

Why fill out a FAFSA?

The (*Free Application for Federal Student Aid*), or FAFSA, is the first step in the financial aid process. Use it to apply for federal student financial aid, such as the Pell Grant, student loans, and college work-study. In addition, most states and schools use FAFSA information to award their financial aid. For instructions on how to complete the FAFSA, select [Completing the FAFSA](#).

Why all the questions?

We enter your FAFSA responses into a formula (known as the Federal Methodology), which is regulated by the Higher Education Act of 1965, as amended. The result is your Expected Family Contribution, or EFC. The EFC is a preliminary estimate that measures your family's financial strength. It is subtracted from the Cost of Attendance at the school(s) you plan to attend to determine your eligibility for federal student aid.

How do I find out what my EFC is?

We will send you a report, called a *Student Aid Report*, (SAR), by e-mail or by postal mail depending on the addresses that we have on file for you. The SAR lists the information you reported on your FAFSA. At the upper right of the front page of the SAR, you'll find a figure called the EFC.

How much aid do I get?

Schools use your EFC to prepare a financial aid package (grants, loans, and/or work-study) to help you meet your financial need. Financial need is the difference between your EFC and your school's cost of attendance (which can include living expenses).

TIP: If you or your family have special circumstances that impact your financial situation, contact your school's financial aid office. Some examples include: unusual medical expenses, or a large change in income from last year to this year.

When do I get the aid?

Your financial aid will be paid to you through your school. Typically, your school will first use the aid to pay tuition, fees, and room and board (if provided by the school). Any remaining aid is given to you for your other expenses.

Where can I get more information about student aid?

The financial aid office at the school you plan to attend is the best place to get information about federal, state, school and other sources of student financial aid.

You can also check out these resources:

- www.studentaid.ed.gov
- www.students.gov
- Your high school counselor's office
- Your local library

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations, and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

Warning!

Be wary of organizations that charge a fee to submit your application, or to find you money for school. Some are legitimate and some are scams. Generally, any help that you pay for can be received free from your school or Federal Student Aid.