



The Free Application for Federal Student Aid (FAFSA) is the first step in applying for financial aid, such as grants, loans, and work-study. It is a crucial part of figuring out how to pay for college. This resource is designed to help you learn what the FAFSA is, to know what to expect when it's time to complete it, and to better understand important correspondence you may receive from your college and the Department of Education.

THE LANDSCAPE

WHAT IS THE FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a free federal form released by the Department of Education each year, which colleges use to determine your financial aid eligibility. U.S. citizens and legal residents can complete the FAFSA to determine their eligibility for federal student aid and other aid programs. Individuals who are not eligible for federal aid can still complete the FAFSA to gain access to other aid programs.

The FAFSA is available online at [FAFSA.gov](https://fafsa.gov) or in paper form and it is always free to complete. Students complete the FAFSA every year they plan to attend college. A FAFSA year follows the academic calendar, starting July 1st and including fall, then spring, then beginning of summer, and ending on June 30th. The FAFSA must be completed by a certain deadline, but ideally students should complete the form the year before they enroll. Keep reading to learn more about the timing of your FAFSA application.

KEY TERMS

To submit the FAFSA, you will be required
Other key terms in **blue** can be found in the *Navigating Forward Glossary* if you'd like more information.

HOW DOES THE FAFSA WORK?

The information you provide on the FAFSA is used to notify your college of your interest in financial aid and to calculate your **Student Aid Index (SAI)**. SAI is a measure of your financial need, and colleges use it to calculate your aid eligibility. The SAI number doesn't signify a specific dollar amount, so you don't need to know yours. However, your college will use it to inform you about your aid offer. Generally speaking, SAI scores range from -1500 to 999999, with the lower numbers indicating that more financial assistance is needed.

LEARN MORE

For more information about Financial Aid, see the *Navigating Forward* resource called **Financial Aid Overview**.

KEY TERMS

Student Aid Index (SAI) is calculated based on the information you provided on your FAFSA. It is a formula-based number ranging from -1500 to 999999. Where your SAI falls within the SAI range helps your school determine how much financial support you may need. A negative SAI indicates you have a higher financial need. Your SAI is not a dollar amount; it will help your college calculate your actual award.





A CLOSER LOOK AT FINANCIAL AID ELIGIBILITY

THE GENERAL CRITERIA:

In order to be eligible for federal student aid, ALL of the following must be true for you:

- ☐ You have a high school diploma or acceptable equivalent (HiSET, GED, etc) and are enrolling in an eligible program.
- ☐ You are a US citizen, permanent resident, or eligible noncitizen.
- ☐ You have a valid Social Security Number.
- ☐ You are able to agree to the following:
 1. You are not in **default** on any federal student loans and do not now owe money on a federal student grant; and,
 2. You will use federal student aid only for educational purposes.
- ☐ You maintain **satisfactory Academic Progress (SAP)** in your program. SAP is the process colleges are required to follow to ensure that students are keeping up with academic standards and progressing to graduation within a reasonable time frame.
- ☐ You must be willing to provide consent for the IRS to share your federal tax information with Federal Student Aid. This consent is required even if you have not filed taxes.

IMPORTANT NOTE

This is the eligibility criteria for **federal student aid**, but you may still want to complete the FAFSA because many other financial aid programs also use the FAFSA. Even if you don't meet all of these criteria, you still may be able to enroll in college; you just won't be eligible for federal student aid. Talk to your program advisor or check out the *Navigating Forward* resources **Pell Grant Overview** and **Options Beyond the Pell Grant** for more information.

INCARCERATED STUDENT ELIGIBILITY:

Incarcerated students are required to meet the eligibility criteria listed above and they **must** also be enrolling in an approved **Prison Education Program**, or **PEP**. Only prison education programs that have gone through an extensive approval process can use federal student aid.

As an eligible incarcerated student, you may be eligible to receive the Federal **Pell Grant**, **Federal Supplemental Opportunity Grant (FSEOG)** (less common), or Federal Work Study (less common). Depending on your state and college, you may also be eligible to receive state or institutional financial aid. Speak with the contacts you have within your PEP to understand how financial aid works within your specific program. Once you are released, you may become eligible to receive **federal direct loans**.

KEY TERMS

Default - A term used by lenders to describe someone who is not current on their loan payments. For most federal grants, a person will be in default after 270 days without a payment. For private loans, the default window might be as short as 30 days. For purposes of Pell eligibility and filling out the FAFSA, the form is asking whether you are in default on federal student loans (not private student loans)

Approved **Prison Education Programs (PEPs)** are college programs within carceral facilities that have gone through a multi-step application process to be approved by the U.S. Department of Education and the agency that has oversight over your prison facility. These programs are also required to participate in an ongoing review process to ensure that they are meeting the best interests of the incarcerated students in the program.





DO YOU NEED TO COMPLETE THE FAFSA?

If you aren't sure if you need to complete the FAFSA, here is some additional info:

If you are **a) currently incarcerated**, and **b) already enrolled in a college program**, you only need to complete the FAFSA if your program uses federal student aid, which is something your school should notify you about and help you with. Many other prison programs use alternative funding and won't use the FAFSA.

You have a right to know how your tuition is paid for. If you didn't complete the FAFSA, it's likely that your program isn't using Pell funding currently, but it's possible this could change in the future. If you aren't sure how your program is being funded, or if you want more information, ask your college representatives or instructor for more information. Some starting questions are listed here to the right:



Can you assist me to access my student bills and financial aid information? I'd like to understand what financial aid I'm using for this program and how it may impact me.



Can you please assist me in setting up a conversation with a financial aid office representative who can help me understand the financial aid I'm using for this program?



Is this program using Pell Grants to cover costs or a different kind of financial aid? Or does it use a different funding source?



Will this program be applying to be an approved PEP in order to use Pell funding in the future? If so, how might that impact me?

If you are **a) currently incarcerated**, and **b) trying to enroll in a prison college program in the future**, you should wait to hear information from your specific college about if, when, and how you will complete the FAFSA. Approved **PEPs** should support their incarcerated students with every step of completing the FAFSA.

Completing the FAFSA on your own, before you are eligible, could create confusion and financial aid issues. If you want to be proactive, some questions you can ask the college in advance are listed here to the right:



Is this an approved PEP that uses Pell Grants to cover costs? What other forms of financial aid am I eligible for?



Am I responsible for determining how I will cover the cost of this program? If so, could you assist me in setting up a conversation with the financial aid office?



Will I need to complete the FAFSA when I apply for this program? If so, what is the best way for me to get assistance filling it out, and what information should I prepare ahead of time?



When should I fill out the FAFSA for this program, and what format will we use - paper or electronic? How will I receive information about my results?





DO YOU NEED TO COMPLETE THE FAFSA? (CONTINUED)

If you aren't sure if you need to complete the FAFSA, here is some additional info:

If you are **a) currently incarcerated** and **b) planning to enroll in a new college program after you are released**, you will need to complete the FAFSA at some point. If you plan to enroll at a new college you haven't attended before, it may be easiest to complete your FAFSA application after you leave prison or have access to the internet. At the same time, this could delay your enrollment if you pass the FAFSA deadline for your program. Learn more about FAFSA deadlines below.

If you are **a) currently incarcerated** and **b) planning to continue your current college program on the traditional campus after you are released**, you will need to complete the FAFSA as you prepare for that transition. If you haven't spoken to anyone from your current program about making that switch, here are some steps you can take to ask for support with your transition, depending on contacts you currently have.



If you have a program coordinator or navigator, ask:
*I may be going home _____ (date or time frame). Can you help me complete any steps I'll need to be able to switch to the traditional campus when I leave prison? I will need help with applying for financial aid, retrieving records, and getting in touch with my academic **advisor**.*



If you can, ask your college advisor:
I am being released next semester; what steps do I need to take to make sure I can smoothly transfer to the traditional campus with financial aid, and will you assist me with those steps?



Ask your professor:
I am going home in the middle of this semester. Can you help me make a plan for completing this course at home and applying for financial aid?



If you don't have a point person from the college, ask a professor or prison reentry counselor:
Can you help me set up a conversation with my college advisor and the financial aid office to ensure I can continue with my courses after I leave prison this semester?



If you can't reach anyone at your college, ask a friend, family member or advocate: Will you please contact the financial aid office at _____ college, and try the following request:

"My (family member, etc.) is currently enrolled in your Prison Education Program at (name of facility). He/She is being released and needs help applying for financial aid and continuing classes on the main campus. Can you please connect me with someone who can assist him/her with the financial aid and registration steps they need to do before they leave?"

If you hit a dead end, ask for contact information for the director of the Prison Education Program or the chair of the (student's major) department.





A CLOSER LOOK AT THE TIMELINE

WHEN SHOULD I FILL OUT THE FAFSA?

You will complete the FAFSA each year that you plan to attend college in the following year. Each year, a new FAFSA is released for the following **academic year**. For FAFSA purposes, each “Award Year” follows the timeline of a traditional school year – it begins in the summer (**July 1st**), and ends the following summer (**June 30th**). This is why the FAFSA always lists two years next to it. For example, the 2025-26 FAFSA will provide financial aid from July 2025 through June 2026.

Your school should be able to tell you when the new FAFSA is available each year. This usually happens in the fall or at the end of the calendar year. For example, if you want to enroll in school next August, you should be looking out for the new FAFSA this December. Some years there may be delays or changes to the timeline.

FAFSA DEADLINES:

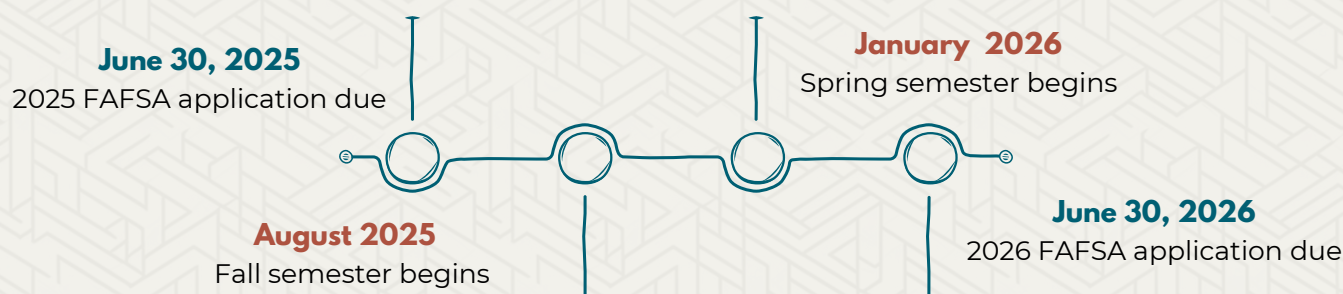
Your **PEP** may want students in your program to complete the FAFSA together at a specific time, so check with someone from your college before you complete the FAFSA on your own.

On the instructions page of the paper FAFSA, you will find additional information about FAFSA submission deadlines. Your college may also have FAFSA deadlines of its own. If you have questions about the timing of your FAFSA, you should ask a representative from the college.

If you're asking a friend, family member, or advocate to help you, they can navigate to the financial aid page on your college's website and look for FAFSA or financial aid deadlines there. The FAFSA can take a long time to process, especially if you are completing it by paper, so it is best to complete the FAFSA as early as you can and not to wait until the deadlines get close.

If you do ever miss your school's FAFSA deadline, ask your advisor or a representative from the financial aid office what your options are. If you aren't in contact with the financial aid office, ask a professor or school counselor to help you find out what your options are.

When it comes to deadlines, even if exceptions can sometimes be made, be aware that rushing into the beginning of a semester unprepared can have negative effects, like missed classes or paperwork delays. Whenever possible, it's best to be proactive and start this process early.





WHAT INFORMATION WILL I NEED?

Talk to your college representative if you need assistance preparing for or completing the FAFSA. This overview will help you know what to expect, but your specific college will be your best guide through this process.



When you are completing the FAFSA, you should expect to provide certain details about yourself including:

- Your social security number
- If you are not a US citizen, you will need your A-Number
- Your legal full name with accurate spelling. If you have confusion about name changes, ask a counselor or advisor for assistance before you fill out the FAFSA. You will need to provide the name that matches your Social Security Number
- Your date of birth
- If you completed your high school diploma, you will need to know the name of your high school, and the county, city, and state it was located in
- If you earned a High School Equivalency (HiSET or GED, etc) you will need to know which type you completed and the state you completed it in
- A mailing address where you can receive mail
- The correct name of the college you will be attending and the college's mailing address OR the college's Federal School Code



You should also expect the FAFSA to ask questions about your finances and should have the following records ready, if they apply to you:

- Your federal income tax returns from two years prior, if you filed them. For example, if you are applying for aid for the 2025-26 award year, you will use your 2023 tax returns.
- If you did file taxes, you may also be required to report your assets, which includes amounts in any bank accounts or trust fund accounts, and any net worth, property, or investments. For more information about the financial information you need to gather, review the specific instructions on the FAFSA paper application or speak with your college.
- You may need to report the total child support amount that you received in the last calendar year, but you will not need to report child support you paid to someone else.
- If you are under 24 years old, you **may** be a **dependent** student and may need to include information from a parent. This is helpful to determine in advance, so be sure to ask your school.
- If you are married and not separated, your spouse may also need to may need to provide information from your spouse; these individuals are referred to as "**contributors**" on the FAFSA.

IMPORTANT NOTE

If you are required to have a **contributor** provide information on your FAFSA, whether from a **parent** or a **spouse**, it matters in what format they complete their forms in (paper or electronic). For example, if you are submitting a paper application, your **contributor(s)** may also need to submit their information on paper. It's possible they may even need to be mailed in the same envelope. Consult with your college **before** navigating this process alone in order to avoid errors and delays.





FAFSA CONTRIBUTORS

FOR STUDENTS WHO ARE:

UNDER 24

MARRIED

Spousal contributors: On the FAFSA, if your **marital status** is “married” or “remarried,” your spouse will also need to contribute to completing your FAFSA.

If you aren’t able to get in contact with your spouse and live entirely separate lives, your FAFSA marital status may be “separated.” According to studentaid.gov, “For FAFSA purposes, a married couple is separated if the couple is considered legally separated by a state or if the couple is legally married but has chosen to live separate lives, including living in separate households, as though they weren’t married.” Separated couples do not need to contribute to their spouse’s FAFSA.

If you are not married and you are an **independent student**, you will be the only contributor to your FAFSA. For more clarification about marital status, talk to your school’s financial aid office or Prison Education Program representative.

Parental contributors: If you are under the age of 24, your **dependency status** becomes important because it may determine if you need to provide a parent’s tax information on your FAFSA. If you are over the age of 24, you are an **independent** student and will not need to provide parent information.

The benefit of being able to file as an **independent** is that you don’t have to collect information and forms from individuals outside of prison AND your financial aid will not be impacted by their income. **Dependent** students must provide parent information.

Some students may qualify for what is called a FAFSA **unusual circumstance**, which allows your dependency status to be **independent** (and not have to provide parent information). The **Federal Student Aid Office** provides guidance to colleges about what qualifies as an unusual circumstance, and your college’s financial aid office will make the determination on a case-by-case basis. Your status as an incarcerated student has been specifically identified by the Federal Student Aid Office as an unusual circumstance and something that may qualify you to be **independent**.

KEY TERMS

Dependency Status - Circumstances that determine whether you must provide your parent(s) information and income on your FAFSA. Dependency status on the FAFSA is different from tax filing status and legal adulthood, and a student is either dependent or independent.

Contributor - Anyone required to provide a signature on your FAFSA form and give consent and approval to have their federal tax information transferred directly from the IRS to the **FSA**. Depending on your situation, contributors could include your spouse (if you’re married) or parents (if you’re considered a **dependent**). You may need assistance from family members or your college coordinator to assist with completing these requirements.

Independent Student - A student who is not required to provide parental information on the FAFSA. Anyone over the age of 24 is automatically independent. To find out the other eligibility criteria, talk to a representative from your college’s financial aid office.





NEXT STEPS

WHAT HAPPENS AFTER I SUBMIT MY FAFSA?

After submitting your FAFSA, it will be processed, and then you will receive a **FAFSA Submission Summary**. You will need to follow several steps to review and potentially revise it (see below). You may also be selected for a process called **verification**. After your FAFSA status is officially complete, your college will provide you with a **Financial Aid Offer** letter, letting you know the financial aid that you are eligible for. Read on for more detailed information about this process.

HOW WILL I RECEIVE MY FINANCIAL AID?

Any financial aid you are eligible to receive will be paid directly to your college. Your college will use the funds toward the **cost of attendance** (including tuition, fees, books, course materials, supplies, and equipment).

HOW MUCH AID WILL I RECEIVE?

The financial aid office at your college will use your FAFSA information and your **Student Aid Index (SAI)** to determine the amount of aid you will receive. If you are eligible for a Federal **Pell Grant**, the maximum amount you can receive for the 2025-26 school year is \$7,395. This amount may be lower depending on how many classes you take and the cost of your classes.

If, for some reason, the Pell Grant you receive in a given semester is greater than the cost of your program, your school will return those extra funds to the federal government. But this current policy **only** applies to incarcerated students. Non-incarcerated students will receive any extra financial aid money in a payment from the school. This is sometimes called a “refund check.”

IS MY INFORMATION PRIVATE?

If you have questions or concerns about the privacy of your information, more information about this is available in the FAFSA application instructions. See the Incarcerated Applicant Form, sections “FAFSA Privacy Act Statement” and “Federal Income Tax Consent and Approval” for the statements about academic information and privacy.

IMPORTANT NOTE

After **Federal Student Aid** processes your application, they will also start communicating directly with your school. If you want to know more about the financial aid you are eligible for, or anything about your application, your school is the best place to turn.

KEEP IN MIND

It's important that your **Submission Summary** document can reach you in the mail, so be sure you include all required address details when you fill out your FAFSA. If your facility requires ID numbers or building numbers as part of your address, include them in your address like an apartment unit. Do not add them as part of your legal name.

If you submitted your FAFSA online, you will also be able to access your submission summary by logging into your studentAid.gov Account Dashboard, selecting your processed FAFSA submission from the “My Activity” section, and selecting “View FAFSA Submission Summary.”



FAFSA SUBMISSION SUMMARY

WHAT IS A SUBMISSION SUMMARY?

Once Federal Student Aid has processed your application, a paper FAFSA Submission Summary will be sent to you by mail to the address that you provided on your application.

When you receive your Submission Summary, you should:

1. Review it in detail.
2. Discuss any changes or next steps with your college.
3. Work with your college to submit changes.
4. Save it for your records.

WHAT DOES IT SHOW?

Your FAFSA Submission Summary will include the following information:

- **Student Aid Index (SAI)** – This will be at the top of your summary, a number ranging from -1500 and 999,999. The lower your number, the more aid you will be eligible to receive. If your SAI is zero or a negative number, you may be eligible for the maximum Pell Grant.
- **Application Status** – This section will indicate if you application is complete, requiring corrections, requiring you to review it for errors, or “selected for **verification**” (see the **How Do I Review It?** section below for more information).
- **Federal Student Aid Eligibility** – This section will show if you may be eligible for federal aid or if you do not qualify. It won’t promise or guarantee eligibility, but it can be a helpful indicator.
- **Comments** – Comments may require you to start a correction or send additional documentation to the school you plan to attend. Other comments may be informational and do not require any further action.
- **How to Correct Your Information** – This section will give you instructions for making corrections.
- **Special or Unusual Circumstances** – You may have information in this section related to your parental or spousal relationship.
- A copy of all of your FAFSA responses.

WHAT DOES IT LOOK LIKE?

This is a snapshot of what your FAFSA Submission Summary will look like. While it might not give you the total amount awarded, it will confirm the submission of your FAFSA. Take a look to familiarize yourself with what to expect.

FAFSA		July 1, 2024 – June 30, 2025	
Submission Summary		Federal Student Aid	
		An Office of the U.S. Department of Education	
Use this form to review and correct information on your 2024–25 Free Application for Federal Student Aid (FAFSA®) form. Or correct your FAFSA information online at fafsa.gov.			
John William Smith Jr. 742 Evergreen Terrace Springfield, OH 55555-5555 US		April 05, 2024 Data Release Number (DRN): 9755 Student Aid Index (SAI): 000000°C	
Dear John William Smith Jr., Your FAFSA Submission Summary shows the information you submitted on your 2024–25 Free Application for Federal Student Aid (FAFSA) form, which was received on 04/01/2024 and processed on 04/05/2024 . You can use this summary to check your application status and student aid eligibility (page 1); determine if you need to resolve any problems with your application (page 2); examine your federal student loan history (page 3); and review or correct the information you provided in your FAFSA form (pages 5–18). See correction instructions on page 2 and mailing instructions on page 18. For help with this summary, call 1-800-4-FED-AID (1-800-433-3243). If you need assistance in another language, visit StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter .			





HOW DO I REVIEW A SUBMISSION SUMMARY?

Make sure you review the pages of your submission summary carefully! Students who submitted a paper FAFSA in 2024 found some errors in how the data was entered into the computer, and these errors might prevent you from getting aid that you are eligible for. When you receive your submission summary, every student should review the following key pieces of information:

- Is your contact information at the top, including your legal name, correct?
- Is the data that the Federal Student Aid Office entered from your paper application correct? Make sure that all of the boxes you completed on the original application are filled out correctly and completely on the summary. If blank spots have appeared where you originally had information, you will want to complete this information and send in your paper corrections.
- Has your application been flagged for verification? About 30% of students are selected at random for a process called verification, which will be noted on the Submission Summary (or you may also hear from someone at your college's financial aid office). When applicants are selected for verification, they must provide supporting documents confirming the financial or household information they submitted on the FAFSA. If selected, your college will provide you with information on how to complete the verification process.
- Are you eligible for the Pell Grant?
- What is your Student Aid Index (SAI)?
- Does your Submission Summary reports any errors or requests changes?
- What comments appear and what next steps are you being instructed to complete?

SAMPLE FAFSA SUBMISSION SUMMARY:

A printed example of a Submission Summary may be included along with this resource; this document was created and released by the Federal Student Aid Office, and last accessed by us on February 6th, 2025. This is important to note because these things can change!

If you have questions about this Sample FAFSA Summary or about your own FAFSA Submission Summary, you should contact someone at your school's financial aid office.

If you have access to the internet, you may be able to find a digital copy of the Sample FAFSA Submission Summary here: <https://fsapartners.ed.gov/sites/default/files/2023/12/FAFSASubmissionSummary2425SampleEN.pdf>.

