

Minds can achieve anything. We make sure they get to college.

At Federal Student Aid, we make it easier to get money for higher education.

Financial Aid 101

FAFSA® & Other Resources

August 3rd, 2017

Joan J. Jaimes, Awareness & Outreach Specialist

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Today's Topics

- ❖ About Us
- ❖ Types of Aid
- ❖ FSA ID
- ❖ FAFSA[®]: Applying for Aid
- ❖ Other Resources

About Us

Federal Student Aid
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Mission

Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. At the office of Federal Student Aid, our 1,200 employees help make college education possible for every dedicated mind by providing more than \$150 billion in federal grants, loans, and work-study funds each year to more than 13 million students paying for college or career school. We are proud to sponsor millions of American minds pursuing their educational dreams.



**HOW DO I
PREPARE FOR
COLLEGE?**

Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.



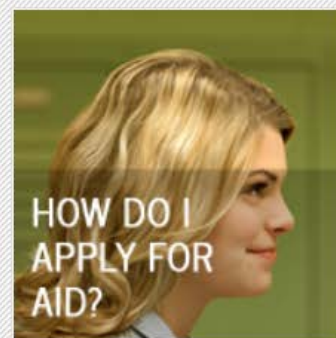
**WHAT TYPES
OF AID CAN
I GET?**

Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.



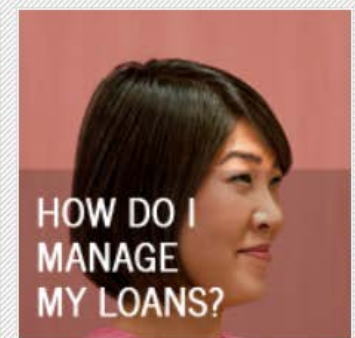
**DO I
QUALIFY
FOR AID?**

Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.



**HOW DO I
APPLY FOR
AID?**

Learn how to submit your *Free Application for Federal Student Aid* (FAFSA®), how aid is calculated, and how you'll get your aid.



**HOW DO I
MANAGE
MY LOANS?**

Choose a repayment plan, pay on time, avoid default, and get help with problems.

Types of Aid

A stylized illustration in shades of blue and green. It features a building with a dome and columns, a flag on a pole, and a cloud. The illustration is positioned on the left side of the slide.

TYPES OF AID

Federal Student Aid offers three types of financial aid.

Need help paying for college or career school? Federal Student Aid, an office of the U.S. Department of Education, may be able to help you get the financial aid you need for college. We provide more than \$150 billion in financial aid every year.



GRANTS: Financial aid that generally doesn't have to be repaid.

Federal Pell Grant:

- For undergraduates with financial need.

Teacher Education Assistance for College and Higher Education (TEACH) Grant:

- For undergraduates and graduate students who are going to school to become elementary or secondary school teacher.
- A student must agree to teach in a high-need field at a low-income school for at least four years within eight years after graduation.
- Failure to live up to this agreement means that the grant is converted to a loan and must be repaid.



GRANTS: Financial aid that generally doesn't have to be repaid.

Federal Supplemental Educational Opportunity Grant (FSEOG):

- For undergraduates with exceptional financial need at participating schools.

Iraq and Afghanistan Service Grant:

- For students with a parent or guardian who died after the events of 9/11 as a result of military service in Iraq or Afghanistan.
- To qualify, a student must have been under the age of 24 at the time of his or her parent or guardian's death or enrolled in college or career school at least part-time.

2.



LOANS: Borrowed money for college or career school; your loans must be repaid with interest.

Direct Subsidized Loan:

- For undergraduates.
- Interest is paid by the U.S. Department of Education while the student is in school and during periods of deferment.

Direct Unsubsidized Loan:

- For undergraduates and graduate students.
- Borrower is responsible for all interest.

WHY GET FEDERAL STUDENT LOANS?

Loans are an investment in your future and can be a great way to pay for school.

Compared to private student loans, federal student loans often have lower fixed interest rates, flexible repayment options, and many benefits that you won't find elsewhere.

Federal Perkins Loan:

- For undergraduate and graduate students.
- Loan made by participating school.
- No interest accrues while the student is in school or in a grace period and during periods of deferment.

Direct PLUS Loan:

- For graduate and professional students and for parents of dependent undergraduates.
- Borrower is responsible for all interest.

3.



WORK-STUDY: A federal work program through which undergraduates and graduate students at participating schools earn money to help pay for school.

Other Sources of Financial Aid

You also may be eligible for financial aid from **other government agencies, the state where you live, the college you attend, or a nonprofit or private organization.**

Learn more about these options at [StudentAid.gov/types](https://studentaid.gov/types).



TYPES OF AID

8 of 8

To apply for financial aid from the federal government, complete the Free Application for Federal Student Aid (FAFSASM) at www.fafsa.ed.gov. Your school will use information from your FAFSASM to compile your financial aid offer, which may include a combination of grants, loans, and work-study. Many states and schools also use information from the FAFSASM to award other types of aid.

Remember, federal student aid must be used for school expenses such as tuition, room and board, and books and supplies.

If you have questions or need any assistance, contact the financial aid office at your college or career school or visit StudentAid.gov.

FIXED INTEREST RATE FOR FEDERAL LOANS

For loans first disbursed between July 1, 2016 and June 30, 2017.

FEDERAL DIRECT LOAN

(UNDERGRADUATE)

3.76%

Unsubsidized
& Subsidized

FEDERAL PERKINS LOAN

(UNDERGRADUATE/
GRADUATE & PROFESSIONAL)

5.00%

Subsidized

FEDERAL DIRECT LOAN

(GRADUATE/
PROFESSIONAL)

5.31%

Unsubsidized

FEDERAL DIRECT PLUS LOAN

(PARENTS/GRADUATE
& PROFESSIONAL)

6.31%

Unsubsidized

FSA ID

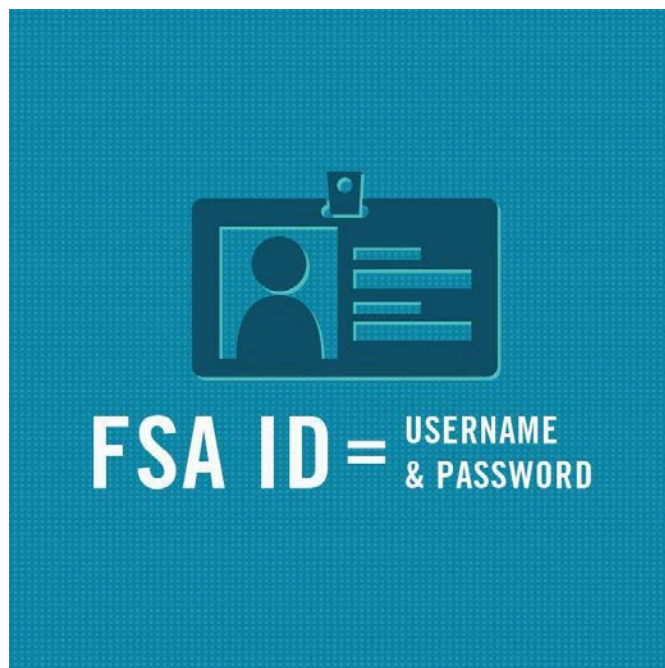
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What is it?

The FSA ID is a username and password students use to log in to certain U.S. Department of Education websites, including fafsa.gov. They'll use it every year to fill out a *Free Application for Federal Student Aid* (FAFSA®) form.

Talking point: The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative.



How Do You Get One?

Visit StudentAid.gov/fsaid to create an FSA ID.

Note: An email address and mobile phone number cannot be used with more than one FSA ID. If a student shares an email address with someone else, like their parent, then only one of them will be able to use that email address to create an FSA ID. This also applies to a mobile phone number.

HOW TO CREATE AN FSA ID:

1. Enter your e-mail address
2. Create a username
3. Create a password
4. Confirm you are 13 years of age or older
5. Enter your Social Security number
6. Enter your date of birth
7. Enter your name
8. Enter your Federal Student Aid PIN if you have one.
If you don't have a PIN, Question 8 will not appear.
9. Enter your mailing address
10. Enter your phone number
11. Enter an alternate phone number
12. Choose your language preference
13. Set up 5 challenge questions
14. Read and accept the terms
15. Verify your email address

Create an FSA ID: StudentAid.gov/fsaid

What if You're Experiencing Issues?

Talking point: You should always try and sign with the FSA ID if you're able. It makes the process go much faster. However, if you experience issues with the FSA ID and need to get your FAFSA submitted, you can follow this process.

How to Submit the FAFSA Without an FSA ID



Note: We must receive your signature page within 14 days of you submitting the FAFSA online.

Otherwise, your signature will be processed as a correction.

- 1 On the SIGN & SUBMIT page:**
 - Choose **SUBMIT WITHOUT SIGNATURES**
 - Click **SUBMIT MY FAFSA NOW**
- 2 You will be brought to the FAFSA Confirmation page**
 - Read, print and save for your records
 - Click **EXIT**
- 3 You will be brought to the MY FAFSA page**
 - Click **PROVIDE SIGNATURES**
 - Select **PRINT A SIGNATURE PAGE**, then click **PRINT SIGNATURE PAGE**. (Don't mix up the parent and student FSA IDs!)
- 4 You will be brought to the SAMPLE SIGNATURE page**
 - Scroll to the bottom
 - Click **PRINT SIGNATURE PAGE**
- 5 Sign the signature page and mail it to the address listed.**

Frequently Asked Questions

What do I do if it says my Social Security information doesn't match?

If your SSA match status is Not Matched on your account profile page, your information didn't match with the SSA. Click on the "Update Account Information" button to make sure your name, SSN, and date of birth are entered exactly as they appear on your Social Security card. (If you changed your name, be sure that you are using the name on file with the SSA.)

If the information you provided is correct, you will need to contact the SSA at 1-800-772-1213.

Why can't I use my mobile phone or email address to retrieve my username or reset my password?

If you didn't verify your mobile phone or email address when you registered for your FSA ID, you will not be able to use them to retrieve your username, reset your password, or unlock your account. You will need to answer challenge questions.

You can verify your mobile phone number or email address after creating an account by going to the FSA ID site and clicking on the Manage My FSA ID tab.

Frequently Asked Questions

What do I do if I get a message saying my FSA ID is locked?

An FSA ID is locked after three unsuccessful authentication attempts. You will be taken to a screen that says “Unlock Your FSA ID.” At that page, if you have a verified mobile phone number and/or email address, you can request that we send you a secure code. If you did not verify or provide a mobile phone number or email address, you can use your challenge questions.

What if my FSA ID was lost or stolen?

If your FSA ID is lost or stolen, you must update your username and password by selecting “Manage My FSA ID” from the FSA ID log-in page.

Contact the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) if you are concerned that your FSA ID has been misused.

FAFSA[®]: Applying for Aid

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Basic Eligibility Requirements

Students must have:

- High school diploma, GED
- A Social Security Number (with limited exceptions)
- U.S. citizenship or be an eligible non-citizen
- Registered with the Selective Service (Males)

Students also need to:

- Be enrolled or accepted for enrollment in an eligible program
- Be pursuing a degree, certificate or credential
- Maintain ‘Satisfactory Academic Progress’

Helpful Hints

- Dependent students are only eligible for unsubsidized loans without parent information on the FAFSA
- FAFSA is used for more than just federal aid
- Undocumented parents can use 000-00-0000 in place of SSN



THE FAFSA[®] PROCESS

Each year, the federal government provides more than \$150 billion in financial aid (grants, work-study, and loans) for college or career school. To apply for this aid, you must complete the **Free Application for Federal Student Aid** (FAFSA[®]). Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

THE FAFSA PROCESS

2 of 8



FEDERAL GOVERNMENT



STATE GOVERNMENT



COLLEGES & CAREER SCHOOLS

REMEMBER

Some schools won't consider you for merit scholarships until you've submitted a FAFSA, so complete one even if you think you won't qualify for federal aid.

RELAX

The FAFSA is designed to be simple to fill out. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than half an hour!



PREPARING FOR THE FAFSA®

The FAFSA asks questions about you and your finances, so have the information below handy.

Don't have all your info ready yet? That's okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)

GATHER THIS INFORMATION



Social Security number

AN 123-456-789

Alien registration number



Federal tax information



Records of untaxed income



Cash, savings, and checking account balances



Investments other than the home in which you live



FILLING OUT THE FAFSA®

The FAFSA is available. It's important to fill it out as soon as possible to meet school and state **FINANCIAL AID DEADLINES**.

- If you file taxes **BEFORE** filling out your FAFSA, you may be able to retrieve and transfer tax information into the form automatically using the Internal Revenue Service Data Retrieval Tool (IRS DRT).
- If you file taxes **AFTER** filling out your FAFSA, select "Will file" and use estimates to submit your FAFSA early. Then, after filing taxes, log in and use the IRS DRT to update your information.

FILLING OUT THE FAFSA®

MEETING FINANCIAL AID DEADLINES

Each state and school has its own FAFSA deadline. Check a college's or career school's deadline on its website or by calling its financial aid office. Most state deadlines are at fafsa.gov/deadlines.htm.

SUBMISSION OPTIONS

- Electronic form (fill out at fafsa.gov)
- Mail-in application (download PDF at fafsa.gov or order paper form at www.edpubs.gov)
- Electronic submission by your college or career school (ask if they can submit the FAFSA for you)



PROCESSING THE FAFSA®

After you submit your FAFSA, your information will be sent to the colleges you listed on the form.



PROCESS TIMELINE

You'll receive an e-mail within **A FEW DAYS**, letting you know your FAFSA was processed.

Your college or career school might request additional information from you. Make sure to **RESPOND BY ANY DEADLINES**.



FIRST-TIME APPLICANTS

You'll receive an aid offer from each college or career school you applied to and listed on your FAFSA, stating the amount of aid you could receive at the school.

Review and compare your offers, and decide which school to attend based on the school's net cost and how well the school suits your needs.

YOUR FINANCIAL AID IS PAID OUT BY...

YOUR SCHOOL



NOT FAFSA





YOU DON'T HAVE TO
**ACCEPT THE WHOLE
AMOUNT OFFERED!**



WHAT IS INCLUDED IN THE COST OF COLLEGE?

- TUITION AND FEES
- TRANSPORTATION
- ROOM AND BOARD
- STUDY ABROAD
- BOOKS
- MISCELLANEOUS EXPENSES
- SUPPLIES



RENEWAL APPLICANTS

You'll receive an aid offer from your school stating the amount of aid you could receive at the school.



Get **FREE** assistance and answers at fafsa.gov or 1-800-4-FED-AID (1-800-433-3243).



RECEIVING FINANCIAL AID

Formally accept the school's aid offer—and remember, if you're offered student loans, borrow only as much as you really need.

Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it'll cover, and how much (if any) money will come directly to you once tuition and fees are paid.

After the FAFSA Submission

- Check your email and snail mail regularly
- Update and/or make corrections to the FAFSA if necessary
- Follow up with the schools for your award letter
- Continue to search for scholarships

When to file the FAFSA

SUBMIT A FAFSA EARLIER: Students will be able to submit a 2017–18 FAFSA as early as Oct. 1, 2016, rather than beginning on Jan. 1, 2017. The earlier submission date will be a permanent change, enabling students to complete and submit their FAFSAs as early as October 1 every year. (There is NO CHANGE to the 2016–17 schedule. The 2016–17 FAFSA became available Jan. 1, 2016.)

USE EARLIER INCOME AND TAX INFORMATION: Beginning with the 2017–18 FAFSA, students will report income and tax information from an earlier tax year. For example, on the 2017–18 FAFSA, students (and parents, as appropriate) will report their 2015 income and tax information, rather than their 2016 income and tax information.

Here's a summary of key dates for submitting the FAFSA depending on when you plan to go to school:

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU WILL SUBMIT THIS FAFSA	YOU CAN SUBMIT THE FAFSA FROM	USING INCOME AND TAX INFORMATION FROM
July 1, 2015–June 30, 2016	2015–16	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	2016–17	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	2017–18	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	2018–19	October 1, 2017–June 30, 2019	2016

Things Change



**COLLEGE
STUDENTS &
PARENTS:**

**What you need to
know about the
2017-18 FAFSA®**

Can you choose to report 2016 information if your family's financial situation has changed since your 2015 taxes were filed?

You have to report the information the FAFSA asks for. If your family's income changed substantially since the 2015 tax year, talk to the financial aid office at your school about your family's situation.

Note: The FAFSA asks for your marital status as of the day you fill it out. So if you're married now but weren't in 2015 (and therefore didn't file taxes as "married"), you'll need to add your spouse's income to your FAFSA. And if you filed your 2015 taxes as "married" but you're no longer married when you fill out the FAFSA, you'll need to subtract your spouse's income.

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IRS DRT Update

The IRS Data Retrieval Tool (IRS DRT) will be unavailable until the start of the next FAFSA season. In the meantime, students should manually provide their 2015 tax information on the FAFSA.

How to manually add 2015 tax information into your FAFSA

- Input your tax info using a copy of your 2015 income tax return.
- If a copy is not available, you can get one from the tax software you used or request one from your tax preparer.
- You can also request a tax transcript from the IRS: www.irs.gov/transcript



The 2017-18 FAFSA requires 2015 tax info (not 2016).



There's no need to update your FAFSA after filing 2016 taxes.

The table on the next slide provides guidance on which line number to reference depending on the IRS tax form the student filed. For more specific guidance on each item, visit: fafsa.gov/help.htm.

Note: If the student is using a tax transcript, there won't be line numbers to reference, so read each question carefully.

2015 INCOME TAX ITEM	1040	1040A	1040EZ
Adjusted gross income (AGI)	Line 37	Line 21	Line 4
Income tax	Line 56 minus line 46	Line 28 minus line 36	Line 10
Exemptions	6d	6d	See fafsa.gov for details
Wages earned from working	Line 7* *Unless you are self-employed. See fafsa.gov for details.	Line 7	Line 1
Education credits	Line 50	Line 33	N/A
IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans	Line 28 + Line 32	Line 17	N/A
Tax-exempt interest income	Line 8b	Line 8b	N/A
Untaxed portions of IRA distributions	Line 15a minus line 15b Exclude rollovers	Line 11a minus line 11b Exclude rollovers	N/A
Untaxed portions of pensions	Line 16a minus line 16b Exclude rollovers	Line 12a minus line 12b Exclude rollovers	N/A
Untaxed portions of health savings accounts	Line 25	N/A	N/A

FORM W-2 ITEM

BOXES

Payments to tax-deferred pension and retirement savings plans

Boxes 12a through 12d, codes D,E,F,G,H and S
Don't include amounts reported in code DD (employer contributions towards employee health benefits)

Dependency Status

A student's dependency status is determined by a set of FAFSA questions (preview the questions in the fact sheet *Am I Dependent or Independent*, which you can download below).

A dependent student does not meet any of the criteria for an independent student and must report information about his/her parent(s) on the FAFSA form.

An independent student is one of the following:

- ✓ at least 24 years old;
- ✓ married;
- ✓ a graduate or professional student;
- ✓ a veteran or a member of the armed forces;
- ✓ an orphan or a ward of the court;
- ✓ someone with legal dependents other than a spouse;
- ✓ an emancipated minor; or
- ✓ someone who is homeless at risk of being homeless.

[Am I Dependent or Independent?](#)

Description: Worksheet to help students determine their dependency status when filling out the FAFSA.

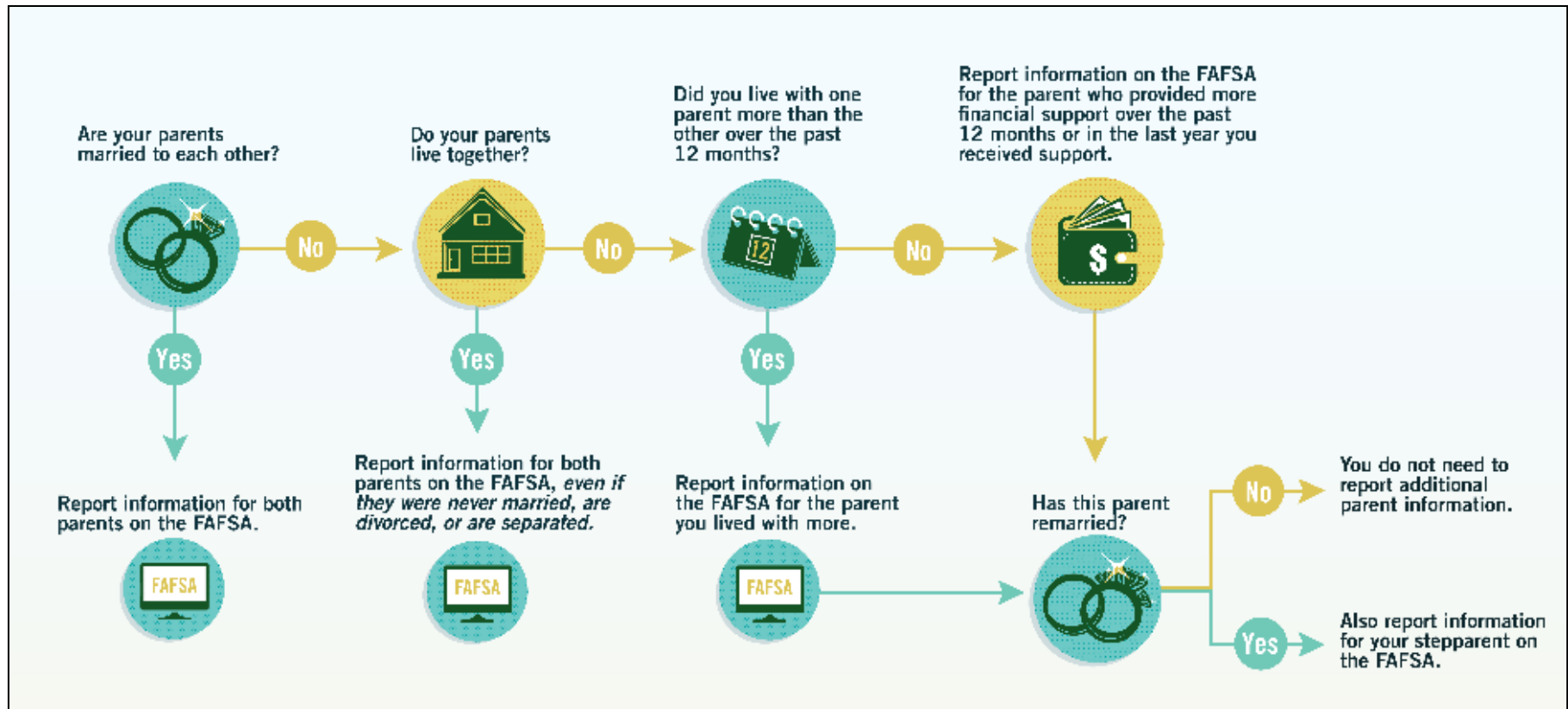
Resource Type: Handouts

Also Available in: [Spanish](#)

Related: [FAFSA Dependency Status Graphic](#), [FAFSA: Determining Dependency Status Video](#), [Who Is My "Parent" When I Fill Out the FAFSA?](#)



Legal Parent – Who fills out the FAFSA?



Scenarios

Question: “I am a student and my parents are divorced. Do both of my parents need to complete a FAFSA?”

Answer: If your parents are divorced or separated and don’t live together, the parent with whom you lived more during the past 12 months should be the only one to complete the FAFSA.

Question: “I am a student and I split my time living equally between my divorced parents. The FAFSA requires information from the supporting parent. Which parent should fill out the FAFSA?”

Answer: If you lived the same amount of time with each divorced or separated parent, the parent who provided more financial support during the past 12 months should complete the FAFSA.

Scenarios

Question: “I am the grandmother and legal guardian of a student. Can I fill out the FAFSA in place of the parent?”

Answer: No. This student is considered independent due to the courts placing him/her in a legal guardianship. The student is the only one who needs to fill out the FAFSA.

Question: “I am a student with U.S. citizenship, but my parents are undocumented. Am I eligible for federal student aid? If so, the FAFSA requires parent information, so what should I do?”

Answer: Yes, you are eligible for federal student aid as a U.S. citizen. Your parents can fill out the FAFSA using 000-00-0000 in place of a SSN and provide the requested financial information regardless of whether they have filed taxes with the IRS.

If your parent does not complete the FAFSA, then you are only eligible for unsubsidized loans.

Other Resources



**DO YOU KNOW HOW TO
SEARCH FOR SCHOLARSHIPS?**

How Do I Find Scholarships?

- Search for scholarships **online**
 - the U.S. Department of Labor's FREE scholarship search
- **Employer**
- The **financial aid office** at a college or career school
- **Federal agencies and State grant agency**
- **Library's** reference section
- Foundations, religious or community **organizations**, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest

College Navigator

There are a number of free college search tools on the web. The U.S. Department of Education's tool, [College Navigator](#), allows students to search for schools by location, degrees offered, programs/majors, tuition and fees, setting, size, and much more. The search results for each school will give them a wide range of information such as:

- estimated student expenses,
- types of financial aid provided,
- admissions requirements,
- accreditation, and
- graduation rates.

The screenshot shows the College Navigator website interface. At the top, the logo "COLLEGE Navigator" is displayed in blue and green, with "English", "Español", and "About" links in the top right. Below the logo is a search form with the following fields and options:

- Name of School:** A text input field with the placeholder "Type name of school here".
- States:** A dropdown menu showing "Hawaii", "Idaho", and "Illinois" (selected). A "Use Map" button with a map icon is next to it.
- ZIP Code:** A text input field with "60646" and a "Miles from" dropdown menu.
- Programs/Majors:** A section with "0 Items Selected" and a "Browse for Programs" button.
- Level of Award:** A section with a question mark icon and checkboxes for "Certificate", "Bachelor's", "Associate's", and "Advanced".
- Institution Type:** A section with a question mark icon and checkboxes for "Public", "Private non-profit", "Private for-profit", "4-year", "2-year", and "< 2-year".
- MORE SEARCH OPTIONS:** A button at the bottom left of the search form.

The main content area features a large banner with the text "Find the right college for you" and a "Guide Me" button. Below the banner, there are three columns of text:

- Left Column:** Three bullet points: "Refine your search with *More Search Options* to select additional search criteria.", "Build a list of schools using *My Favorites* for side-by-side comparisons.", "Pinpoint school locations with an *interactive map*."
- Middle Column:** A section titled "College Affordability and Transparency Center" with a graduation cap icon. It says "Browse lists of institutions with the highest and lowest tuition & fees and net price. » GO".
- Right Column:** A section titled "ADDITIONAL RESOURCES" with two sub-sections: "Preparing for your Education" (Find out what you need to do to prepare for education beyond high school. » GO) and "Financial Aid" (Apply for Federal Student Aid on FAFSA » GO).

StudentAid.gov

[StudentAid.gov](https://studentaid.gov) is a site for students and parents. It provides detailed information about the FAFSA, the FSA ID, the IRS Data Retrieval Tool, student dependency status, reporting parent information, and what happens after the FAFSA is submitted.

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Prepare for College | Types of Aid | Who Gets Aid | FAFSA: Apply for Aid | Repay Your Loans

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HOW DO I MANAGE MY LOANS?
Choose a repayment plan, pay on time, avoid default, and get help with problems.

ANNOUNCEMENTS | **CENT CHANGES TO THE STUDENT AID PROGRAMS** | DISASTER ASSISTANCE

<p>Prepare for College</p> <ul style="list-style-type: none"> Explore Careers Career Search Checklists to Get Ready Choosing a School 	<p>Types of Aid</p> <ul style="list-style-type: none"> Grants and Scholarships Loans Work-Study Jobs Aid for Military Families 	<p>Who Gets Aid</p> <ul style="list-style-type: none"> Basic Eligibility Criteria Non-U.S. Citizens Staying Eligible Regaining Eligibility 	<p>FAFSA: Apply For Aid</p> <ul style="list-style-type: none"> Estimate Your Aid Filling Out the FAFSA Dependency Status Federal Student Aid PIN 	<p>Repay Your Loans</p> <ul style="list-style-type: none"> Making a Payment Repayment Plans Income-Based Repayment Loan Consolidation 	<p>More Info</p> <ul style="list-style-type: none"> About Us Contact Us Leave Us Feedback Glossary
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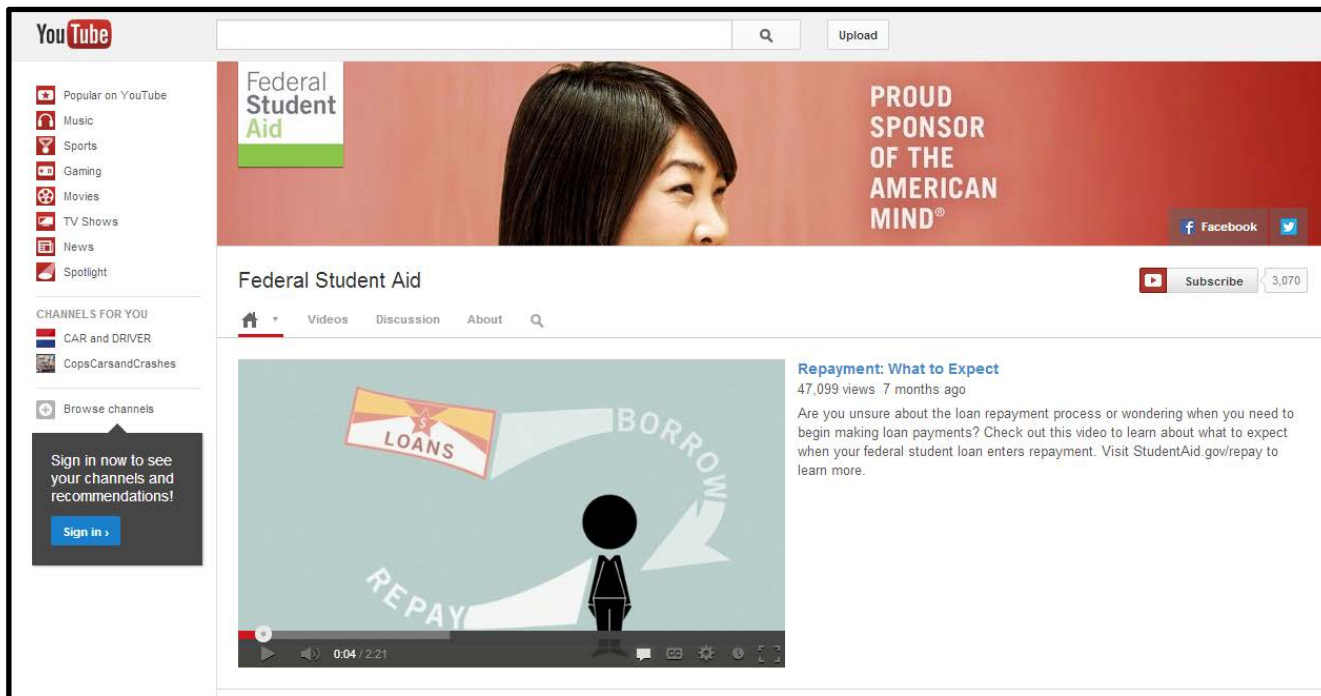


Find Us

YouTube

Subscribe to our YouTube channel, www.YouTube.com/FederalStudentAid, and get notifications when new videos are available.

Our YouTube channel offers a number of videos on a variety of college-prep and financial aid topics.



Facebook

First, find Federal Student Aid at www.Facebook.com/FederalStudentAid.

With more than 340,000 “likes,” our page is the place to go on Facebook for federal student aid information.



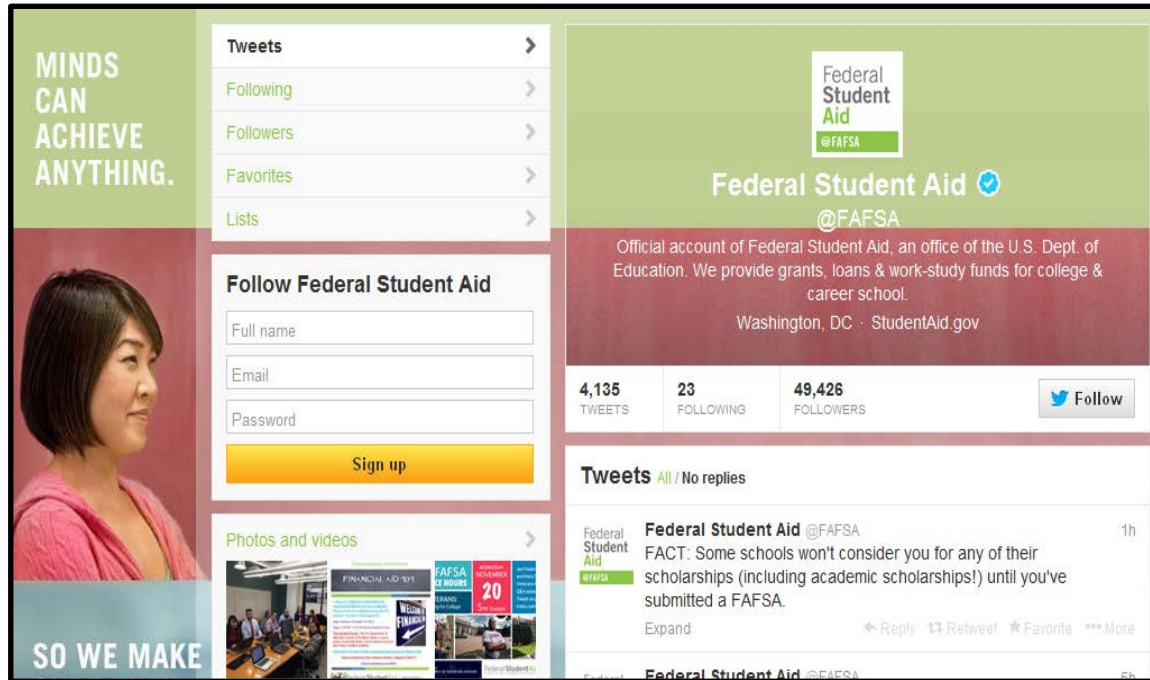


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Federal Student Aid Information Center

Got a question? The [Federal Student Aid Information Center](#) can help. Search our site or review our frequently asked questions. You can also contact us by email, chat, or phone.

Search for Answers



Frequently Asked Questions

- [How to Repay Your Loans - Understanding Repayment - Loan Servicers](#)
- [FAFSA - Applying for Aid - Next Steps - Correcting or Updating Your FAFSA](#)
- [What if my FSA ID is locked or disabled?](#)
- [How do I sign my FAFSA?](#)
- [FAFSA - FAFSA: Applying for Aid » Filling Out the FAFSA® Form](#)
- [How to Repay Your Loans - Understanding Default - Collections](#)
- [Will I need to fill out the FAFSA each year?](#)
- [FAFSA - Applying for Aid - Filling Out the FAFSA - The FSA ID](#)
- [FAFSA - Applying for Aid - Next Steps](#)
- [How to Repay Your Loans - Understanding Default - Getting out of Default](#)
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E-mail Us

You can email us anytime.

Chat with Us

Ask a live agent your questions via a web chat.

Call Us

1-800-4FED-AID
(1-800-433-3243)
International Caller? Can't make a toll-free call?
1-334-523-2691

Hours of Operation

Monday–Friday
8 a.m.–11 p.m. Eastern time (ET)

Saturday–Sunday
11 a.m.–5 p.m. Eastern time (ET)

We are closed on federal holidays, the day after Thanksgiving and on December 24th.

We are open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 11 a.m.–5 p.m. ET.

Hearing Impaired?
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1-800-730-8913

Questions?



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