

2025-2026 FAFSA Completion Guide



Free Application for Federal Student Aid Process

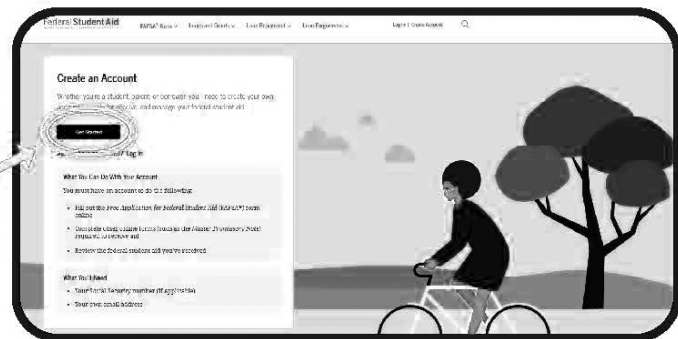
1 Gathering Documents

Dependent students will also need the following information for their parents.

- Email address and mobile phone number
- Federal Student Aid Account for **both** the student and the dependent student's parent/stepparents (in some cases, each parent may need their own Federal Student Aid Account)
- Your Social Security number
- Your alien registration number or USCIS number (if you are not a U.S. citizen)
- Your 2023 federal income tax returns and W-2s (only if required to enter manually)
- Bank statements and records of investments (if applicable)
- Parent's date of birth, Social Security number and marital status

2 Federal Student Aid Process

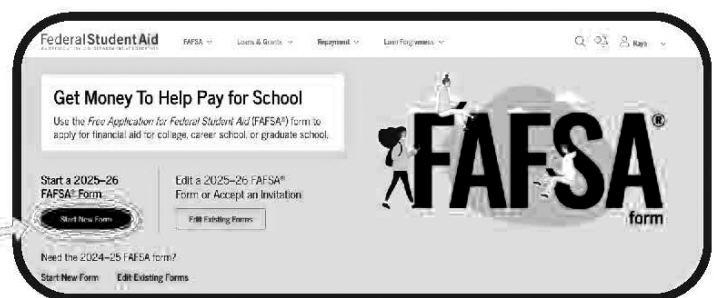
Create a Federal Student Aid Account (username and password). See page 2 for instructions.



3 Dependency Status

After your Federal Student Aid Account is verified, visit studentaid.gov where you and your parent can complete the FAFSA for the year you will be entering college.

After your Federal Student Aid Account is created and verified, start your FAFSA here.



4 Review and Submit

Review your FAFSA Submission Summary and make corrections if necessary.



Contact the Federal Student Aid Help Center for help at studentaid.gov/help-center/contact or call the KHEAA FAFSA Helpline at **888.452.7322**

Federal Student Aid Account Process

1

Visit studentaid.gov and click on Create Account. You'll need to create a Federal Student Aid Account prior to accessing the FAFSA. Once your Federal Student Aid Account is verified, you'll be able to use it to access your FAFSA.

2

Create a memorable username and password.
Keep track of your Federal Student Aid Account since you'll use it frequently throughout the federal student aid application process each year.

3

Enter your contact information and select if you would like to use your mobile number to login. (We highly recommend this option as it allows for two step verification).

4

Select your communication and language preferences. Set up your challenge questions.

and

5

Confirm and verify your contact information using the secure codes sent to each contact method you chose to verify.

Forgot your Federal Student Aid Account Login?

Scan this code for instructions on how to retrieve a forgotten Federal Student Aid Account.



Notes

Dependency Status

- Were you born before January 1, 2002?
- As of today, are you married? (Answer "No" if you are separated but not divorced.)
- Will you be working toward a master's or doctoral degree (such as MA, MBA, MD, JD, PhD, EdD, etc.)?
- Do you now — or will you have — children or other people (excluding your spouse) who receive more than half of their support from you between July 1, 2025 and June 30, 2026?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you now and through June 30, 2025?
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?
- At any time since you turned age 13, were you a ward of the court?
- At any time since you turned age 13, were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2024, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

***If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.**



College admissions checklist

Keep copies of everything. If you're sending applications or other important documents by mail, you might want to send them return receipt requested. This will let you know when the school received the documents. Some of the items on this list might not apply to every school. For example, few public colleges require an entrance essay; many private colleges do. You should check to make sure that people writing recommendations or sending transcripts do so by the deadline. And you shouldn't wait until the deadline to send something in — send it in early just in case something goes wrong.

Item	Deadline	Sent/Taken
<input type="checkbox"/> Admissions application	_____	_____
<input type="checkbox"/> High school transcript	_____	_____
<input type="checkbox"/> Letters of recommendation	_____	_____
<input type="checkbox"/> Admissions test		
<input type="checkbox"/> ACT	_____	_____
<input type="checkbox"/> SAT	_____	_____
<input type="checkbox"/> Other _____	_____	_____
<input type="checkbox"/> Fees and deposits		
<input type="checkbox"/> Application	_____	_____
<input type="checkbox"/> Housing	_____	_____
<input type="checkbox"/> Enrollment	_____	_____
<input type="checkbox"/> Other _____	_____	_____

Financial aid checklist

Keep copies of everything. If you're filing the FAFSA, the best way to do it is online at <https://studentaid.gov/>. You should print out a hard copy for your records. If you're applying for scholarships and grants administered by the school that require a separate application, you should consider sending the application return receipt requested. And, as always, don't wait until the last minute — things can go wrong. Computers crash, and mail occasionally gets lost. If you file early and keep track of what you've been doing, you have time to fix things.

Item	Deadline	Sent
<input type="checkbox"/> FAFSA	_____	_____
<input type="checkbox"/> School financial aid form		
<input type="checkbox"/> CSS Profile (Nonfederal and institutional aid)		
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> Local scholarships		
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____
<input type="checkbox"/> _____	_____	_____



Senior calendar

August/September

- Ask colleges you're interested in to send you admissions information.
- If you're applying for Early Decision, start filling out the forms to meet the college's deadline.
- If you haven't taken the ACT/SAT or if you think you can do better, register. See page 9 for dates.
- Get with your counselor to find out about the financial aid sources available to you. Use KHEAA's Affording Higher Education. Copies are sent to high school counselors, high school libraries and public libraries.
- Ask your parents to get their tax return information ready so you can submit the FAFSA as soon as you can your senior year.
- If you're going through the regular admissions process, it's time to ask teachers to write recommendations.
- Begin writing your admissions essay or personal statement if required.

October/November

- Meet with college admissions representatives at college fairs or when they visit your school.
- Attend a financial aid seminar if your school offers one. Read page 23 about scams first.
- If you haven't picked a college yet, narrow your list by visiting schools and talking with students. You should probably talk with your parents too.
- If you're going Early Decision, most schools want the applications submitted about now.
- Check with each school's financial aid office to see what financial aid forms they require in addition to the FAFSA.

December/January

- Make sure your applications were received on time. See previous page for admissions and financial aid checklists.
- If you went Early Decision and were accepted, withdraw your applications from other schools.

February/March

- Submit midyear grades if the colleges you've applied to require them.
- Send in any deposits that are required.
- If you've been accepted by more than one college but haven't heard from your first choice, contact that school about a decision before you make any Nonrefundable deposits to other schools.

April/May

- Once you've decided on which school to attend, notify that college of your decision. Let any other colleges that have accepted you know about your decision.
- Follow up on your financial aid notification. See next page for information about comparing your notifications from different schools.
- If you're going to need student loans, compare the benefits offered by the various lenders your college uses.
- Take AP tests if you're enrolled in AP courses.
- If you're on a waiting list at a school you really want to attend, ask the director of admissions how to strengthen your application.
- Let your high school counselor know which school you're going to so the school can send in final grades, class rank and proof of graduation.

June

- Send thank-you notes to counselors, teachers and others who helped you through the process.
- Prepare a budget for the coming school year.



Financial Aid Offer Evaluation

Use your award offers you receive from colleges' financial aid offices and the FAFSA Submission Summary you receive after filling out the FAFSA to fill out this chart to compare the schools and financial aid offers you are considering. The sample column will give you an idea of how to fill in the needed information.


Sometimes the most expensive schools have scholarships that will bring them in line with others. So don't limit yourself; consider all your choices and compare.

Sample	School A	School B	
Need Calculation			
\$14,600			a. Tuition and fees
800			b. Books and Supplies
12,200			c. Food and Housing
1,200			d. Transportation
1,200			e. Personal Expenses
30,000			f. Total Cost of Attendance (add lines a through e)
-2,000			g. Minus Student Aid Index (remains the same)
28,000			h. Financial Need (line f minus line g)
Financial Aid Notification			
\$7,000			i. Federal Pell Grant
2,500			j. College Access Program Grant
0			k. Kentucky Tuition Grant
1,500			l. Other Grants/Scholarships
1,700			m. Kentucky Educational Excellence Scholarship (KEES)
1,000			n. Work-Study
9,500			o. Federal Direct Loan
0			p. Other Loans
\$23,200			q. Total Financial Aid Notification (add lines i through p)
\$4,800			Unmet Need (line h minus line q)



School evaluation

Instructions: If you're considering more than three schools, photocopy this page before proceeding. Select the schools for evaluation and write their names on the slanted lines. Answer the questions for each school. (If the answer is "yes," make a "✓" in the column. If the answer is "no," make an "X" in the column.) What are your findings?		
		Does the school offer the educational program you want?
		If you're admitted into the school, are you also admitted into the educational program you want?
		Is the school accredited by an agency accepted by the U.S. Department of Education (e.g., Southern Association of Colleges and Schools, Council on Occupational Education, Accrediting Commission of Career Schools and Colleges of Technology, National Accrediting Commission of Cosmetology Arts and Sciences, American Association of Bible Colleges)?
		Is the school licensed or approved by the appropriate state government agency (e.g., Council on Postsecondary Education, State Board for Proprietary Education, State Board of Hairdressers and Cosmetologists, State Board of Barbering, Kentucky Board of Embalmers and Funeral Directors)?
		Is the school approved for federal and state financial aid programs?
		Does the school have the resources to provide you the education you need to be successful in the work force? Look for up-to-date training devices, developmental course work and/or tutorial assistance, general education courses (e.g., English and math), educational qualifications of the faculty, and library holdings and resources related to your field of study.
		Will completion of the educational program qualify you for a job? An exam and/or apprenticeship may also be required. If a licensing examination is required for employment in your career field (e.g., nursing, cosmetology, or law), do a high percentage of the school's graduates pass the exam?
		Does the school have a job placement program? Is it free? Are a high percentage of graduates placed in jobs? Recent graduates and potential employers can help you answer these questions. A good school will give you a list of contacts.
		Does the typical starting salary for a new graduate of the school's educational program compare favorably with that of graduates from the same educational program at other schools? Does it meet with your expectation? If the school provides such data, ask to see detailed statistics substantiating the school's claim.
		Does the enrollment contract (if required) clearly indicate the complete cost of your course of study? Are all necessities (books, food and housing, transportation, tools, uniforms, etc.) included in the cost? Schools must make printed cost-of-education information readily available to prospective students upon request.
		Does the enrollment contract contain language to protect you if the school closes or discontinues your program? Call the Better Business Bureau in the area to find out if the school has had problems.
		Does the school have a printed refund policy? Good schools have a reasonable refund arrangement for students who withdraw from school.
		Does the school have a low withdrawal rate? A high rate may be a warning sign.
		Will credits earned at one school be acceptable for transfer to another? If you plan to enter one postsecondary institution but transfer to another institution later, will your credits transfer?
		Does the school have a low student loan default rate? Call the U.S. Department of Education at 800.433.3243 to check a school's default rate. A high default rate may be a warning sign
		How much will you have to borrow at this school? You need to compare the cost of repaying loans with what you'll earn when you finish.



Your college plan

List the top three reasons why you want to go to college:

1.	2.	3.
----	----	----

List the top three factors you will use to choose your college:

1.	2.	3.
----	----	----

List the top three career interests you have:

1.	2.	3.
----	----	----

How have/will you prepare for college?

Courses taken:	1.	3.	5.	7.
	2.	4.	6.	8.
Test Scores (SAT, ACT, etc.):				
Extracurricular Activities:				
1.	3.	5.		
2.	4.	6.		

List your top college choices:	1.	2.	3.	4.	5.
Admission Requirements:					
Application Deadline:					
Open House/Preview Days:					
Scholarship Requirements:					
Scholarship Deadline:					

How will you pay for college?

How much is your KEES scholarship? (You can find this at kheaa.com.) \$

File the FAFSA in October (You can do this at studentaid.gov.)

Other scholarships: (You can search for scholarships at kheaa.com.)

1.	\$
2.	\$
3.	\$
4.	\$

Choose a college and make a deposit by the date required.

Register for classes? Sign up for orientation? Confirm housing?

Check out KHEAA's *Thriving in College* to help you prepare for a successful college experience.

