12 COMMON FAFSA MISTAKES

Nicole Callahan, Digital Engagement Strategist at Federal Student Aid.

1. Not Completing the FAFSA

There is no income cut-off when it comes to federal student aid.

2. Not Using the Correct Website

The official FAFSA website is fafsa.gov.

3. Not Getting an FSA ID Ahead of Time

Once you register for an FSA ID, you may need to wait up to three days before you can use it to sign your FAFSA.

4. Waiting to Fill Out the FAFSA

Some financial aid is awarded on a first-come, first-served basis and **some states and colleges run out of money early**, so even if your deadlines aren't for a while, get your FAFSA done ASAP.

5. Not Filing by the Deadline

6. Not using your FSA ID to start the FAFSA

If you log in with your FSA ID, a lot of your information (name, Social Security number, date of birth, etc.) will be automatically loaded into your application. This will prevent you from running into a common error that occurs when your verified FSA ID information doesn't match the information on your FAFSA.

7. Not Reading Definitions Carefully

Make sure you understand these definitions: Legal, Guardianship, Parent, Your Number of Family Members (Household size), Number of Family Members in College

8. Inputting Incorrect Information

Here are some examples of common errors we see on the FAFSA: Confusing Parent and Student Information, Entering the Wrong Name, Entering the Wrong Social Security Number (SSN), Amount of Your Income Tax.

7. Not Using the IRS Data Retrieval Tool (IRS DRT)

9. Not Reporting Parent Information

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for federal student aid purposes, and therefore, you'll need to provide parent information on your FAFSA.

10. Listing only one college

It doesn't hurt your application to add more schools. In fact, you don't even have to remove schools you later decide not to apply to. If you don't end up applying or getting accepted to a school, the school can just disregard your FAFSA. But you can remove schools at any time to make room for new schools.

12. Not Signing the FAFSA

If you don't know your FSA ID, select "Forgot username" and/or "Forgot password."