

FAFSA: Your First Step to Financial Aid

A practical guide for students and families

Why file the FAFSA?

The FAFSA is the free form used to determine eligibility for federal grants, work-study, and loans. States and colleges may also use it to award their own aid.

Before you start

- 1. Set up separate accounts.** The student and each required contributor need their own StudentAid.gov account.
- 2. Gather contributor details.** Have each person's legal name, birth date, email address, and Social Security number, if applicable.
- 3. Keep 2025 tax records nearby.** Each contributor must consent to the IRS transfer, even if they did not file a tax return.
- 4. Collect current financial records.** Gather cash, savings, investments, child support received, and requested business or farm details.
- 5. Build your school list.** Add up to 20 colleges, career schools, or trade schools. You can revise the list later.

Know Your Deadlines

The 2027-28 FAFSA is scheduled for full public release by Oct. 1, 2026. Submit as soon as you can after it opens, and check your state's and each school's priority deadline. Some aid is limited and may be awarded on a first-come, first-served basis.

File in three steps

- 1. Student starts.** Go to fafsa.gov, select the 2027-2028 form, and invite each required contributor.
- 2. Contributors complete their sections.** Each person signs in separately, provides consent, and signs.
- 3. Submit the complete form.** All required sections and signatures must be complete.

After you submit

- 1. Check your status and Submission Summary** for your Student Aid Index, estimates, errors, and next steps.
- 2. Correct mistakes or update your school list** after the form is processed.
- 3. Respond to verification requests** from colleges by their deadlines.
- 4. Contact the financial aid office** if your current financial situation is not reflected accurately.

Need help?

Ask your school counselor, college access adviser, or financial aid office. Federal support: studentaid.gov/help-center/contact.