

Tips for Applying for Student Financial Aid

USA - English

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The Free Application for Federal Student Aid can be filled out online

WASHINGTON, Feb. 1, 2011 /PRNewswire-USNewswire/ -- It's probably the first test for many going off to college, and they take it without setting foot inside a classroom. Unfortunately for some, they don't always get an A.

The "test" is filling out The Free Application for Federal Student Aid, or [FAFSA](#). Getting an A means completing it without mistakes, omissions, and within all the deadlines.

Marianella Garcia is very familiar with the challenges of filling out the application's 100 questions that determine whether a student is eligible for scholarships and loans from the federal government. She works for [Federal Student Aid](#), an office of the U.S. Department of Education, and she offers the following tips for students getting ready to fill out the FAFSA.

Don't Pay Someone to Help You Fill it Out

Garcia says the first thing students should know is that there is no charge to apply when filling out the FAFSA. She has heard of companies charging between \$75 and \$500 but says there is no need to get help because the application is easy to fill out.

"The process has been simplified, plus we can help them fill it out," she said in reference to the various resources available, including live chat sessions with FAFSA experts.

Apply as Soon as You Can

A student can complete and send the application starting in January each year if he or she wants to enroll that fall. For example, if someone is applying for Federal student aid for the 2011-2012 school year, then the application can be sent starting in January 2011.

Students should pay special attention to deadlines because they can vary. There are federal and state deadlines, and schools might have their own deadlines.

There's one other important reason to apply early: Some financial aid is limited.

There are private schools that estimate the amount of financial aid they will offer to their students based on the FAFSA, Garcia said. Students who apply later in the process might run the risk of money running out for some of these schools.

Fill Out the Application Online

About 95% of students fill out the application online, and there are several advantages for doing so:

- **Fewer mistakes:** The application will tell you if you left out information.
- **It's more efficient:** The application online records the answers and doesn't ask questions that are irrelevant to the applicant. As a result, some applicants end up answering only 54 of the 100 questions.
- **It's quicker:** you can save time and money compared to filling out the application and sending it via traditional mail.
- **Access to help:** students with questions can access the live chat session, e-mail experts or call a helpline.

Read the Application Before Sending It

While the online application will tell you if you forgot to fill something out, it won't tell you if you made a mistake such as writing down incorrect information. Garcia said some of the most common mistakes include writing the wrong date of birth or Social Security number.

For example, "Instead of writing 5-3, they write 3-5 and that means the application is not processed," she said, adding that applicants should carefully review the application before submitting it.

All Students Should Apply for Student Aid

Garcia said that students should apply for student aid regardless of their financial situation because that might suddenly change. So it's better to apply and see whether there is any financial aid available for them.

"You never know how much aid you might get. Some people think that they won't get any, but they end up being surprised. All you have to do is apply," said Garcia.

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