



FAFSA Form & CSS Profile

What is the FAFSA and CSS Profile?

The FAFSA, (Free Application for Federal Student Aid) form allows you to be considered for federal student aid. In addition, states and colleges use FAFSA information to award their own grants, scholarships, and loans. But, since aid is limited, you have to meet the deadlines and the sooner you apply the better.

The CSS Profile is an online application that collects information used by nearly 400 colleges and scholarship programs to award non-federal aid. We strongly recommend filling out both forms to apply for aid, since many families who think that they would not qualify, actually do. College is expensive enough, so let's not leave any money on the table!

On October 1st 2020 families will have access to the 2021/2022 FAFSA and CSS Profile. All college-bound high school seniors and returning college students should file the 2021-2022 FAFSA. If you completed these documents before October 1st 2020, you were completing the incorrect form for the incorrect year. Here are some important points regarding filing out your FAFSA and CSS Profile:

FAFSA and CSS Profile Guidelines and Tips

Create an FSA (Federal Student Aid) ID. This can be completed before October 1st. By creating your ID early, you will be ready to go on October 1st. <https://fsaid.ed.gov/npas/index.htm>

1. The FSA ID belongs to the student not the parent/guardian. As stated on the FSA website "Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member."
2. After the student creates their FSA ID the parent/guardian may create one also. If the student is under 18 years of age, the parent/guardian will need to co-sign the FAFSA.
3. On October 1st, and after the student has created their FSA ID, you may begin the FAFSA. studentaid.gov/h/apply-for-aid/fafsa.
4. When completing the FAFSA you have the option to select the IRS Data Retrieval Tool (DRT). This tool will automatically populate many of the FAFSA's questions directly from your federal tax returns. Due to Department of Education guidelines, these populated fields are shielded from the filer, though the financial aid offices will be able to view the numbers. Some are not eligible to use the tool, check the website for guidelines, <https://studentaid.gov/help/irs-drt-eligibility>. If the DRT is not selected, financial aid offices may request further verification from the filer that the numbers they have entered actually agree with their tax returns.
5. Determining who your legal parent is in case of divorce, separation, or for other reasons can be tricky. FAFSA has set down guidelines which you should refer too. <https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info>
6. Approximately 400+ colleges require the completion of the CSS Profile. The CSS Profile is used to collect information and award non-federal based aid.
7. Completing the CSS Profile does not preclude you from completing the FAFSA, as some colleges require both.
8. After completing the FAFSA, the student will receive an email that it has been successfully processed. They will then receive another email containing instructions on how to access their Student Aid Report (SAR). The SAR contains the Expected Family Contribution (EFC).
9. Pro Tip for Parents: Have your student forward all emails from the Department of Education to you.
10. These forms will ask you to list all the colleges you are applying too. It is important that the FAFSA and/or CSS Profile be submitted before the earliest financial aid deadline.
11. The deadline for completing the 2021/2022 FAFSA is June 30th 2022.

We hope that this has been useful, and that you have a safe and healthy school year!