

COMPLETING THE 2027-2028 FAFSA AT STUDENTAID.GOV

(2027 High School Graduates)

What is the FAFSA?

- The FAFSA is the “Free Application for Federal Student Aid,” which must be submitted every year financial aid (scholarships/grants, work study, loans) is needed to attend:
 - community college, or
 - 4-year college/university, or
 - career/vocational trade school
- The Financial Aid Office uses the information both you and your parent(s) provide on the FAFSA 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 2027-28?

- You should complete the FAFSA online at **FAFSA.gov** as soon as possible once it launches.
 - The 2027-28 FAFSA is scheduled to be available by **October 1, 2026**.
- Help is available for each question in the online application to assist you in answering it (click on the *symbol next to the question being answered*).
 - Customer service support is also available from ED at 800-4-FED-AID (800-433-3243).
 - For one-on-one assistance completing your 2027-28 FAFSA, register for a Stand By Me NexGen One-on-One Zoom FAFSA Completion Appointment at UWDE.org/fafsa.

What information is needed to complete the FAFSA for 2027-28?

- FSA ID (*username and password used to sign the FAFSA electronically*)
- Social Security Number (SSN)
 - Students must have a valid SSN to be eligible for federal student aid
- Alien Registration Number (*if the student is a Permanent Resident*)
- Federal tax return and W-2s for 2025 (*if 2025 federal tax return was filed*)
 - Student and parent(s) as “contributors” (*if student is DEPENDENT*) will be required to provide **CONSENT AND APPROVAL** for 2025 federal tax information to be transferred automatically through the IRS Direct Data Exchange, even if a federal tax return was not filed for 2025, for the student to be eligible for federal financial aid and to have their **2027-28 FAFSA** processed by the U.S. Department of Education.
- 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 the above information will be needed for you and for your parent(s) (if you are considered DEPENDENT). Grandparents, guardians, and siblings who house and/or support you are NOT your biological parents; therefore, they do NOT include their financial information on the FAFSA.

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

- You will need to set up your **Studentaid.gov** account by creating your **Federal Student Aid (FSA) ID** before the first time you complete a FAFSA application.
 - 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 dependent), 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**.
- 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 2027-28 FAFSA application is available (*it is scheduled to be available by October 1, 2026*).
- If you need help 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 email address or username?”
 - You’ll then be prompted to enter your personal information to recover your username and reset your password.

Start the FAFSA

- Go to **FAFSA.gov**.
 - **Select:**
 - “**Start a New Form**” if you are starting a new **2027-28 FAFSA** application.
 - “**Edit an Existing Form**” if you are returning to update/finish an existing **2027-28 FAFSA**.
 - *You will be asked to log-in using your **FSA ID** if you have not already done so.*
- Indicate that you are the “**STUDENT**.”
- Complete ALL required sections of the online 2027-2028 **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:

- **Identity Information**
 - This is the first page within the student section.
 - It displays your personal information that you added when you set up your StudentAid.gov account.
 - Make sure all the information is correct.

- If you need to update any of the information, you must go to your account settings on StudentAid.gov.

- **State of Residence**

- This page asks you to enter:
 - your “state of residence,” and
 - the date you became a resident of that state.
- Select the state from the drop-down menu, then they enter the month and year when you became a resident.

- **Provide Consent and Approval**

- This page asks you to consent to and approve the automatic transfer of your tax return information from the IRS into your FASFA form.
 - If you provides consent and approval by clicking on the “Approve” button at the bottom of the page, your federal tax information is transferred from the IRS into the FAFSA form.
 - This transfer helps complete the “Your Finances” section.

- **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.
- Questions in this section cover:
 - Student marital status
 - Married students will be considered independent
 - Student college or career school plans and if the student will hold a bachelors degree at the start of the aid year
 - Student holding a bachelors degree will be considered independent
 - Specific personal circumstances
 - You are considered **DEPENDENT** if you answer NO to all the questions.
 - If you answer YES to at least one of the questions, you are considered **INDEPENDENT**— if so, you will NOT need to provide your parent(s) information on the FAFSA.
 - *NOTE: Most high school seniors are DEPENDENT 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.*
 - *Students who cannot provide information from their parent(s) may have “UNUSUAL CIRCUMSTANCES.”*
 - *If so, they may be able to submit the FAFSA without initially providing parental information, 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.*

- **Demographics**

- o For research purposes, students are asked to identify their:
 - Sex
 - Race/ethnicity
 - Students may select all that apply
- o You will then be asked additional required demographics questions
- o Lastly, you are asked about your high school completion status, then asked to search for, select, and confirm your high school
- **Financials**
 - o You will need to answer questions about your financial resources on a series of screens, including (1) income earned in 2025, (2) taxes paid in 2025, and (3) the 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 2025 federal tax return was filed AND you provided the 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 2025 federal income tax return or if the information cannot be transferred automatically from the IRS.*
- **School Selection**
 - o 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*).
 - o Consider including all the public colleges and universities in Delaware (DTCC, DSU, UD) if you want to maximize your eligibility for state funding.
- **Contributor Invite**
 - o Dependent students must invite a parent as a contributor to their FAFSA form.
 - Enter your parent's email address and then select "Send Invite."
 - A pop-up window appears to confirm the parent's email address is correct.
 - After reviewing the information, click "Send Invite."
 - o The form will confirm that your parent will receive an email inviting them to the contribute to your FAFSA form.
 - The parent can access the form through a link and invitation code in the email.
 - The page also displays an invitation link and code that you can share directly with your parent.
 - The parent can also use the code by going to the FAFSA landing page and selecting the invitation link for the 2026–27 FAFSA cycle year.
- **Signature/Submission**
 - o After reviewing your responses and ensuring all are correct, 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 until your parent(s) complete and submit their section of the FAFSA (if you are considered financially DEPENDENT).
 - Parent(s) can complete their portion of the FAFSA by responding to the invitation provided earlier on the FAFSA form.

Who needs to provide parental information on my 2027-28 FAFSA?

- “Parents” are the legal (biological or adoptive) parents (*includes any individual listed as a “parent” on the student’s birth certificate*).
 - The following are NOT “parents” when completing the FAFSA, even if the student lives with these individual(s): grandparents, aunts, uncles, siblings or other relatives, foster parents, or legal guardians.
- Do both parents need to provide information on the FAFSA?
 - YES, if parents live together (*regardless of marital status*).
 - NO, if parents do NOT live together—in which case:
 - Information must be provided by the parent who provides the greater amount of financial support, regardless of where the student resides
 - 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 financially support the student, then the parent with the greater income or assets must provide their information (and if remarried, so must the stepparent).

PARENTS:

- **Accept Invite**
 - After logging in with the parent FSA ID, click the “Enter Code” hyperlink to enter the invitation code, which can be found in the parent contributor invitation email
 - Parent must then “Accept” the invitation to proceed
- **Identity Information**
 - This is the first page within the parent section.
 - It displays the parent’s personal information that they added when they set up their StudentAid.gov account.
 - The parent should make sure all the information is correct.
 - If any information needs to be updated, go to the account settings on StudentAid.gov.
- **Provide Consent and Approval**
 - This page asks the parent to consent to and approve the automatic transfer of their tax return information from the IRS into their FAFSA form.
 - If the parent provides consent and approval by clicking on the “Approve” button at the bottom of the page, their federal tax information is transferred from the IRS into the FAFSA form.
 - This transfer helps complete the “Parent Finances” section.
- **Demographics**
 - The parent will now be asked questions about:
 - Marital status

- State of residence

- **Financials**

- Parent(s) will need to answer questions about their financials on a series of screens if the student is considered financially DEPENDENT by the U.S. Department of Education, including:
 - federal benefits received
 - tax filing status
 - family size
 - number in college
 - tax return information (if IRS data transfer was not successful)
 - current value of assets (e.g., cash on hand, checking account balance, savings account balance, net worth of investments).
- **Remember, to be eligible for federal student aid, both student and 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 2025 tax return was not filed).**

PARENT: Signature/Submission

- After reviewing the responses and ensuring all are correct, the parent must acknowledge the terms and conditions of the FAFSA form.
 - After agreeing and signing electronically using the FSA ID, the parent can submit their section of the FAFSA form.
- The FAFSA form is now considered complete and will be processed in real time, provided student information has also been submitted.
 - If not, you will need to complete your portion(s) of the FAFSA, then sign and submit your portion of the application so that it can be processed.

What's next after my 2027-28 FAFSA has been completed, signed, and submitted by me and my parents?

- Students and contributors who sign and submit an initial application or correction of a FAFSA form will receive their FAFSA Submission Summary in real-time.
 - This means that you will be able to view your confirmed Student Aid Index, Federal Pell Grant eligibility information, and any comment or reject codes immediately upon submission.
 - After the initial submission, you can make up to four corrections without waiting for the typical one-to-three day processing delay between transactions.
 - This allows you to review and resolve issues more quickly and continue the financial aid process without delays associated with overnight processing cycles.
 - If you submit a fifth or subsequent correction, you will experience a 24-hour hold period before you receive the results.
- 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:

- The FAFSA information and all other required financial aid application materials have been received/reviewed by the school, and
 - You have been admitted to that school.
- Create your DHEO **“Student Account”** for Delaware state funding by clicking on the **“Create Your Student Account”** link at <https://tinyurl.com/DEFinAid>.
- Continue researching and applying for privately funded scholarships
 - Check out the **“Delaware Scholarship Compendium”** that is available online from the Delaware Higher Education Office (DHEO) at DelawareStudentSuccess.org.

Helpful Tools

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

For more information or assistance, contact:

- College admission and financial aid staff.
- High school guidance counselor.
- Online resources:
 - StudentAid.gov
 - DelawareStudentSuccess.org
 - GIBill.va.gov
 - 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** and ask for Stand By Me NexGen
- For online assistance, visit:
 - UWDE.org/fafsa to make a free, one-on-one FAFSA Completion ZOOM appointment