



FAFSA Tips & Common Mistakes to Avoid

The best way to complete the Free Application for Federal Student Aid (FAFSA) is **early**, [online](https://studentaid.ed.gov/sa/fafsa) <https://studentaid.ed.gov/sa/fafsa> or via the [myStudentAid mobile app](#) and **without any mistakes**. Download and print the FAFSA Checklist from NASFAA, [checklist](#) of what you'll need to have on hand in order to file your FAFSA. If you aren't yet ready to file a FAFSA, the Department of Education's [FAFSA4caster tool](#) <https://fafsa.ed.gov/spa/fafsa4c/#/landing> can help you estimate your eligibility for federal student aid by providing some basic information.

Apply Early

Many states and colleges use the FAFSA to determine eligibility for nonfederal student aid funds that may have early deadlines or limited funding. The sooner you complete the FAFSA the more aid you could be eligible for.

In past years, if you or your family had not yet filed your tax returns for the previous year when you submitted your financial aid application, you had to use estimates and go back later on to submit the actual figures. But that all changed thanks to executive action taken by President Obama on September 13, 2015. Instead of waiting until you and/or your parents have completed your tax returns for the previous year, you will now complete the Free Application for Federal Student Aid, or the FAFSA, using information from two years prior. [Watch our quick video](#) to learn more about how you'll benefit from using prior-prior year income data.

What you Need to Complete the FAFSA

View and print our helpful [FAFSA Checklist](#) to learn what you'll want to have on hand when you sit down to fill out your FAFSA. https://www.nasfaa.org/fafsa_tips

Apply Online or Via Mobile App

Online and mobile applications are easier to complete than the paper application because they use skip-logic to only ask relevant questions. In addition, online/mobile applications will be processed faster and will likely be more accurate because the FAFSA website and app are designed to catch common errors. You can create a FSA ID that will allow easy access to your electronic FAFSA application. Additionally, this will enable save options, electronic signature and timely submission of your application. You can obtain your FSA ID and get more information [on the FSA website](#). <https://studentaid.ed.gov/sa/fafsa>

IRS Data Retrieval

When you apply online, you will be given the option to [retrieve your IRS Data](#) to automatically populate the FAFSA. This option simplifies the application process, helps reduce errors and lowers your chances of being selected to verify the information on your FAFSA. You will submit your tax information from two years prior, rather than your taxes for the most recent filing year, so for the 2020–21 FAFSA you will provide information from the 2018 tax year. You should be able to retrieve this information to automatically populate the corresponding questions on the FAFSA.

Avoid Common Errors

Mistakes can delay your application and limit the amount of aid you are eligible to receive. To avoid errors, carefully read all of the questions on the FAFSA. Some of the most common FAFSA errors are:

- Leaving blank fields: Too many blanks may cause miscalculations and an application rejection. Enter a '0' or 'not applicable' instead of leaving a blank.
- Using commas or decimal points in numeric fields: Always round to the nearest dollar.
- Listing an incorrect Social Security Number or driver's license number: Double-check and triple-check these entries to ensure accuracy. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number or include a Taxpayer Identification Number.
- Failing to use your legal name: Your name must be listed on your FAFSA as it appears on your Social Security card. Don't enter nicknames or other variations on your name.
- Entering the wrong address: Don't enter a temporary campus or summer address as your permanent address.
- Entering the wrong federal income tax paid amount: This amount is on your income tax return forms from two years prior, not your W-2 form(s).
- Listing Adjusted Gross Income (AGI) as equal to total income from working: AGI and total income from working are not necessarily the same. In most cases, the AGI is larger than the total income from working.
- Incorrectly filing income taxes as head of household: If there is an error in the head of household filing status, the school will need an amended tax return to be filed with the IRS before paying out aid awards.
- Listing marital status incorrectly: The Department of Education wants to know your marital status on the day you sign the FAFSA. If you are in a legally recognized same-sex marriage, you will need to provide your spouse's information as well.
- Listing parent marital status incorrectly: If your custodial parent has remarried, you'll need to include the stepparent's information on the FAFSA. If you have two parents in a legally-recognized same-sex marriage, you'll need to list both parents (one as Parent 1, and one as Parent 2)
- Failure to list both parents if they live together: If both your legal parents (defined as biological or adoptive parents) live in the same household, you are required to list both parents on the FAFSA even if they are not married.

- Failure to report unborn children: If you have a child that will be born before or during the award year and you will provide the child with more than half of his or her support, count that child as a member of the household.
- Failing to count yourself as a student: The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.
- Failing to register with Selective Service: If you are a male, aged 18 to 26, you must register with Selective Service. Failure to register will make you ineligible for federal student aid.
- Forgetting to list the college: Obtain the Federal School Code for the college you plan on attending and list it along with any other schools you've applied to attend.
- Forgetting to sign and date: If you're filling out the paper FAFSA, be sure to sign it.
- Sending in a copy of your income tax returns: You do not need to include a copy of your tax returns with your FAFSA. Any information sent with your FAFSA will be destroyed. In addition, do not write any notes in the margins of your FAFSA.

Get Help

Check the [Help section](#) of the FAFSA website or call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243). The Department of Education also provides answers to frequently asked questions about the FAFSA, and FAFSA on the Web Live Help, a secure online chat session that allows you to ask questions of customer service representatives.

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NASFAA National Association of Student Financial Aid Administrators

https://www.nasfaa.org/fafsa_tips

University of Saint Mary
 Office of Financial Aid
 Saint Mary, Room #106
 913-758-4303 (follow the prompts)
 Not sure who your Financial Aid Counselor is? Email: finaid@stmary.edu
 University of Saint Mary
 4100 S. 4th Street | Leavenworth, KS 66048 www.stmary.edu

***Financial Aid Counselors are assigned based on the Student's Last Name.**