

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

Don't let misconceptions about the FAFSA prevent you from getting the money you need for college. Here's the truth behind some questions you might have about filling out this critical financial aid form:

FICTION

I need a computer to file the FAFSA.

FACT

You don't! You can access StudentAid.gov on a mobile device or request a print-out of the FAFSA PDF – in English or Spanish – by calling 1-800-4-FED-AID (1-800-433-3243).

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.

FICTION

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

FACT

The simplified FAFSA form asks nearly 2/3 fewer questions than the old form, and many of the questions are answered by importing federal tax information (FTI) directly from the IRS, so you don't even have to answer them yourself! The new form is also easier to understand. If you have questions, there's stepby-step help right in the form and on studentaid.gov.

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!

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. The FAFSA form will have a "parent wizard" that will guide you through which parent(s) will need to provide information on the FAFSA.

FICTION

I don't need to fill out the FAFSA.

FACT

The FAFSA not only enables you to apply for federal grants like the Pell Grant 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

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.

FICTION

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

FACT

The FAFSA uses what's called "prior-prior year taxes, and starting this year, federal tax information (FTI) will automatically populate in your FAFSA once you and your parent(s) have provided consent.

It's so important **not** to let false impressions steer you away from filing the FAFSA – this form is the key to getting the money you need to attend college.

If you're confused about something you hear or read, need help filling out the FAFSA or have questions about unique financial circumstances, just ask us! Call us at [309-341-7149](tel:309-341-7149) or email us at financialservices@knox.edu. Our Office of Student Financial Services will work with you to ensure you have access to the resources and information you need to pay for college.