Free Application of Federal Student Aid (FAFSA®) and PA Requirements for Students and Families

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Important Information About Your FAFSA Financial Information

When completing the FAFSA, individuals enter their own financial information directly into the secure form. Your financial information is protected by the U.S. Department of Education and is not provided to the high school, school counselor, or any team member assisting with the FAFSA.

You do not need to share tax returns, income documents, or other personal financial information with team members to complete the FAFSA. Parents and contributors can securely enter their own information using their FSA ID through the official FAFSA website.

School counselors and FAFSA support staff are available to:

- Answer questions about the FAFSA process;
- Explain what information is needed;
- Help you navigate the application; and
- Provide guidance if you encounter technical issues or have questions about specific sections.

Their role is to support and guide you, not to collect or access your confidential financial information. You remain in control of entering and submitting your family's financial information securely through the official FAFSA application.

What is the FAFSA?

The [1]Free Application of Federal Student Aid (FAFSA®) is the federal form students complete to see what financial help they can get for postsecondary education and training after high school. It connects students to:

- Federal need-based grants (do not need to be paid back if student attends);
- Federal student loans (available to all students & families, regardless of income);
- Work-study funds (wages paid for working a job on campus or related employment);
- Pennsylvania State Grant (need based) and most special state aid programs; and
- Many scholarships and college-backed financial aid programs.

There is no cost to complete the FAFSA.

[1] If you are asked to pay to submit your FAFSA you are on a fraudulent website. There is no cost to apply for federal student aid.

The form generally takes no more than 15 minutes to complete by the student and their parents seeking to determine how much and what types of financial aid they are eligible to receive.

Pennsylvania's FAFSA Completion Requirement

Starting with the **Class of 2027**, graduating PA high school seniors must choose **one** of the following options:

- Complete the FAFSA or
- Complete the Pennsylvania FAFSA Opt-Out Form

This requirement helps ensure that every student and family knows about the wide array of financial aid options for pursuing higher education in Pennsylvania, and beyond. It does not require students to attend college or pay for postsecondary programs.

Can students still graduate if they opt out?

Yes. This is not a graduation requirement, and no negative consequences will occur for students who do not file a FAFSA or submit an Opt-Out form.

Parents, legal guardians, students over the age of 18 and legally emancipated minors may opt out of completing the FAFSA. No reason must be provided.

Can they file the FAFSA later?

Yes. Even if a student opts out in high school, they can still file the FAFSA in the future.

Why Completing the FAFSA Matters

Completing the FAFSA can open doors to thousands of dollars in financial aid for PA residents in the form of grants, work-study and loans for credentials that are in demand by employers across the state. Many PA students and families qualify for aid even if they think they won't. Filing the FAFSA ensures students don't miss out on the following [2] financial aid types:

- *Grants*: financial aid that does not need to be repaid and is often based on financial need. For PA students, primary grants accessible via the FAFSA include:
    - Federal Pell Grants to be applied to any accredited college across the country;
    - Federal Supplemental Educational Opportunity Grants, and
    - PA State Grants.

- *Scholarships:* financial aid that does not need to be repaid and is often based on academic merit or a particular area of study. Applications may require your Student Aid Index (SAI) from the FAFSA to verify income eligibility.

[2] Source: Types of Financial Aid | Federal Student Aid

- *Work-Study:* financial aid earned via wages for working part-time. Students earn at least the federal minimum wage and can earn more depending on the type of work. Work study dollars are available through FAFSA completion for both federal and PA work study.

- *Loans:* financial aid that is borrowed and must be paid back, with interest. Students regardless of financial status will be offered federal student loans as an option to finance postsecondary education. Federal student loans offer the best interest rates and the most flexible and generous repayment options compared to private loans. Students in PA who elect to take federal student loans will participate in loan counseling upon enrollment, as well as exit counseling upon departing from the institution.

Benefits of FAFSA completion for specific student groups

The following student groups may be eligible for other benefits via the FAFSA:

- *Military Families*: special aid programs are available to students who serve in the military or for spouses and children of a veteran.

- *Short-Term Credentials*: Students interested in short-term (less than 15 weeks) credentials for high-skill, high-wage and in-demand occupations can now use federal Pell dollars if they qualify after submitting the FAFSA.

- *Former Foster Youth*: federal and state grants are available for PA students with experience in the foster care system who complete the FAFSA.

- *Blind or Deaf Disability Grants*: PA residents with visual or hearing impairments can qualify for state financial aid with submission of the FAFSA.

Who is eligible for financial aid made available by completing the FAFSA?

The general eligibility requirements for financial aid include:

- Demonstrated financial need for grants and work-study programs;

- U.S. citizen or an eligible noncitizen with valid Social Security Number;

- Enrollment or acceptance for enrollment as a regular student in an eligible degree or certificate program;

- Signed certification statement stating that:
    - Student is not in default on a federal student loan and does not owe money on a federal student grant; and
    - Student will use federal student aid only for educational purposes.

- Confirmation that student is qualified to obtain a college or career school education by having a high school diploma or a recognized equivalent such as a General Educational Development (GED) certificate; or Ability to Benefit clause.

Who is considered a "contributor" for the FAFSA, and what is required of parents?

On the FAFSA, a "contributor" refers to anyone (the student, student's spouse, a biological or adoptive parent, or a parent's spouse) who is required by Federal Student Aid (FSA) to provide information in order to determine a Students' Aid Index (SAI). Contributors are asked to provide basic personal and financial information for their sections and then sign the FAFSA form.

Contributors are not required to pay for their student's education, but they are required to complete their portion of the FAFSA in order to determine a student's SAI for financial aid eligibility.

The below table summarizes the relevant tax filing status when required to file and the federal determination for "contributor" required to provide information on the FAFSA.

Parent Tax Filing Status	**Parent Contributor Determination**
Parents are married and file jointly.	One parent is a contributor
Parents are married and file separately.	Both parents are contributors
Parents are unmarried, live together	Both parents are contributors
Parents are divorced, separated, never married, and don't live together	The parent who provided more financial support in last year is the contributor
Parents are divorced, separated, never married and don't live together and provided equal income or didn't support the student financially	The parent with the higher income and assets is the contributor
Divorced parent is remarried	The divorced parent and new spouse are contributors

What about students without a parent or contributor to complete the FAFSA?

Students who reside with legal guardians, rather than parents by birth or adoption, are considered to be independent, along with students in unique circumstances. Independent students' FAFSA determination will be made solely on the student's financial circumstances. The current list of unique student situations that identify the student as independent for FAFSA includes:

- Married;
- Parenting, living with their children and providing majority of financial support;
- Orphaned ward of the court or in foster care at any time since age 13;
- Legally emancipated minor;
- Legal guardianship; or
- At any time on or after July 1, 2025, unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless.

What Families Need to Complete the FAFSA

Most families will need the following to complete the FAFSA.

- Social Security Numbers or Alien Registration Numbers;
- Federal tax returns (for the year requested on the FAFSA);
- W-2s or other income information;
- Basic information about family savings, investments, or benefits;
- A list of schools the student is applying to; and
- Student and parent Federal Student Aid (FSA) unique identification is created as first step for FAFSA completion and serves as your secure login credentials.

FAFSA Timeline for the Aid in the Following Academic Year

Filing the FAFSA early is the best way to receive the most aid. The table below lists key dates for FAFSA completion.

Key Benchmarks	Date
FAFSA opens each year	October 1
Federal FAFSA completion deadline	June 30 of the year aid is used
PA State Grant FAFSA completion deadline for four-year colleges/universities	May 1
PA State Grant FAFSA completion deadline for two-year colleges/technical schools	August 1
Institutional aid/scholarships	Various deadlines but usually around February

What Is the PA FAFSA Opt-Out Form?

PA parents, legal guardians, emancipated minors and students aged 18 or above may opt out of completing the student's FAFSA during high school. There is no penalty for this decision, and no reason must be provided to opt out.

PA schools are required to provide the Opt-Out Form and support families through the process.

Free Help and Resources

The Pennsylvania Higher Education Assistance Agency (PHEAA) offers ongoing and free support for FAFSA and financial aid for PA residents, including:

- FAFSA completion events at many high schools;
- Virtual help sessions hosted by financial aid experts; and

- Online guides and videos for families and counselors.

Your school may also provide reminders, events, and one-on-one help.

Resources

This communication is not an exhaustive list of benefits, opportunities and information related to financial aid. For more information, be sure to visit these resources. If you need assistance, please reach out to your school counselor, who can assist in obtaining more information.

- Federal Student Aid (FSA)
    - FSA: Federal Student Aid Estimator
    - FSA: Federal Loan Simulator

- PHEAA: One of the Nation's Leading Student Aid Organizations
    - PHEAA: PA State Grant Program

- NASFAA: Resources for Students and Parents

What to Expect After You File

1. You'll receive a Student Aid Report (SAR) summarizing your information, including the Student Aid Index (SAI). The SAI is an algorithmic number used by financial aid professionals when creating an aid offer using information that students and contributors, if required, provide on the FAFSA form.

2. Your chosen college(s) will review the FAFSA and send financial aid offers.

3. You can then compare offers and choose the best fit.

Note: The FAFSA must be completed every year for the following year that the student wants financial aid for postsecondary education and training.

Helpful Tips

- Gather documents and create FSA IDs early, before starting the FAFSA.

- File as soon after October 1 as possible.

- Take advantage of school events or contact PHEAA if you get stuck.

- Confirm legal names and social security numbers to avoid correction delays.