

College Financial Aid Guide

Getting Started with the FAFSA & CSS Profile

Purpose of Financial Aid

College financial aid helps make education affordable by reducing the amount you and your family must pay out of pocket. Aid can come in the form of **grants, scholarships, work-study, and loans** from federal, state, institutional, and private sources.

Types of Aid

Type	Description	Repayment Required?
Grants	Free money, usually based on financial need	No ❌
Scholarships	Free money, often based on merit or special criteria	No ❌
Work-Study	Earn money through part-time campus jobs	No ❌
Loans	Borrowed money that must be repaid with interest	Yes ✅

The FAFSA: Federal Student Aid

The **Free Application for Federal Student Aid (FAFSA®)** is the main form to access **federal** and many **state** and **college** aid programs.

You must complete the FAFSA each year you attend college.

What the FAFSA Determines

Federal grants (like the Pell Grant)	Federal loans	Federal Work-Study eligibility	State and school-based aid that use FAFSA data
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Eligibility Requirements

To qualify for federal aid, you must:

- Have a high school diploma or equivalent
- Be a **U.S. citizen or eligible noncitizen** (certain visas and statuses qualify)
- Have a valid **Social Security number** (with limited exceptions)
- Be enrolled in an **eligible degree or certificate program**
- Maintain **satisfactory academic progress**
- Provide **consent and approval** to transfer your federal tax information from the IRS to your FAFSA

The CSS Profile: Institutional Aid

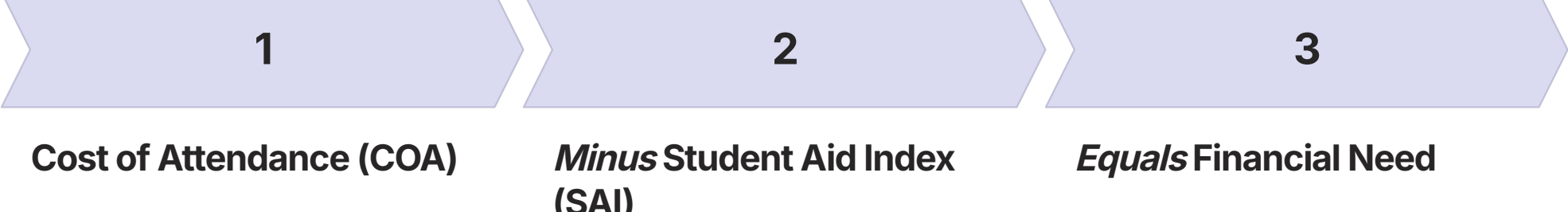
The **CSS Profile** (College Scholarship Service Profile) is required by many private colleges and scholarship programs for **nonfederal institutional aid**.

FAFSA	CSS Profile
Free federal form for grants, loans, work-study	Used by many private colleges to award institutional funds
Administered by U.S. Dept. of Education	Administered by College Board
Available at fafsa.gov	Available at cssprofile.org
Required by almost all colleges	Required only by certain colleges (check their websites)
Focuses on tax-based income and assets	Considers more detailed family financial circumstances

Understanding Your Student Aid Index (SAI)

Your **SAI** is a calculated number from your FAFSA that helps determine your **financial need**—it is *not* the amount you pay, nor the amount of aid you receive.

Formula:



Lower SAI → Higher financial need → More potential aid eligibility.

The **Pell Grant** uses your SAI and family size to determine eligibility and award amount.

Step-by-Step: How to Apply for the FAFSA

- Create Your FSA ID**
 - Each **student** and **parent contributor** creates an FSA ID at [StudentAid.gov](#).
 - This serves as your **login and digital signature** for the FAFSA.
 - Parents without SSNs can still create an FSA ID and contribute.
- Determine Dependency Status**

You are **independent** if any of the following apply:

 - Age 24+ by January 1 of the award year
 - Married
 - Veteran, serving active duty, or have dependents you support
 - Were in foster care, under guardianship, or homeless after age 13

Otherwise, you are a **dependent student**, and **parent information is required**.
- Identify FAFSA Contributors**

"Contributors" are anyone required to provide financial information:

 - Student
 - Student's spouse (if married)
 - Parent(s) (for dependent students)
 - Parent's spouse (if remarried)

The FAFSA will guide you through who must be invited as a contributor.
- Gather Required Information**

You'll need:

 - FSA ID(s)
 - Social Security numbers (or Alien Registration Numbers)
 - 2024 federal tax forms (for 2026–27 FAFSA)
 - Current bank account balances
 - List of colleges to receive your FAFSA
- Complete and Submit**
 - Go to [fafsa.gov](#)
 - Log in using your FSA ID and follow prompts
 - Electronically sign and submit your FAFSA
 - Review your **FAFSA Submission Summary** for errors

Step-by-Step: How to Apply for the CSS Profile

- Go to [cssprofile.org](#)
- Create or log in to your **College Board account**
- Add your colleges (check which require CSS Profile)
- Gather financial documents (tax returns, W-2s, bank statements)
- Complete and submit by each school's deadline
- Some colleges require **noncustodial parent forms**—these are confidential.

After You Apply

- You'll receive your **FAFSA Submission Summary** and **SAI** within a few days.
- Colleges use this to prepare your **financial aid offer**.
- Compare aid offers from all schools—look at **net cost**, not just total aid.
- If your family's situation changes, contact the **college financial aid office** for an appeal.

Key Takeaways

File early:

FAFSA opens **October 1, 2025** for 2026–27 aid year.

Check deadlines:

Each college has its own deadline for financial aid applications. As a general rule of thumb, you should file the FAFSA and CSS Profile by the application deadline (e.g., early decision, early action, regular decision)

Free help:

Use your counselor, [StudentAid.gov/help](#), or call **1-800-4-FED-AID**.