

## Filing the FAFSA Deadline for 2018-2019

The FAFSA can be confusing, but it's a must if you're looking for federal student loans, as well as many grants and scholarships from federal and state governments and colleges. Even if you think you won't qualify for financial aid, it's a good idea to file. Many people who think they won't qualify actually would, and they leave millions of dollars in grant money unclaimed because they didn't file. With that in mind, here's a quick breakdown of the "five Ws" for the 2018-2019 school year.

- WHO should file the FAFSA?

All college-bound high school seniors and returning college students should file the 2018-2019 FAFSA. This applies to both dependent and independent students. You don't need to know which school you will be attending to file. List the colleges you're applying to on the FAFSA when you file. You can always edit your list later by simply logging in to your account.

- WHAT do you need to file the FAFSA?

Filing is easier if you have gathered everything you need before you get started. If you are a dependent student you will need the following information for yourself, as well as your parents. If you are married you will need this information for your spouse also.

Social Security Number (or Alien Registration Number if you are not a US citizen)

Student's driver's license (if applicable)

Tax return for you (and your parents, if applicable) from the prior-prior year. For the 2018-2019 FAFSA, this is your 2016 tax return.

Bank statements, records of investments, and records of untaxed income (such as veteran's non education benefits and child support)

An FSA ID to electronically sign the form (students and parents will each need their own FSA ID)

- WHEN should you file the FAFSA (what is the FAFSA 2018-2019 deadline)?

The 2018-2019 FAFSA is available for filing on or after October 1, 2017. The deadline for the 2018-2019 FAFSA is midnight, Central Time, June 30, 2019. The earlier you file, the more grant money you are likely to receive (up to twice as much). Filing early also helps to ensure you don't miss FAFSA deadlines for state and college aid, which may differ from the federal deadline. You can find state FAFSA deadlines at <https://fafsa.ed.gov/deadlines.htm>. For a specific school's FAFSA deadline, contact the college directly.

- WHERE do you file the FAFSA?

The FAFSA is available for filing online at <https://fafsa.ed.gov>. The FAFSA is always free to file, so be wary of websites mimicking the federal site or requesting a fee. Filing online can greatly speed up the review process and allows you to list up to ten potential colleges (you can only list four on the paper version of the FAFSA).

If you prefer to file your FAFSA the old-fashioned way, you can request a paper FAFSA (call 1-800-433-3243 or TTY 1-800-730-8914 to request) or complete the fillable PDF FAFSA, but know that your application will take longer to process if you do it this way.

- WHY should you file the FAFSA?

When you file early, you will likely receive information on how much aid you qualify for before you receive admission notifications from colleges. This can help you decide how much you can afford, and which school will best meet your needs, both academically and financially.

Also, people tend to underestimate how much need-based aid (aid based on income and financial situation) they are eligible for, and overestimate how much merit-based aid (aid based on academic performance) they will receive.