

12 Common FAFSA Mistakes

Explore these mistakes to help students avoid them when completing and submitting the FAFSA.

1. Not Completing the FAFSA Form

- There is no income cut-off for federal student aid.
- It's not just federal grants, it's also for Federal Work-Study funds, federal student loans and even scholarships offered by the state, school or private organization.

2. Not Using the Correct Website

- If you're asked to provide credit card information, you're not on the the official government website for the FAFSA (fafsa.ed.gov).

3. Not Filling out the FAFSA Form as Soon as It's Available

- The FAFSA opens October 1st and financial aid is awarded on a first-come, first-served basis; some states and colleges run out of money early.

4. Not Filing the FAFSA Form by the Deadline

- Each state and school sets its own deadline, and some deadlines are very early.
- To be considered for the maximum amount of financial aid, fill out the FAFSA before the earliest deadline.

5. Not Getting an FSA ID Before Filling out the FAFSA

- When you register for an FSA ID, you may need to wait up to three days before you can use it to sign your FAFSA electronically.
- Don't wait; create an FSA ID before filling out the FAFSA to avoid missing any deadlines.

6. Not Using Your FSA ID to Start the FAFSA Form

- Your Social Security number, date of birth, and name must match exactly on your FSA ID and FAFSA. Using your FSA ID to log in ensures that your information will match.

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7. Not using the IRS Data Retrieval Tool (IRS DRT)

- Students and parents eligible to use the IRS DRT should use it to automatically transfer their necessary tax information into the FAFSA.
- It's the fastest and most accurate way to enter tax information.

8. Not Reading Definitions Carefully

- You'll want to read each definition and each question carefully; sometimes the FAFSA is looking for very specific information that may not be obvious.

9. Inputting Incorrect Information

- It is easy to confuse the parent information section with the student information section. Remember to read everything carefully.
- Entering information that doesn't match your FSA ID, like a typo or mixing up student/parent information, can cause delays in completing and processing your application. To avoid delays, triple-check you have entered information correctly before submitting.

10. Not Reporting Required Information

- If you're considered a dependent student and don't provide parent information, your FAFSA may not be processed, may not receive an EFC, and/or may only qualify for unsubsidized loans.

11. Listing Only One College

- Colleges can't see the other schools you've added, so you should add ALL colleges (up to TEN at a time) you are considering to your FAFSA form, even if you aren't sure whether you'll apply or be accepted.

12. Not Signing the FAFSA Form

- The FAFSA is left incomplete if the student or parent doesn't sign with their FSA ID. There's an option to mail a signature page if unable to sign with an FSA ID.