

FAFSA Tips and Common Mistakes to Avoid When Applying for Student Aid

The best way to complete the [Free Application for Federal Student Aid \(FAFSA\)](#) is early, and online. The FAFSA is primarily designed to assess eligibility for federal student aid, but many states and colleges also use the FAFSA to determine eligibility for nonfederal student aid funds. Remember that there are sometimes early deadlines for nonfederal student aid and that there is limited funding for some types of nonfederal student aid. Turning your FAFSA in early could earn you limited nonfederal aid funds that may not be available if you delay. Any errors you make when filling out the FAFSA could delay your application. This article highlights some common errors you should avoid when filling out the FAFSA and provides tips to help you fill out the application.

Completing your taxes early will help you get a jump on the FAFSA because you'll need that information to complete the FAFSA. You can estimate the amounts using data from previous tax years, but you'll need to correct the amounts on the form later by going to the corrections page on the FAFSA Web site.

If you apply online, your application will be processed faster and will likely be more accurate because the FAFSA Web site is designed to catch common errors. The online application also provides [worksheets](#) that will calculate amounts and enter them into the field for you. It also allows you to skip questions that are not relative to your unique situation. You can save and continue the FAFSA at any time online and then sign your application electronically using your personal [FAS ID](#).

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). [Learn more](#) about using prior-prior year tax data on the FAFSA and [watch our short video](#) to understand how you'll benefit from this change.
- 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.

Here is a list of materials that will help you complete the FAFSA:

- Your Social Security Number (can be found on Social Security card)
- Your driver's license (if any)
- Your W-2 Forms for the previous year and other records of money earned
- Your (and your spouse's, if you are married) most recent Federal Income Tax Return – IRS Form 1040, 1040A, 1040EZ, 1040Telefile, foreign tax return, or tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia
- Your parent's Federal Income Tax Return for the previous year (if you are a dependent student as defined by federal criteria)
- Your current bank statements
- Your current business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Documentation that you are a U.S. permanent resident or other eligible noncitizen.
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Filling out the Pre-Application Worksheet will help you collect and proofread the information for your application before you submit it. There are resources available if you decide you need assistance filling out the FAFSA, check the [FAQ section on the FAFSA Web site](#), or call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243).

Financial aid administrators across the country also participate in free FAFSA events to help applicants fill out the form accurately. Look for a FAFSA event in your area to get free, professional assistance to fill out the FAFSA.