

2025-2026

FAFSA Completion Guide



Free Application for Federal Student Aid Process

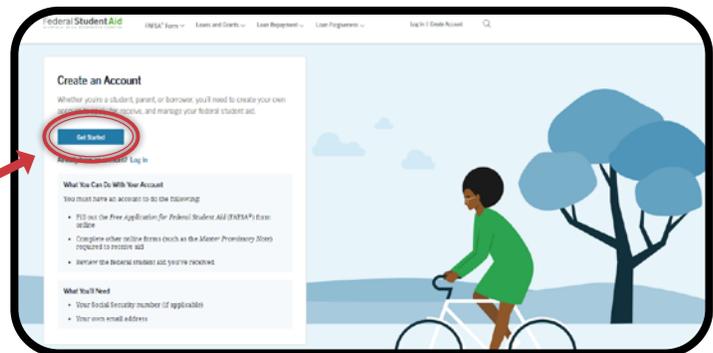
1 Gathering Documents

Dependent students will also need the following information for their parents.

- Email address and mobile phone number
- Federal Student Aid Account for **both** the student and the dependent student's parent/stepparents (in some cases, each parent may need their own Federal Student Aid Account)
- Your Social Security number
- Your alien registration number or USCIS number (if you are not a U.S. citizen)
- Your 2023 federal income tax returns and W-2s (only if required to enter manually)
- Bank statements and records of investments (if applicable)
- Parent's date of birth, Social Security number and marital status

2 Federal Student Aid Process

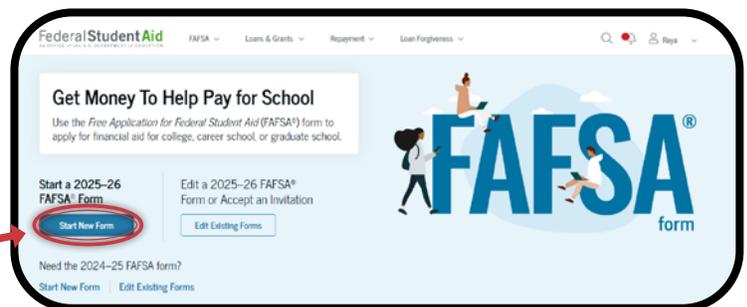
Create a Federal Student Aid Account (username and password). See page 2 for instructions.



3 Dependency Status

After your Federal Student Aid Account is verified, visit studentaid.gov where you and your parent can complete the FAFSA for the year you will be entering college.

After your Federal Student Aid Account is created and verified, start your FAFSA here.



4 Review and Submit

Review your FAFSA Submission Summary and make corrections if necessary.



Contact the Federal Student Aid Help Center for help at studentaid.gov/help-center/contact or call the KHEAA FAFSA Helpline at **888.452.7322**

Federal Student Aid Account Process

1

Visit studentaid.gov and click on Create Account. You'll need to create a Federal Student Aid Account prior to accessing the FAFSA. Once your Federal Student Aid Account is verified, you'll be able to use it to access your FAFSA.

2

Create a memorable username and password.
Keep track of your Federal Student Aid Account since you'll use it frequently throughout the federal student aid application process each year.

3

Enter your contact information and select if you would like to use your mobile number to login. (We highly recommend this option as it allows for two step verification).

4

Select your communication and language preferences. Set up your challenge questions.

and

5

Confirm and verify your contact information using the secure codes sent to each contact method you chose to verify.

Forgot your Federal Student Aid Account Login?

Scan this code for instructions on how to retrieve a forgotten Federal Student Aid Account.



Notes

Dependency Status

- Were you born before January 1, 2002?
- As of today, are you married? (Answer "No" if you are separated but not divorced.)
- Will you be working toward a master's or doctoral degree (such as MA, MBA, MD, JD, PhD, EdD, etc.)?
- Do you now — or will you have — children or other people (excluding your spouse) who receive more than half of their support from you between July 1, 2025 and June 30, 2026?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you now and through June 30, 2025?
- Are you a veteran of the U.S. armed forces?
- At any time since you turned age 13, were you an orphan (no living biological or adoptive parent)?
- At any time since you turned age 13, were you a ward of the court?
- At any time since you turned age 13, were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2024, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

***If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.**

Contributor Invitation Instructions



1 Log In to Your FAFSA Account

Visit studentaid.gov and log in using your Federal Student Aid Account and password. If you don't have a Federal Student Aid Account, click on "Create a Federal Student Aid Account" and follow the prompts to set one up.



2 Start a new FAFSA Form or Continue an Existing One. Navigate to the Contributors Section

Once logged in, either start a new FAFSA form or open an existing one. Look for the "Contributors" tab in the FAFSA form. This section allows you to add a parent, guardian, or spouse as a contributor to your application.



3 Enter Contributor's Information

Add the email address and relationship (parent, guardian, or spouse) of the person you are inviting. Confirm their details, then click "Send Invitation."



4 Contributor Receives Invitation

The contributor will receive an email with a secure link to your FAFSA. They will need to create their own Federal Student Aid Account (if they don't have one) to log in and complete their section.



5 Contributor Completes Their Section

Once logged in, the contributor will fill in their financial information and sign the FAFSA. They must submit their section before the application can proceed.



6 Final Review and Submission

After the contributor has completed their section, log back into your FAFSA account. Review all the details, make sure everything is correct, and then submit your application!



Federal Student Aid Account Personal Information

The FAFSA Student Aid Account Personal Information web-page allows users to enter and manage their basic personal details, such as name, date of birth, and contact information, ensuring accurate processing of their financial aid application.

Contributor Invitation

The contributor invitation web-page allows users to invite others to contribute information to their FAFSA application. This is typically used for parents who need to provide financial details. The page includes fields for entering the contributor's email address and sending them an invitation to access the application securely.

Helpful Hints

Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses; investment farms; other investments, such as real estate (other than the home in which you live); Uniform Gifts to Minors Act and Uniform Transfers to Minors Act accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: value of your home (if it's located on a farm, all other portions of the farm will need to be reported); Uniform Gifts to Minors Act and Uniform Transfers to Minors Act accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.)

Communication

- Use a personal email (not school) that you check often for the Federal Student Aid Account and the FAFSA. You will receive IMPORTANT information and directions via email.

Data security

- Each email address and mobile phone number can be used with only one Federal Student Aid Account. If you share an email address with someone else, then only one of you will be able to use that email address to

create a Federal Student Aid Account. This applies to your mobile phone number too.

- Keep track of all usernames and passwords in a safe, secure place. You will need your Federal Student Aid Account every year you complete a FAFSA, as well as to log in to all Department of Education websites.
- Name and Social Security number need to match what is on your Social Security card and tax forms, if applicable.
- Each contributor will need to grant consent to use the Direct Data Exchange, even if they didn't file taxes.
- After submitting, review the FAFSA Submission Summary for your FAFSA updates.

First year college students

- The grade level for high school seniors and first-year students will be "first-year freshmen", even if you have taken AP or dual credit courses.

Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- Make sure that you select the correct form. High school seniors graduating in 2025 will need to complete the 2025–2026 FAFSA.

[Visit the live chat for more help](#)

Glossary

Verification

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random. If you're selected for verification, you'll be contacted by the college. The college or, in some cases, an agency with which the college has contracted will let you know what forms and information you need to supply.

If you are chosen for verification,

DON'T PANIC. YOU HAVE DONE NOTHING WRONG!

Don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.

Aid offer

Sometimes called an aid notification or award letter, an aid offer tells you what financial aid you can receive at a particular college or career school.

Special circumstances

If you believe you have special circumstances that were not accurately reflected on your FAFSA, contact the financial aid office at the college you plan to attend.

Dependency override

Authority given to financial aid administrators to change a student's status from dependent to independent in cases involving unusual circumstances.

Federal Pell Grant

A Pell Grant is a federal grant that helps eligible students pay for college costs. It's a need-based grant that doesn't need to be paid back, except in certain circumstances.



KHEAA is an EEO Employer.
This guide is updated yearly by KHEAA.

**Text OUTREACH to
800.928.8926 to receive free
college access reminders
from KHEAA.**