BEYOND HIGH SCHOOL · COLLEGE & POST-SECONDARY

FAFSA Walkthrough

Step-by-step help with the 2027–28 Free Application for Federal Student Aid, for students and the parents or spouses who contribute.

Student _____ **FAFSA year** _____ **Date started** _____

Key dates for the 2027–28 FAFSA form (for school between July 1, 2027, and June 30, 2028)
- **Available now** at fafsa.gov. The form opened September 23, 2026.
- **Federal deadline:** June 30, 2028, 11:59 p.m. Central time. Corrections or updates are due by September 12, 2028.
- **State and college deadlines vary** and are often much earlier. Some state and school aid is limited, so file as early as you can.

Deadline to confirm	Date	Done
My state's FAFSA deadline		☐
College 1:		☐
College 2:		☐

Step 1: Create StudentAid.gov accounts

Your account username and password are often called the FSA ID

- ☐ The student needs a StudentAid.gov account to start, access, or submit the FAFSA form.
- ☐ Each contributor (a parent, or a spouse) needs their own account. Parents without a Social Security number can still create one.
- ☐ Have ready: name exactly as it appears on the Social Security card (if you have one), date of birth, email address, and Social Security number (if you have one).

Don't write passwords on this sheet.

Step 2: Know who your contributors are

- ☐ **Dependent students:** a parent adds their information. Use the "Who's My FAFSA Parent?" tool on StudentAid.gov to find out which parent(s) to invite.
- ☐ Married parents who filed taxes jointly: one parent is the contributor. Married parents who didn't file jointly: both are contributors.
- ☐ Parents divorced, separated, or never married and not living together: the parent who gave more financial support in the last 12 months.
- ☐ **Independent students** complete the form on their own. If you're married and filed taxes separately, your spouse is a contributor.

Step 3: Gather information

You can usually start without any documents

Most people import federal tax information directly into the form. The 2027–28 form uses **2025** tax information. If the form asks, you may need:

- ☐ Tax returns
- ☐ Records of child support received
- ☐ Current checking and savings balances
- ☐ Current amount of cash, if more than $1,000
- ☐ Value of, and debt on, non-retirement investments, businesses, and farms

Step 4: Start the form and give consent

- [ ] Go to fafsa.gov, select "Start New Form," choose **2027–28**, and log in. Students select "Student"; a parent starting their child's form selects "Parent."
- [ ] Invite each contributor so they can complete their own section.
- [ ] **Every contributor must give consent and approval** to transfer their federal tax information from the IRS, even if they don't have a Social Security number, didn't file taxes, or filed outside the U.S. Without it, the student won't be eligible for federal student aid.
- [ ] If your family's finances have changed a lot since 2025, submit the form anyway, then contact each school's financial aid office.

Step 5: List your schools

- [ ] Add at least one school. You can add up to 20 on the online form (up to 10 on the PDF version).
- [ ] Add every school you're applying to or have applied to, even before you're accepted.
- [ ] Some states require schools to be listed in a certain order. Check your state's rule on StudentAid.gov.
- [ ] Schools can't see which other schools you listed, and you can add or remove schools after you submit.

1. _____
2. _____

Step 6: Sign and submit

- [ ] The student signs and submits their section.
- [ ] Each contributor completes their section, gives consent and approval, and signs. The form isn't complete until everyone has done this.
- [ ] The FAFSA form is **free**. Use only the official .gov site. If a website asks you to pay, you're on the wrong site.

Step 7: After you submit

- [ ] Most forms are processed right away; some take one to three days. You'll get an email when yours is processed.
- [ ] Review your **FAFSA Submission Summary** carefully and correct any mistakes on StudentAid.gov.
- [ ] The summary shows an estimate of federal aid eligibility and your Student Aid Index (SAI). It doesn't tell you how much aid you'll get. Each school sends its own aid offer after you're admitted.
- [ ] If a school asks for documents to verify your information, respond quickly.
- [ ] Check email (including spam) for messages from the U.S. Department of Education and your schools.
- [ ] Compare offers side by side with our Financial Aid Offer Comparison worksheet.

Free help: Use the question-mark help in the online form, the FAFSA Help pages on StudentAid.gov, or the Federal Student Aid Information Center at 1-800-433-3243.

Source: StudentAid.gov, checked November 2026 (open date from the U.S. Department of Education, ed.gov). General information only, not legal or tax advice. Dates and rules can change; confirm current dates at StudentAid.gov and with your state and each college.