



## Helping Your Child Apply for Financial Aid

Every year the federal government gives out millions of dollars in financial aid to college students. This aid can be a grant, a loan or work-study.

- A **grant** is money that you don't have to be pay back.
- A **loan** is money that you usually have to pay back after you graduate or stop attending school. There are some loans that you have to make payments while you are in school.
- The **work-study** program funds student employment in jobs approved by the college they attend.

Most states and colleges also have aid programs to help so students can afford to finish college. In order to get financial aid, you have to fill out a "Free Application for Federal Student Aid" (FAFSA). This application asks for income information from parents (including stepparents) and from students.



The FAFSA application can be found at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You can fill it out online or print a copy to mail in. If you need a blank form mailed to you call 1-800-4-FED-AID (1-800-433-3243). If you are hearing impaired, contact the TTY line at 1-800-730-8913.

**NOTE:** The FAFSA application is free to fill out. Be careful of websites that are offering the FAFSA application and charging. They are usually .com sites. Make sure the web address is the right one!

### Who can get federal student aid?

To get Federal Student Aid a student must meet certain requirements. Generally, the student must:

- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Register with the Selective Service if male and 18-25 years old. Go to [www.sss.gov](http://www.sss.gov) for more information.
- Have a high school diploma or GED or pass an exam approved by the Department of Education
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in a program at a school that participates in the Federal Student Aid programs.

Other requirements may apply. For more information, contact the counselor at your child's high school or the financial aid office at the colleges your child would like to attend.

**NOTE:** A student can lose their financial aid if they have a drug conviction for an offense that happened while they were getting student financial aid. If your child is arrested on drug charges, make sure they talk to a lawyer about their student status.

### **My child is an adult, why do I have to be a part of this process?**

Student Aid is given based on financial need. The federal government says that all students are dependents of their parents until the age of 24. Because of this rule, the Department of Education needs the income information for parents of all students under age 24 so that they can decide financial aid eligibility.

There are exceptions to the "age 24 rule." For instance, a student is seen as independent if:

- the student is a veteran or currently serving in the U.S. Armed Forces
- the student is married
- the student was a foster child after the age of 13, or both parents were deceased after the child was 13
- the student is working on a master's or doctorate program
- the student has children or other dependents that get more than half their support from the student
- the student was determined by a court to be an emancipated minor
- the student is homeless or at risk of homelessness. This needs to be documented by a homeless shelter, a transitional program or a high school homeless liaison.

For questions about dependency issues contact a financial aid administrator.

### **What if my child does not live with me?**

FAFSA requires information about the parents' finances unless the child meets one of the exceptions noted above. That is true even if the child does not live with the parent. If you refuse to provide the information, your children will not be able to get the financial assistance to which they are entitled.

**NOTE:** People who had their parental rights to a child terminated are not considered the child's parents for the purposes of the FAFSA.



### How is my personal information used?

Income information is used to figure out how much and what kind of aid to give to the student. When you sign the form, you are agreeing to let the government check on the information you give. They check by looking at your tax returns.

### How is financial aid awarded?

The Department of Education (DOE) looks at the income information in the FAFSA and makes a Student Aid Report (SAR). The SAR explains how much money the DOE thinks the student and family should be able to put towards the cost of school. This amount is called the Estimated Family Contribution (EFC). Each college or university uses the EFC to decide how much financial aid to give to each student. The EFC does not force parents to pay for college.

### If I fill out a FAFSA do I have to help my child pay for school?

No. The FAFSA helps colleges and universities figure out how much aid to give to your child. If your child applies for a school loan, the bank may require an adult to co-sign before agreeing to the loan. By co-signing, you agree to repay the loan if your child fails to do so. That is a separate process from the FAFSA. Just signing the FAFSA, **does not** authorize any loans or financial obligations in your name.



For more information:

- U.S. Department of Education at [www.ed.gov](http://www.ed.gov)
- Call 1-800-4 FED AID (1-800-433-3243)
- Get in touch with the financial aid office at your child's school
- Get in touch with a High School guidance counselor

**Fact Sheets are legal information NOT legal advice. See a lawyer for advice.**

*Don't use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.*

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