FAFSA FACTS AND FICTION:

Get the Truth – and the Money You Need for College

Don't let misconceptions about the FAFSA prevent you from getting the money you need for college. Here's the truth behind some questions you might have about filling out this critical financial aid form:

FICTION

I need a computer to file the FAFSA.

FACT

You can file your FAFSA on your phone with the myStudentAid app! It's free at the <u>Apple App Store</u> (iOS) or the <u>Google Play store</u> (Android). You can also request a form be sent to you so you can mail it back in by calling 1-800-4FED-AID.

FICTION

I need to pay a fee to file the FAFSA.

FACT

Filing the FAFSA is free – it's right there in the name!
Avoid any website or mobile app that requires a payment
– that means it isn't the <u>official FAFSA site</u> or the official myStudentAid app.

FICTION

It takes a really long time to fill out the FAFSA.

FACT

The average time to complete a FAFSA is only 22-30 minutes. Here's a <u>worksheet</u> you can use to get an idea of what the form looks like and what information it asks for. There's also lots of help available – even a <u>FAFSA YouTube channel!</u>

FICTION

The FAFSA asks for information that I won't be able to find.

FACT

The FAFSA collects information you can easily access, like your Social Security number, bank statements and driver's license. You don't even have to have your tax forms on hand: there's a tool that can pull them in automatically for you! See a checklist of the information you need to file the FAFSA.

FICTION

I need both parents' information to complete the FAFSA.

FACT

It depends. There are many situations when you only need one parent's information to complete the FAFSA – and you might not even need that. The FAFSA considers many different family situations, and so will we. Learn more about parent involvement.

FICTION

I don't need to fill out the FAFSA.

FACT

The FAFSA not only enables you to apply for federal grants and low-interest loans, it's also the form that states and individual colleges use to determine your need-based aid. Check the FAFSA submission deadline for Tennessee here.

FICTION

I need to be a U.S. citizen to be eligible for financial aid.

FACT

Students who fall into certain non-citizen statuses are eligible for federal financial aid. See a list here. Your parents' citizenship does NOT impact your eligibility. For information on financial aid options for DACA recipients, click here.

FICTION

My family must file their tax returns before I can file the FAFSA.

FACT

You can use what's called "prior-prior year" taxes to complete the FAFSA. That means that for the 2021 FAFSA, you use 2019 information.

Our Office of Financial Aid will work with you to ensure you have access to the resources you need to pay for college. Our goal is to make sure all qualified applicants can invest in an education here.

If you have any questions about financial aid, need help filling out the FAFSA or encounter special financial circumstances your family is experiencing due to COVID, please call us at 731-989-6662 or email us at finaid@fhu.edu.

