

The most common error is a failure to file the FAFSA because the family feels it won't qualify for aid, feels the form is too complicated or time-consuming or believes the student can work his/her way through school. You can't get aid if you don't apply.

## General Errors

- Filing the wrong year's FAFSA.
- Missing deadlines. Don't wait to file the FAFSA until after filing federal income tax returns or the student has been admitted to a college. Some states/colleges have early deadlines or award aid on a first-come/first-served basis. File the FAFSA as soon as possible on or after October 1. Students who file the FAFSA in the first three months of the FAFSA application filing cycle receive more than twice as much grant funding, on average, as students who file the FAFSA later.
- The student, parent (if dependent) and spouse (if married) must sign the FAFSA. Each should sign with his/her FSA PIN or ID, or print, sign and mail the signature page.
- Colleges must be listed on the FAFSA to receive the student's data and to consider the student for need-based federal, state and institutional financial aid funds.
- Failure to submit the FAFSA after adding a school or updating the FAFSA with the IRS Data Retrieval Tool.
- Leaving a data field blank. Enter a zero ("0").
- Including an extra zero or other digit, especially in dollar amounts (e.g., \$511,000 vs. \$51,000).
- Using commas or decimal points in dollar figures. Round amounts to the nearest whole dollar, without cents.
- Digit or letter transpositions, especially in Social Security Numbers, phone numbers and names.
- Failing to ask for help.

## Errors Involving Unusual Circumstances

- Do not write notes in the margins of the paper FAFSA or include anything with the FAFSA. It won't be considered.
- If the family has unusual circumstances, ask each college's financial aid office for a "professional judgment review."

## Data Match Errors

- Using the wrong Social Security Number (SSN), such as swapping student/parent SSNs or using the SSN of a sibling. Don't use a Taxpayer Identification Number (TIN) or fake/stolen SSN. Parents who are not citizens or eligible non-citizens should use 000-00-0000.
- Failing to use the correct legal name and date of birth, as they appear on the Social Security card. Don't use a nickname or informal name.
- Errors in date of birth. Don't substitute the current year for the year of birth.
- Citizenship match failures. Naturalized citizens should contact the Social Security Administration to ensure that their citizenship status is associated with their Social Security Number.

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## Financial Aid Application Forms

### Free Application for Federal Student Aid (FAFSA)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

### Get an FSA ID to sign the FAFSA electronically

[www.fsaaid.ed.gov](http://www.fsaaid.ed.gov) (call 1-800-557-7394 for help)

### CSS/Financial Aid PROFILE Form

[profileonline.collegeboard.org](http://profileonline.collegeboard.org)

## Free Help Completing the FAFSA

### Federal Student Aid Information Center

1-800-4-FED-AID (1-800-433-3243) or 1-319-337-5665

TDD/TTY 1-800-730-8913

[FederalStudentAidCustomerService@ed.gov](mailto:FederalStudentAidCustomerService@ed.gov)

### Filing the FAFSA Book

[www.edvisors.com/fafsa/book/user-info/](http://www.edvisors.com/fafsa/book/user-info/)

### College Goal Sunday

[www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)

## Related Organizations and Tools

### Social Security Administration

[www.ssa.gov](http://www.ssa.gov)

1-800-772-1213

TDD/TTY 1-800-325-0778

### Selective Service System

[www.sss.gov](http://www.sss.gov)

1-888-655-1825 or 1-847-688-6888

### Internal Revenue Service (IRS)

[www.irs.gov](http://www.irs.gov)

### Order a Tax Transcript

[www.irs.gov/Individuals/Order-a-Transcript](http://www.irs.gov/Individuals/Order-a-Transcript)

1-800-908-9946

### Currency Exchange Rates (Federal Reserve Board)

[www.federalreserve.gov/releases/h10/current/](http://www.federalreserve.gov/releases/h10/current/)

- Use the student's permanent home address, not the campus address or temporary summer address. Ideally, use the address listed on federal income tax returns.

## Errors Involving Prior Education

- If the student has a prior Bachelor's degree (or foreign equivalent), he/she is ineligible for the Federal Pell Grant.
- A diploma is not a college degree or certificate.
- If a parent has some college but not a Bachelor's degree, answer "High school," not "College or beyond" in the question about the parent's prior educational attainment.
- A professional degree is an advanced degree in law or medicine, not a vocational/technical degree.

## Errors that May Affect Aid Eligibility

- Answer “Yes” to the question about Federal Work-Study. Answering “No” does not increase grants or scholarships.
- Male students aged 18 to 26 who fail to register with Selective Service may be ineligible for federal student aid, as well as some state and institutional student aid.

## Errors Involving Dependency Status

- Confused about being born before January 1? Answer “Yes” if the birth year is less than the specified year.
- Veterans on the FAFSA do not include students who served on active duty for *training purposes*, members of the National Guard or Reserves who have not been called to national active duty and ROTC students.
- Otherwise, veterans on the FAFSA include students who served on active duty for at least one day and were discharged with any character of service except “Dishonorable.” A character of service of “Under Other than Honorable Conditions” is a veteran on the FAFSA.
- If a student’s child received more than half his/her support from the student’s parents, the student does not have a legal dependent other than a spouse.

## Errors Involving Household Size and Number in College

- A stepparent who is married to the custodial parent is counted in household size.
- Count an unborn child in household size if the child will be born before the end of the academic year and will receive more than half support from the student/parents. Anticipated pregnancies do not count, as there must be medical documentation of a current pregnancy.
- Stepchildren should be counted in household size if the stepparent provides more than half their support and will continue to do so throughout the award year, even if the children do not live with the stepparent.
- If the student’s parents are unmarried but live together, any children who receive more than half support from the parents (or who would be deemed to be a dependent of the parents if they were filing a FAFSA) should be counted in household size.
- The applicant is always counted in household size and number in college, even if enrolled less than half-time.

## Errors Involving Marital Status

- Marital status is reported as of the date the FAFSA is filed, not a future date or the end of the tax year.
- Separated students (but not divorced) are considered married for the question, “As of today, are you married?”
- If the student’s parents are divorced or separated, only the custodial parent is responsible for filing the FAFSA. The other parent’s income and assets are ignored.
- The custodial parent is the parent with whom the student lived more during the 12 months ending on the FAFSA submission date; otherwise, it is the parent who provided more financial support. This might not be the parent who has legal custody or who claims the student as a tax exemption.

- If a student’s parents are divorced, parent marital status refers to the status of the parent who is completing the FAFSA. If this parent has remarried, the parent marital status is “Married,” not “Divorced or Separated.”
- If the custodial parent has remarried, the stepparent’s income and assets must be reported, despite any prenuptial agreement.
- Students or parents who are in a same-sex marriage are considered married on the FAFSA if legally married in a state or foreign country that permits same-sex marriage.
- If a parent has died, report only the income and assets of the surviving parent, not the deceased parent.

## Errors Involving Taxes

- Use the income tax figure from the specified line of the federal income tax return. Do not use the total tax line (which includes other taxes), total payments, refunds, withholdings or AGI or add self-employment tax.
- Do not incorrectly claim head of household status.
- Taxpayers who filed an IRS Form 1040 but could have filed a 1040A or 1040EZ should check the box for IRS Form 1040A or 1040EZ. (Taxpayers who itemize are considered as having been required to file a 1040. Taxpayers who file a 1040 only to claim the earned income or education tax credits may check the box for IRS Form 1040A or 1040EZ.)

## Errors Involving Income

- Reporting the same figure for income earned from work and adjusted gross income. The latter includes unearned income (interest) and subtracts exclusions from income.
- Don’t confuse the earned income tax credit with income earned from work because of the similarity of the names.
- When reporting the taxable portion of need-based student aid (so it can be excluded from income), remember that income on the FAFSA is based on the prior-prior tax year (two prior calendar years), not the academic year.
- Don’t confuse Supplemental Security Income (SSI) with Social Security Disability Insurance (SSDI).

## Errors Involving Assets

- Do not include qualified retirement plans and the net worth of the family home in the net worth of investments. These assets are ignored on the FAFSA.
- Assets values are reported as of the day the FAFSA is submitted, not as of the end of the tax year.
- College savings plans of siblings and student are parent assets if the custodial parent is the account owner.
- If a college savings plan is owned by a noncustodial parent, grandparent or other relative, do not report it as an asset on the FAFSA. However, distributions from such plans are reported as untaxed income to the student beneficiary.
- Report assets based on the owner, not beneficiary.
- Custodial bank and brokerage accounts, such as UGMA and UTMA accounts, are reported as *student* assets.
- Rental properties are investment assets, not business assets, unless part of a formally recognized business.
- Some applicants should report assets despite the simplified needs test, since some states and colleges use assets to determine state and institutional aid eligibility.