

# Mistakes to Avoid When Applying for Student Aid

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NASFAA  
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

The best way to complete the Free Application for Federal Student Aid (FAFSA) is early, online and without any mistakes.

## 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. Turning your FAFSA in early could earn you limited nonfederal aid funds that may not be available if you delay.

Completing your taxes early will help you get a jump on the FAFSA, but you don't need to complete your 2010 taxes in order to apply for federal student aid. You can use data from previous tax years to estimate figures needed to complete the FAFSA, but you'll need to correct these figures on the form later by going to the corrections page on the FAFSA website. If you know you will be late filing your taxes, it is better to complete your FAFSA with estimated information than to wait until your taxes have been filed.

## Apply Online

If you apply online, your application will be processed faster and will likely be more accurate because the FAFSA website is designed to catch common errors. The Department of Education also provides a Pre-Application Worksheet that will help you collect and proofread the information for your application before you submit it. When completing your application online, you can save and continue the FAFSA at any time and then sign your application electronically using a personal identification number (PIN) which you can get from the Federal Student Aid PIN website.

## Avoid Common Errors

Making mistakes on your FAFSA could delay your application and possibly make you lose out on some financial aid. Be sure to read all of the questions on the FAFSA application carefully to avoid confusion and submission of incorrect information. The most common errors made by students and families are:

- **Leaving blank fields:** Enter a '0' or 'not applicable' instead of leaving a blank. Too many blanks may cause miscalculations and an application rejection.
- **Using commas or decimal points in numeric fields:** Always round to the nearest dollar.
- **Listing an incorrect Social Security Number or drivers license number:** Double check these entries and have someone else check them too. Triple check to be sure. 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. Entering nicknames or other variations on your name will cause processing delays.
- **Entering the wrong address:** Do not list a temporary campus or summer address as your permanent address.
- **Entering the wrong federal income tax paid amount:** You can obtain your federal income tax paid amount from your income tax return forms, not your W-2 form(s). If you have not yet filed your taxes, you can estimate your financial information using previous tax years and correct the amounts on the form later by going to the corrections page on the FAFSA website.
- **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 require an amended tax return to be filed with the Internal Revenue Service (IRS) before disbursement of aid is allowed.
- **Listing marital status incorrectly:** On the question pertaining to marital status, only answer "yes" if you're currently married or separated. The Department of Education wants to know what your marital status is on the day you sign the FAFSA. Midyear changes to a student's marital status are not accepted.
- **Listing parent marital status incorrectly:** The custodial parent's marital status is needed. If this parent has remarried, you'll need the stepparent's information too.
- **Failure to report unborn children:** If you have a child that will be born before or during the award year for which you are applying, and that child will receive more than half of its support from you, you must 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 do so 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 to which you've applied.
- **Forgetting to sign and date:** If you're filling out the paper FAFSA, be sure to sign it. If you're filing electronically using FAFSA on the Web, be sure to obtain your PIN from [www.pin.ed.gov](http://www.pin.ed.gov). Your PIN is your electronic signature and will always be assigned to you only. Conversely, if you file using FAFSA on the Web, you can print out the signature page, sign it, and send it in.
- **Sending in a copy of your income tax returns:** You will be contacted by your school if your information needs verification. You do not need to send a copy of your tax returns in 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.

## What You'll Need to 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
- Records of child support paid (if applicable)
- Records of taxable earnings from federal work-study or other need-based work programs
- Records of any grants, scholarships, and fellowship aid that was included in your or your parents' adjusted gross income (AGI)
- 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.

## 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 has also produced a [PDF document](#) to answer Frequently Asked Questions which can assist you during your application process.

Look for a free [FAFSA event in your area](#) to get professional assistance filling out the FAFSA. Financial aid administrators across the country participate in these free FAFSA events to help students and families fill out the form accurately.