

Completing the FAFSA at StudentAid.gov

2025-26

(2025 High School Graduates)

What is the FAFSA?

- The FAFSA is the “Free Application for Federal Student Aid.” You must complete and submit the FAFSA to the U.S. Department of Education (ED) every year you need financial aid (scholarships/grants, work study, loans) to attend a community college, 4-year college, university, or career/vocational trade school.
- Information you and your parent(s) provide on the FAFSA is used by the Financial Aid Office at the school you attend to determine your eligibility for financial aid and the amount/type of aid you receive.

How and when can I complete/submit the FAFSA for 2025-26?

- You should complete the FAFSA online at **FAFSA.gov** as soon as possible once it launches. The 2025-26 FAFSA is scheduled to be available by December 1, 2024 (*date subject to change*).
- Help is available at each question in the online application to assist you in answering the question (*click on symbol next to the question being answered*).
- Customer service support also is available from ED at 800-4-FED-AID (800-433-3243).
- For one-on-one assistance completing your 2025-26 FAFSA, register for a Stand By Me NexGen One-on-One Zoom FAFSA Completion Appointment at [UWDE.org/fafsa](https://uwde.org/fafsa).

What information is needed to complete the FAFSA for 2025-26?

- FSA ID (*username and password used to sign the FAFSA electronically*)
- Social Security Number (SSN) – *student must have a valid SSN to be eligible for federal student aid*
- Alien Registration Number (*if student is a Permanent Resident*)
- Federal tax return and W-2's for 2023 (*if 2023 federal tax return was filed*)
 - Student and parent(s) as “contributors” (*if student is DEPENDENT*) will be required to provide **CONSENT AND APPROVAL** for 2023 federal tax information to be transferred automatically through the IRS Direct Data Exchange (*even if a federal tax return was not filed for 2023*) as part of the **FAFSA** application for the student to be eligible for federal financial aid and to have their **2025-26 FAFSA** processed by the U.S. Department of Education. **Remember, you (and your parent(s) if you are considered DEPENDENT by ED) must provide consent/approval for automatic transfer of IRS information to be eligible for federal student aid.**

- Bank statements and records of investments including current balances on assets, e.g., cash on hand, checking account balance, savings account balance, net worth of investments (*if applicable*)
- Records of untaxed income (*if applicable*)

NOTE: All this information will be needed for you (as the student) and for your parent(s) if the government considers you to be DEPENDENT (*most high school students are considered DEPENDENT*). Keep in mind that grandparents, guardians, siblings who house and/or support you are not your biological parents and therefore they do NOT include their financial information on the FAFSA.

What is the FSA ID and how do I create one?

- You need to set up your **Studentaid.gov** account by creating your **FSA ID** prior to the first time you complete a FAFSA application. Doing so is required to be eligible for federal student aid. Your FSA ID is the username and password you use to access your **Studentaid.gov** account and to sign the FAFSA application electronically.
- At least one of your parents also must create an FSA ID if they are required to provide information on your FAFSA application (i.e., you are considered financially dependent on your parent(s) by the government) even if they do not have a Social Security Number (SSN).
- You can use the “**Create Account**” option to create your FSA ID (username/password) at: **StudentAid.gov**. Do so as soon as possible. **You should create your FSA ID at least three (3) days before you start the FAFSA application.**
- You (as the student) must have a valid Social Security number (SSN) to be eligible for federal financial aid and to create your FSA ID. The SSN you use must match your name and birthdate on file with the Social Security Administration.
- Parents who do **NOT** have a valid Social Security Number still must create an FSA ID. They must follow the directions provided at **Studentaid.gov** once the 2025-26 FAFSA application is available (*it is scheduled to be available by December 1, 2024*).
- For assistance creating your FSA ID, call 800-4-FED-AID (800-433-3243) or register for a Stand By Me NexGen One-on-One FSA ID Completion Appointment at UWDE.org/fafsa.
- If you forget your FSA ID (username/password), go to **StudentAid.gov**, select the option to “Log In,” then select “Forgot My Username” to retrieve your username; select “Forgot My Password” to create a new password.

Start the FAFSA

- Go to: **FAFSA.gov**.
 - *Select:*
 - “**Start a New Form**” if you are starting a new **2025-26 FAFSA** application.
 - “**Edit an Existing Form**” if you are returning to update/finish an existing **2025-26 FAFSA**.

*You will be asked to log-in using your **FSA ID** if you have not already done so.*

- Indicate if you are the “**STUDENT**” or the “**PARENT.**”
 - If you considered to be a **DEPENDENT** student by the U.S. Department of Education (most high school seniors are DEPENDENT) then you will be asked to “**invite**” your parent(s) as contributor(s) of their information to complete their portion of the 2025-26 **FAFSA** before it can be submitted and processed by the U.S. Department of Education (ED).
- Complete ALL required sections of the online 2025-2026 **FAFSA**.
 - Partially completed **FAFSA** form can be saved and finished/updated (e.g., with parent information) on a later date/time if parent(s) are not readily available to complete their portion when you are completing your portion of the application.

STUDENT: School Selection

- Enter all the schools you are considering attending — you can list up to twenty (20) schools at a time (*you can enter additional schools once your FAFSA has been processed, if needed*).
- Consider including all the public colleges and universities in Delaware (DTCC, DSU, UD) if you want to maximize your eligibility for state funding.

STUDENT: Personal Circumstances (*determines Dependent/Independent status*)

- The questions in this section are used to determine if you are financially **DEPENDENT** or **INDEPENDENT** of your parents for purposes of receiving federal student aid according to current federal law.
 - You are considered **DEPENDENT** if you answer NO to all the questions. If **DEPENDENT**, you will be required to **INVITE** your parent(s) to complete the PARENT sections of the FAFSA.
 - You will need the following information for at least one parent when you get to the screen that asks you to INVITE your parent(s) to complete the FAFSA:
 - Parent’s name
 - Parent’s date of birth
 - Parent’s SSN (*parent’s address will be needed if your parent does not have an SSN*)
 - Parent’s email address

*Students who cannot provide information from their parent(s) may have “**UNUSUAL CIRCUMSTANCES**.” If so, they may be able to submit the FAFSA without providing parental information initially, but they will need to follow-up with the Financial Aid Office at each college/school to which they are applying to finalize the FAFSA application as a provisionally independent student.*

- You are considered **INDEPENDENT** if you answer YES to at least one of the questions — if so, you will NOT need to provide your parent(s) information on the FAFSA.

NOTE: Most high school seniors are DEPEPENDENT and, therefore, must provide parent(s) information, but remember that guardians, grandparents, and siblings are NOT biological parents and therefore will NOT provide their financial information.

STUDENT: Financials

- You will need to answer questions about your financial resources on a series of screens, including: (1) income earned in 2023, (2) taxes paid in 2023, and (3) current value of assets (e.g., cash on hand, checking account balance, savings account balance).
 - *Your federal tax information from the IRS will be pre-populated if a 2023 federal tax return was filed AND you provided required **CONSENT** for the automatic transfer of that information from the IRS. You will need to manually enter your income information if you did not file a 2023 federal income tax return or if the information cannot be transferred automatically from the IRS for some reason.*

STUDENT: Signature/Submission

- You must acknowledge the terms and conditions of the FAFSA form. After agreeing and signing electronically using your FSA ID, you (as the student) can submit your section of the FAFSA form.
- However, the FAFSA form is not considered complete and cannot be processed by the U.S. Department of Education (ED) until your parent(s) complete and submit their section of the FAFSA if you are considered financially DEPENDENT by ED. Your parent(s) can complete their portion of the FAFSA by responding to the invitation you provided earlier on the FAFSA form. *They also can go directly to FAFSA.gov and complete their portion of the FAFSA without receiving an invitation to do so.*

PARENTS: Who needs to provide parental information on my 2025-26 FAFSA?

- “Parents” are your legal (biological or adoptive) parents (*includes any individual listed as a “parent” on your birth certificate*).
 - The following are NOT “Parents” when completing the FAFSA even if you live with these individual(s): grandparents, aunts, uncles, siblings or other relative, foster parents, legal guardians.
- Do both parents need to provide information on my FAFSA?
 - YES, if your parents live together (*regardless of marital status*).
 - NO, if your parents do NOT live together—in which case:
 - Information must be provided by the parent who provides the greater amount of financial support for you regardless of where you reside.
 - Must include information from stepparent if the parent who provides the greater amount of financial support has remarried.

If both parents provide the exact same amount of support or if they don’t support you financially, then the parent who has the greater income or assets must provide their information (and if remarried, so must the stepparent).

PARENT: Financials

- Parent(s) will need to answer questions about their financial resources on a series of screens if you are considered financially DEPENDENT by the U.S. Department of

Education including: (1) federal benefits received, (2) tax filing status, (3) family size, (4) number in college, (4) tax return information, and (5) current value of assets (e.g., cash on hand, checking account balance, savings account balance, net worth of investments).

- o *Their federal tax information from the IRS will be pre-populated if a 2023 federal tax return was filed AND they provided the required **CONSENT** for the automatic transfer of that information from the IRS. They may need to manually enter their income information if they did not file a 2023 federal income tax return or if their information cannot be transferred automatically from the IRS for some reason.*

Remember, to be eligible for federal student aid, both you and your parents MUST provide consent for federal tax information to be transferred automatically from the IRS when asked to provide that consent on the FAFSA application (even if a 2023 tax return was not filed) for you (as the student).

PARENT: Signature/Submission

- Parent(s) must acknowledge the terms and conditions of the FAFSA form. After agreeing and signing electronically (using their FSA ID), they can submit their section of the FAFSA form.
- The FAFSA form now is considered complete and can be processed provided your information (as the student) also has been submitted. If not, you need to do so by completing your portion(s) of the FAFSA, signing, and submitting your portion of the application so that it can be processed.

What's next after my 2025-26 FAFSA has been completed, signed, and submitted by me and my parents?

- You should get confirmation that your FAFSA is complete and has been submitted for processing. You also will receive the "FAFSA Submission Summary" from the U.S. Department of Education once you submit a completed FAFSA.
- Contact the Financial Aid Office at each school; ask if any other materials/information are needed; advise them of any UNUSUAL or SPECIAL CIRCUMSTANCES.
- Review the "Financial Aid Offer" you receive from each school(s) and respond as needed/instructed to complete the process. You should receive your "Financial Aid Offer" at some point after: (1) the FAFSA information and all other required financial aid application materials have been received/reviewed by the school and (2) you have been admitted to that school.
- Create your DHEO "Student Account" for Delaware state funding by clicking on the "Student Account Access" link at: [Higherstudent.doe.k12.de.us](https://higherstudent.doe.k12.de.us).
- Continue researching and applying for privately funded scholarships (e.g., check out the "Delaware Scholarship Compendium" that is available online from the Delaware Higher Education Office (DHEO) at: [DelawareStudentSuccess.org](https://delawarestudentsuccess.org).

Helpful Tools

- “Federal Student Aid Estimator” available at: [StudentAid.gov/aid-estimator](https://studentaid.gov/aid-estimator)
- “Net price calculator” for the college you want to attend—search tool available at: [CollegeCost.ed.gov](https://collegecost.ed.gov)
- “College Scorecard” available at: [CollegeCost.ed.gov](https://collegecost.ed.gov)
- “College Navigator” available at: [CollegeCost.ed.gov](https://collegecost.ed.gov)
- “Delaware Scholarship Compendium” from the Delaware Higher Education Office (DHEO) available at: [DelawareStudentSuccess.org](https://delawarestudentsuccess.org)

For more information or assistance, contact:

- College admission and financial aid staff
- High school guidance counselor
- Online resources:
 - [StudentAid.gov](https://studentaid.gov)
 - [DelawareStudentSuccess.org](https://delawarestudentsuccess.org)
 - [GIBill.va.gov](https://gibill.va.gov)
 - [StandByMeDE.org/stand-by-me-nexgen](https://standbyme.de.org/stand-by-me-nexgen)
 - [CollegeCost.ed.gov](https://collegecost.ed.gov)
- For phone assistance, call:
 - U.S. Department of Education at **800-4-FED-AID** (800-433-3243)
 - Stand By Me NexGen: **Dial 211 or call 800-560-3372**