

FAFSA Cheat Sheet



Keep these tips and tricks handy when filling out your 2025-2026 FAFSA to save time and avoid

NEW TERMINOLOGY


- The term Expected Family Contribution (EFC) has been replaced with the Student Aid Index (SAI). This name more accurately describes the number used to determine aid eligibility and, unlike the EFC, the SAI may be a negative number down to -1500.
- The new FAFSA introduces the term contributor, which refers to anyone who is required to provide information on a student's FAFSA form, including the student, the student's spouse, a biological or adopted parent, or the parent's spouse. Being a contributor does not imply responsibility for the student's college costs.

BE PREPARED

- Make sure you're on the right website: studentaid.gov. There are a lot of copycat sites that will charge a fee. FAFSA is free to file.
- Student must be a U.S. citizen or [eligible noncitizen](#) to be considered for aid through FAFSA.
- Select the right school year for your application. If you're graduating in 2025, you should complete the 2025-2026 application (it refers to the year the student will be in college or career school).
- Every contributor who is required to provide information on the FAFSA form, will need a studentaid.gov account (FSA ID username and password) before accessing and completing their section of the online form. It can take 5-7 days for the FSA ID to be verified and ready to be used.
- Students will need the following parent contributor information in order to invite them to complete their portion of the FAFSA form: First Name, Last Name, Date of Birth, Social Security Number (if applicable), Email Address, and Mailing Address if contributor does not have a SSN.
- You will be reporting 2023 income information on the 2025-26 FAFSA form. You and your contributors should have your tax returns on hand when you fill out the FAFSA form. Even though your tax information will be transferred directly into the FAFSA form, you may still need your tax records to answer certain questions.
- The FAFSA form will ask you and your contributors questions about your assets, so make sure you have records of your savings and checking account balances, as well as the value of any investments, such as stocks, bonds, and real estate (excluding your primary residence). Report the current amounts of your assets as of the date you sign the FAFSA form, rather than reporting the 2023 tax year amounts.
- The 2025-2026 FAFSA will be expanded to include the 11 most common languages spoken by English learner students and their parents.
- FAFSA forms are deleted after 45 days of inactivity. Make sure you complete and submit your FAFSA within that timeframe or will have to start a new FAFSA form.

continued on back >>

FORM TIPS

- The 2025–26 FAFSA form offers a streamlined user experience for students and their families. Students will login to the FAFSA form to enter their student information and then invite contributors to login to the FAFSA form to enter parent information.
- For additional help answering the questions on the FAFSA form, click the symbol  located on the form.
- Use the “Continue” and “Previous” buttons on the webpage, not the back and forward arrows on your web browser. Back and forward arrows will log out the user and you could lose information entered on previous web pages.
- Through the Financial Aid Direct Data Exchange (FA-DDX) process the IRS shares federal tax information (FTI) with the Department of Education and the colleges listed on the FAFSA to calculate a Student Aid Index (SAI). Every contributor on the FAFSA is required to consent to FA-DDX, even if they didn't file taxes, for the student to be eligible for federal financial aid.
- Students should indicate their high school completion status based on what it will be at the beginning of the 2025-2026 school year. E.g. select “High school diploma”, if it is expected by the end of the current school year.
- High school seniors: make sure to select “First Year (freshman)” for grade level, even if you participated in dual enrollment (it’s still considered high school for FAFSA purposes).
- For the question, “When the student begins the 2025-26 school year, will they have their first bachelor's degree?”, select “No” if you will not have earned your first bachelor's then.
- Students can add up to twenty (20) schools (college, university, tech school, etc.) to receive your FAFSA information. Schools will not be able to see the other schools that you listed or the order you added them to your FAFSA.
- Where applicable, enter “0” for financial information instead of leaving a box blank.
- Parent contributors will receive an email inviting them to provide information on the student’s FAFSA form.
- The definition of family size has changed to align with the number of individuals reported as dependents on the applicant's parents' (if dependent) U.S. tax return. If the parent’s family size is different from the number of individuals claimed on the 2023 tax return, then you may need to enter the family size number manually.

HELPFUL HINTS

- After you submit your FAFSA form, you’ll get a FAFSA Submission Summary (FSS), a document that summarizes the information you reported on your FAFSA form. Typically, the student will be able to access the FAFSA Submission Summary within one to three days of filing the FAFSA form. It includes your Student Aid Index (SAI), your estimated eligibility for federal financial aid, whether you’ve been selected for verification and a Data Release Number (DRN) used to make corrections to your FAFSA if needed. Applicants should review the FAFSA Submission Summary for accuracy and if necessary, make corrections or updates to the submitted FAFSA data.
- For help with your FAFSA or FSA Account, you can visit the Help Center <https://studentaid.gov/help-center> or call 1-800-433-3243.

COMMON ERRORS

- Your name doesn’t match your Social Security card exactly. If a parent’s or student’s name has a suffix, such as Jr. or III, include a space between the last name and the suffix. Make sure the name you enter when you create your FSA ID and on the FAFSA match what is on the social security cards.
- If your name(s) is too long to fit into the field, enter as many characters as you can into the field.
- Incorrect Social Security Numbers, make sure you enter the correct SSN’s. Suggest you have the SS card in front of you when entering information. It is easy to think you remember the SSN but can easily make the error of entering a wrong number.
- Forgetting to review your FAFSA Submission Summary in case there are errors you need to correct.