

FAFSA, step by step

Moderate · 1 hour to do, with a parent · Free

The FAFSA is the free federal form colleges and career schools use to decide your grants, work-study and loans. Fill it out every year you want aid. The 2027–28 form is open now, and most people finish their own section in about 12 minutes.

YOU'LL NEED

- ☐ A StudentAid.gov account for you, and one for each parent who has to add information
- ☐ A parent's email address, if you're a dependent student
- ☐ Your Social Security number, if you have one
- ☐ The schools you're applying to

DO IT LIKE THIS

- 1 Make your StudentAid.gov account, using your name exactly as it appears on your Social Security card.** Each parent who needs to add information makes their own account.
- 2 Start the right year.** The 2027–28 form covers school between July 1, 2027, and June 30, 2028, and asks for 2025 tax information.
- 3 Answer the questions about you.** The form asks questions to figure out whether you're a dependent or independent student. If you're dependent, a parent adds their own information from their own account.
- 4 Everyone who adds information must consent to having their federal tax information transferred from the IRS.** Without that consent, the student won't be eligible for federal aid.
- 5 Add every school you're applying to, up to 20 online, even if you haven't been accepted yet.** Schools can't see which other schools you listed.
- 6 Sign and submit.** The form isn't complete until every required person has finished, signed and given consent.

Watch out The FAFSA is free and lives on a.gov website. If you're asked for a credit card while filling it out online, you're not on the official site. Never share your account username or password, even with someone who's helping you.

DAD NOTE *Do it in October with a parent at the kitchen table. Free money doesn't wait for you to feel ready.*

Full lesson: aptkeys.com/money/paying-for-college/fafsa-step-by-step/

Checked October 2, 2026. Sources: U.S. Department of Education (Federal Student Aid); Federal Trade Commission.