FAFSA Facts and Fiction: Get the Truth – and the Money You Need for College

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Fiction: I need a computer to file the FAFSA.

Fact: You can file your FAFSA on your phone with the myStudentAid app! It's free at the Apple App Store (iOS) or the Google Play store (Android). You can also request a form be sent to you so you can mail it back in by calling 1-800-4FED-AID.

Fiction: I need to pay a fee to file the FAFSA.

Fact: Filing the FAFSA is free – it's right there in the name! Avoid any website or mobile app that requires a payment – that means it isn't the official FAFSA site or the official myStudentAid app.

Fiction: It takes a really long time to fill out the FAFSA.

Fact: The average time to complete a FAFSA is only 22-30 minutes. Here's a worksheet you can use to get an idea of what the form looks like and what information it asks for. There's also lots of help available – even a FAFSA YouTube channel!

Fiction: The FAFSA asks for a lot of information and I won't be able to find it.

Fact: The information the FAFSA collects includes things you can easily access, like your Social Security number, bank statements and driver's license. You don't even have to have your tax forms on hand: there's a tool that can pull them in automatically for you! See a checklist of the information you need to file the FAFSA.

Fiction: I need both parents' information to complete the FAFSA.

Fact: It depends. There are many situations when you only need one parent's information to complete the FAFSA – and you might not even need that. The FAFSA considers many different family situations, and so will your college's financial aid office.
Learn more about parent involvement.

Fiction: I don't need to fill out the FAFSA.

Fact: The FAFSA not only enables you to apply for federal grants and low-interest loans, it's also the form that states and individual colleges use to determine your need-based aid. Check the FAFSA submission deadline for your state here.

Fiction: My family must have filed their tax returns before I can file the FAFSA.

Fact: You can use what's called "prior-prior year" taxes to complete the FAFSA. That means that for the 2022 FAFSA, you use 2020 information.

Fiction: I need to be a U.S. citizen to be eligible for financial aid.

Fact: Students who fall into certain non-citizen statuses are eligible for federal financial aid. See a list here. Your parents' citizenship does NOT impact your eligibility. For information on financial aid options for DACA recipients, click here.