2026-2027 FINANCIAL AID CHECKLIST

Financial Aid is the gateway to supplement a student/family's ability to pay for college. To qualify for financial aid, or need-based aid, all students bound for an eligible post-secondary education program (after high school), those currently enrolled students, and their parents must complete and file the required financial aid forms.

The Free Application for Federal Student Aid (FAFSA) is the primary application completed when applying for financial aid. The FAFSA calculates a student's/family's Student Aid Index (SAI), which is used to award need-based grants, loans, and work-study funds. Some private scholarship providers use these results to award need-based scholarships. The FAFSA is required for ALL colleges, universities, trade, career, professional post-secondary institutions, federal and state agencies, and many private scholarships.
The 2026-2027 FAFSA is for all students enrolled in an eligible post-secondary school on or after July 1, 2026. **The Application opens for completion and filing on or after October 1, 2025.**

A select group of colleges, universities, and private scholarship providers may require a second application, the CSS Profile. See below for additional information and guidance.

COMPLETING THE FAFSA

Who Completes the FAFSA Application

- **A parent (Contributor) of *dependent undergraduate* students enrolling at least half-time at an eligible post-secondary institution**.
  - A Parent(s) – Contributor(s) is the parent(s) who provide the student 51% or more financial support in a given year. Based on the 2024 IRS Tax Filing Status, all household members are to report financial information. See the chart for designating the Contributor: https://studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info
- **All Dependent Student (as defined below)**
  - 24 years of age or younger, have no children of their own or other dependents
  - A ward of the state or was until the age of 18; orphan, legal guardianship,
  - Not currently serving on active duty in the military or a veteran
  - Not working on their Master's Degree
  - Students who are considered independent students file their FAFSA based on their financial information. An independent student can be enrolled or enrolled at least half-time at an eligible post-secondary institution.

GETTING STARTED

STEP ONE

Register and obtain an FSA ID and Password – Click HERE TO REGISTER

- **Student** – All students must obtain their own User Name and PW
- **Parent(s) Contributor(s) – As define below**
  - Married Filing Jointly – One Parent/Contributor must obtain a User Name and PW
  - Married Filing Separate – Two Parents/Contributors – Each must obtain their own
  - Single – One Parent/Contributor - One User Name and PW required
  - Single with a live-in partner – Two adults/Two Contributors – Each must obtain their own
  - Divorce or Separated – One Parent - Contributor - based on the parent who provides the student with the most financial support in the given year, regardless of where the student lives.
- Hints:
  - Students and Contributors must use separate email addresses and cell phone numbers.
  - Do not duplicate or use your high school or business email addresses.
  - Save the ID and Password in a secure and easily retrievable location for future use!

STEP TWO

Gather Important Personal, Demographic, and Financial Information Before Filing – Student and Parent

- FSA IDs
- Legal name, Social Security Number, date of birth, and email address – Student and Parent/Contributor
- 2024 Federal Income Tax Return (including all supplements) - Student and Parents/Contributor
- Current assets: see chart below – Student and Parent/Contributor
- List of college and universities; applied to or intending; up to 20 school; sort by state
- **Note:** The 2024 IRS Income Tax Return must be filed before attempting to complete the FAFSA

Reportable Assets - Real Time as of Completion Date		Non-Reportable Assets
☐ Cash, checking, and savings	☐ UGMA/UTMA accounts	☐ Your Primary Home
	☐ College Savings – 529 Plans	☐ Retirement Accounts
☐ Real Estate (rental and a second property)	☐ Financial Investments: stocks, bonds	☐ Annual Contribution to Retirement
		☐ Life Insurance Accounts

STEP THREE

File the FAFSA

The 2026-2027 FAFSA is a Role-based application, meaning each student or parent/contributor must complete their section independently of the other party. Log on to www.studentaid.com to complete the 2026-2027 FAFSA for students enrolling on or after July 1, 2026

It is strongly recommended that your student be present or available by phone when completing the application. They *must be able to verify and provide critical information and invite the parent/contributor to complete their portion of the application.* Completing the application together in a single session is a smooth process.

General Procedures:
- **Students and contributors (parents) should log in and complete their sections using the appropriate FSA User ID and password.**
- **ALL applicants MUST consent and approve the transfer of IRS 2024 Tax Filing Information**
- **If a student or parent is completing and filing the FAFSA separately from the other, please ensure that the required invitation is sent to the absent applicant.**
- **Upon delivery of the invitation via email, please follow the link to complete the application.**
- **The schools you list on your FAFSA will receive your FAFSA information electronically. You can list up to 20 colleges on the FAFSA.**

SAVE YOUR LOG-IN AND ACCESS INFORMATION

Information should be retained in a secure and easily accessible location. The FAFSA is completed each year a student is enrolled. Student information is also used during graduate school and repayment.

Student FSA ID: _____

Student FSA PW: _____

Student "NEW" Back-Up Code: _____

Parent/Contributor FSA ID: _____

Parent/Contributor FSA PW: _____

Parent/Contributor "NEW" Back-Up Code: _____

COMPLETING THE CSS PROFILE APPLICATION

A select group of colleges, universities, and private scholarship providers may require a second application, such as the **CSS Profile**. These groups use this application with the FAFSA to award need-based aid under their specific institution and organization's practices. Check with your school(s) or view the list of CSS Profile Schools at the [College Board](#) to determine if they require this additional application.

Who Completes the CSS Profile
- Parent(s) of dependent undergraduate students enrolling or currently enrolled at least half-time at an eligible post-secondary institution. See the definition under the FAFSA section.
- All non-custodial parent(s) in the case of a divorce or a separated family

STEP ONE

Gather Important Personal, Demographic, and Financial Information Before Filing – Student and Parent(s)

- A student's College Board Account information is used to complete the PSAT or SAT exams. A student and non-custodial parents can create an account at [CSS Profile](#).
- Legal name, Social Security Number, date of birth, and email address
- 2023 Federal IRS Income Tax Return (including all supplements) and untaxed income
- Current year projected income (current payroll information)
- Current assets: see chart below
- List of colleges and universities; applied to or intending; up to 20 schools; sort by state.

Reportable Assets - Real Time as of Completion Date

☐ Cash, checking, and savings	☐ UGMA/UTMA accounts	☐ Balance of All Retirement Accounts
☐ Real Estate (rental and a second property)	☐ College Savings – 529 Plans	☐ Annual Contribution to Retirement
☐ Financial Investments: stocks, bonds	☐ Net worth of a business or farm	☐ Life Insurance Accounts
	☐ Net Worth of your Primary Home	

STEP TWO

File the CSS Profile
The 2026-2027 CSS Profile can be filed anytime on or after October 1, 2025. Check with your college or university to determine specific filing timelines. Log on to CSS Profile. Please refer to the [following video](#) produced by the College Board to gain more insight into completing and filing the CSS Profile.

SAVE YOUR LOG-IN AND ACCESS INFORMATION
Information should be retained in a secure and easily accessible location. The CSS Profile is completed annually unless otherwise instructed by your student's college, university, or private scholarship provider.

If Filig the CSS Profile
Student CSS Account Information
Email address: _____
Password: _____

Non-Custodial Parent CSS Account Information (if required)
Email address: _____
Password: _____