Financial Aid FAQ

Answers to common questions about FAFSA, financial aid, and paying for college

Financial aid can feel complicated. This guide provides simple answers to common questions and helps you understand what to do next. Requirements and deadlines can vary by school, state, and aid program.

1. What is FAFSA?

FAFSA stands for the Free Application for Federal Student Aid. It is the main application used to determine eligibility for federal student aid and can also be used by states and colleges to determine eligibility for certain types of financial aid. Completing the FAFSA does not require you to accept a student loan.

2. Who should complete the FAFSA?

Students planning to attend an eligible college, career school, or other participating education program should generally complete the FAFSA if they want to be considered for financial aid. Adult students can complete the FAFSA too.

3. Do I need a StudentAid.gov account?

Yes. Students generally need their own StudentAid.gov account to complete and sign the FAFSA. A required contributor, such as a parent or spouse when applicable, may also need their own account.

4. What if I forgot my StudentAid.gov username or password?

Use the account-recovery options on StudentAid.gov. Do not create multiple accounts if you already have one. If you need additional help, College Connections can help you identify the next step.

5. Do I need my parent's information?

It depends on your FAFSA dependency status. Some students are considered dependent and may need parent information. Other students may qualify as independent based on federal criteria. If you are unsure, College Connections can help you understand the questions you need to answer.

6. What if I am married?

Your marital status can affect which contributor information is required on the FAFSA. If you are married, review the FAFSA questions carefully and follow the instructions for your situation.

7. What if I did not file taxes?

You may still be able to complete the FAFSA. The FAFSA asks questions about tax filing and income, and the steps can differ depending on your circumstances. Follow the instructions provided on the form and seek assistance if you are unsure what to report.

8. What if my financial situation has changed?

If your current financial circumstances are substantially different from the information reflected in your federal tax information, contact your college's financial aid office after submitting the FAFSA. The school may have a process for reviewing special circumstances.

9. Does completing FAFSA mean I have to take out a student loan?

No. Completing the FAFSA does not obligate you to borrow money. FAFSA information can be used to determine eligibility for grants, scholarships, work-study, loans, and other aid.

10. What happens after I submit FAFSA?

Review your FAFSA Submission Summary when it is available. Check for errors, review the information reported, and complete any steps requested by your college or financial aid office.

11. What is the FAFSA Submission Summary?

It is a summary of the information you submitted on your FAFSA. Review it carefully and follow the instructions if corrections or additional actions are needed.

12. What is TAP?

TAP, or the Tuition Assistance Program, is a New York State grant program that can help eligible New York residents pay tuition at approved colleges and universities in New York State. Eligibility and award amounts depend on program rules and the student's circumstances.

13. Can I receive both federal and New York State financial aid?

You may be eligible for multiple types of aid at the same time. Eligibility depends on the specific federal, state, institutional, and scholarship programs and their requirements.

14. What documents should I bring to a financial aid appointment?

Bring your StudentAid.gov login information if appropriate, tax and income information, school information, financial aid notices, and any documents your college has requested. Do not email or share passwords, Social Security numbers, or other sensitive information with College Connections.

15. Can College Connections help me complete FAFSA?

Yes. College Connections can provide one-on-one assistance with understanding the FAFSA process, organizing information, identifying next steps, and connecting you with additional resources when needed.

16. What if I already submitted FAFSA but still need help?

Bring your FAFSA Submission Summary, financial aid communications, and any outstanding-task notices from your college. An advisor can help you understand what has been requested and what you should do next.

Before Your Financial Aid Appointment

☐ I know which college or program I am considering.

☐ I know my FAFSA status.

☐ I have reviewed my FAFSA Submission Summary, if available.

☐ I brought or reviewed any financial aid notices from my school.

☐ I know which questions I want to ask.

Need help with FAFSA or financial aid?

Schedule a free appointment with a College Connections advisor.

College Connections • Manhattan Educational Opportunity Center (MEOC)

www.meoc.collegeconnections.org

This guide is for general information and does not replace official financial aid guidance. Always verify current requirements and deadlines with StudentAid.gov, NY State financial aid resources, and your college.

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