

Tips For Filling Out Financial Aid Applications

1. Apply as early as possible. The early bird gets the worm. There are 3 possible types of application: the FAFSA; the CSS/Financial Aid Profile and the individual college's form. Most students will only need the first. Check the college catalogues or guidance to see if the other two are required.
2. Follow instructions exactly.
3. Make sure income information on the application is the same as that reported on your family's federal income tax form. The colleges may compare the two.
4. Make copies of all your applications.
5. If a change in family circumstances occurs after the application has been completed, advise the school's financial aid officer and the people who got the original form. Unpleasant things like death, divorce, disability, or job loss may make a difference in aid.
6. If parents are divorced or separated, report the income and assets of the parent with whom the student lives the greater part the calendar year preceding the year of college enrollment.
7. Understand the definitions of dislocated worker and displaced homemaker. If the parent qualifies, the financial aid officer may recalculate your aid eligibility by using expected income.
8. If the parent with whom the student lives remarries, the income and assets of the stepparent have to be reported.
9. If the student does not have a social security number, they must get one now. It will be needed for the application.
10. Most of the application forms needed will be available in the guidance office.
11. Don't panic over the form's complexity. Attend the financial aid workshop given on **December 11** at the high school.
12. Pick up the applications in December. Spend some time during winter vacation getting records ready, so the forms can be filled out and sent right after the first of the year.
13. It costs money to file some of the application forms. Low income students can get a fee waiver.
14. Work sheets are available for the purpose of estimating parent contribution.