

# TIPS FOR COMPLETING THE FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)



Review this sheet before you complete the FAFSA. It will lessen the chances of you having to log back in and revise and resubmit your application, thus saving time and frustration. The FAFSA should be completed at the following website: [studentaid.gov](https://studentaid.gov).

- These questions apply to the STUDENT applying for aid:

## Student Demographics

**Your Name:** Be sure to use the name listed on your social security card-if you are recently married but have not received a new social security card yet, either use the name on your current card or wait and complete the FAFSA after you receive your new card.

**What will your grade-level be when you begin the school year?** There are only two options you should check for this question: Never attended college/1<sup>st</sup> year undergraduate or Attended college before/1<sup>st</sup> year undergraduate. If this is your first time attending post-secondary education, choose never attended. If you've attended post-secondary education before, check attended.

**What degree or certificate will you be working on when you begin the school year?** There is only one acceptable answer for this question-certificate or diploma (occupational, technical, or education program of less than two years).

**Are you interested in being considered for work-study?** Polaris does not offer work-study, so it doesn't really matter how you answer this question for Polaris Career Center.

## School Selection

**Federal School Code**-Enter 016745 into the box on the right-hand side of the page. Polaris Career Center will pop up in a separate box. Check the box next to Polaris Career Center, then click add. Then, click next.

## Dependency Determination

**Do you have or will you have children who will receive more than half of their support from you, now through June 30, 2022?** Having children is not an automatic qualifier for answering yes to this question.

**Do you have or will you have children who will receive more than half of their support from you, now through June 30, 2022?** Having children is not an automatic qualifier for answering yes to this question.

Only answer Yes if your children truly receive more than 50% of their support from you, meaning you are their primary source of financial support.

Are you pregnant (or is your spouse pregnant) and due by June 30<sup>th</sup> 2022? You can check Yes to this question provided the child will be receiving more than half of their support from you prior to June 30<sup>th</sup> 2022.

**Do you have dependents other than your children your spouse who will receive more than half of their support from you, from now through June 30, 2022?** Significant others, boyfriends, girlfriends, parents, etc. only count if you are providing more than 50% of that person's financial support.

**Household Size?** This doesn't necessarily mean how many people are living in your house. This number should include you, the student, and anyone who you provide more than 50% of support to, even if these individuals do not reside with you. Click on the box and then see the "helpful hints" box on the right of the screen which will tell you exactly who to count in your household.

### Parent Demographics

*\*This section only applies if FAFSA has categorized you as a dependent student\**

Please note that dependency category on the FAFSA has nothing to do with how you are claimed on anyone's tax return or whether or not you are actually dependent on your parents or living independently. The government feels that parents should have a responsibility for their child's higher education costs up to a certain age, unless that student meets certain criteria for being excluded from this philosophy.

Be sure to have your parents' 2019 tax return information with you when filling out this part. DO NOT GUESS on their financial information. It will not match up with the system and the financial aid process may be prolonged for you. Your parent's can use their FSA ID to utilize the IRS Data Retrieval Tool and transfer their tax return information directly into the FAFSA.

**Note: One of your parents will need to create an FSA ID-go here to do so: <https://fsaid.ed.gov>**

How many people are in your parent's household? This doesn't necessarily mean how many people are living in your house. This number should include you, the student, even if you do not live with your parents; your parent(s), your parents' other children that they provide more than 50% of support to, even if these children are not living with them; other people your parents will provide more than 50% of support to. Just click on the Household Size link next to the question and your parent will be guided through this question to ensure accuracy.

### Parent Financial Information

*\*This section only applies if FAFSA has categorized you as a dependent student\**

If presented as an option, we strongly recommend utilizing the IRS Data Retrieval Tool when completing the parent financials section. Once you enter which tax form your parents used and their filing status, it will ask if you would like to link to the IRS. Click the blue link and enter the requested information, and if all goes well it will ask if you would like to transfer your IRS information to the FAFSA. Check the box and link it. You will notice that most of the boxes requiring financials will be automatically filled in for you.

Be sure to read carefully and check the following boxes if applicable: whether anyone in your parent's household are receiving SSI benefits, SNAP benefits (food stamps), free or reduced lunch, TANF, and WIC. If these apply to you or your family, be sure to check the associated box.

Your parent(s) **will be presented a series of questions of which most will not apply to them. Please read them carefully, however, as some of them may apply.** Commonly missed questions are child support paid, child support received, and other untaxed income not reported such as workers' compensation or disability benefits.

You will need to report your parents' total balance of cash, savings, and checking accounts and any investments, including real estate.



### **Student Financial Information**

Be sure to have your 2019 tax return information with you when filling out the financials part. **DO NOT GUESS** on your financial information. It will not match up with the system and the financial aid process will be prolonged for you.

We strongly recommend utilizing the IRS Data Retrieval Tool when completing this section. Once you enter which tax form you used and your filing status, it will ask if you would like to link to the IRS. Click the blue link and enter your address (important: be sure to you use the address listed on your 2017 tax return (if it is different than your current address)), and then click submit. If all goes well it will ask if you would like to transfer your IRS information to the FAFSA. Check the box and click Transfer Now. You will notice that most of the boxes requiring financials will be automatically filled in for you.

**You will need to report your total balance of cash, savings, and checking accounts.** If you are married, you will need to include your spouse's balance too. **Same for any investments, including real estate.**

**You will be presented a series of questions of which most will not apply to you. Please read them carefully, however, as some of them may apply.** Commonly missed questions are child support paid, child support received, other untaxed income not reported such as workers' compensation or disability benefits, and money received or paid on your behalf (see below for more information money received on your behalf).

If you are an independent student, you have to show how you are supporting yourself on the FAFSA. For example, if you are living with someone who is not charging you rent, determine what you would be paying in rent each month and multiply that number by 12 to get an annual estimate and enter this amount under **money received or paid on your behalf**. Apply the same principle for food, utilities, etc. and add it all up and enter it in this box. If you are not receiving any support from anyone else, you need not enter any amount for this question.

At the end, check "No" for "Are you a Preparer?", read the fine print, click agree, and click sign. Then, click Submit my FAFSA. You may want to print the confirmation page for your records.