Who’s My FAFSA Parent? wizard**—Students can identify which parent will be a required contributor on their FAFSA form at StudentAid.gov/fafsa/parent.
- **Federal Student Aid Estimator**—Students can get an early estimate of their aid eligibility at StudentAid.gov/aid-estimator.
- **Repayment Calculator**—Students can simulate borrowing to estimate their future monthly student loan payments at Studentaid.gov/repayment-calculator.
- **“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.

OTHER STUDENT SITES

- **College Scorecard**—Students can find and compare colleges and career/trade schools. College Scorecard provides data on college costs, graduation rates, post-college earnings, and other details useful for informed decision-making 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 feed**—Follow at X.com/fafsa.

- **Education and Training Vouchers (ETVs)**—Students who are or previously were in foster care may be eligible for financial assistance for college or career/trade school through the John H. Chafee Foster Care Program for Successful Transition to Adulthood. Students can learn about this program at acf.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**—Information on financial aid for health professionals and students is available at hhs.gov/programs/education-and-training.
- **GI Bill benefits**—The U.S. Department of Veterans Affairs (VA) offers information about education benefits for veterans and their families at va.gov/education/about-gi-bill-benefits. Find 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/become/benefits/education.
- **State grant agencies**—Students can find contact information for state agencies at www.ed.gov/contact-us/state-contacts.
- **Scholarship scam prevention**—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 of various jobs, including the nature of the work, training needed, and earnings.

For Parents

- **“Parents of Students” page**—Find information on saving for college or career/trade school, borrowing for school, and tax benefits for education at StudentAid.gov/parent.
- **“Checklists for Academic and Financial Preparation” page**—Simple, step-by-step information for parents about preparing children academically and financially for postsecondary education is at StudentAid.gov/checklist.
- **“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.

- **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](https://studentaid.gov/fafsaparent).
- **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](https://studentaid.gov/contact)

FEDERAL STUDENT AID'S FEEDBACK CENTER

- Submit feedback about an issue, suspicious activity, or scam: [StudentAid.gov/feedback-center](https://studentaid.gov/feedback-center)

INSPECTOR GENERAL HOTLINE

- Report 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](https://oig hotline.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,
- speed up 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 anyone other than the student, 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
FSA	Federal Student Aid (as in the U.S. Department of Education's office of Federal Student Aid)
FSAIC	Federal Student Aid Information Center
FSEOG	Federal Supplemental Educational Opportunity Grant
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)
VA	U.S. Department of Veterans Affairs