

# Don't let your kid miss out on federal student aid

By SUZANNE KENNEDY

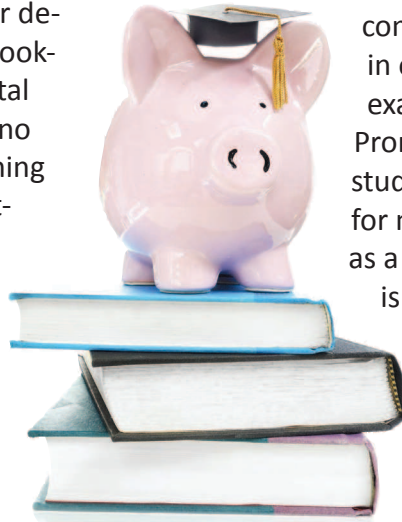
FAFSA! If you have a high school student, you may have heard this term thrown around as college application time approaches. The Free Application for Federal Student Aid, or FAFSA, can seem a bit overwhelming or confusing as first, but don't let that deter you. Regardless of your family's income level, the FAFSA is the first step to getting any financial aid for college.

Federal Student Aid, which is an office of the Department of Education, was created in 1965 under Title IV of the Higher Education Act. It provides more than \$150 billion each year in the form of grants, work studies, and loans. More than 13 million students are the recipients, out of about 22 million applicants. That's a lot of zeros and

pretty good odds.

You might think it isn't for your student if your child isn't going to a traditional four-year college — but you'd be wrong. There are almost 7,000 secondary institutions that accept the FAFSA, including community colleges, massage therapy schools, hair design, cosmetology, cooking, law school, dental school and even piano tuning school! Planning to attend school outside the U.S.? Not a problem. Even schools in foreign countries accept it.

The online application is long (about 100 ques-



tions), but it's free and you can submit it to as many places as you want. Experts say complete the application even if you think you won't qualify. Here's why:

- Many financial aid programs, including those not based at all on income, require a completed application in order to qualify. For example, the Oregon Promise, a state grant for students who don't qualify for need-based aid, lists it as a requirement. Everyone is eligible for some type of aid, but you can't access it without the FAFSA.

- Most colleges use FAFSA information when determining whether or not to award a merit scholarship. They might see that a student just missed qualifying for federal aid and so be more willing to award a merit-based scholarship because the family perceives a financial need. They require this document to be submitted.

- More expensive schools award aid to more middle- and upper-class families because of the higher tuition.
- Filling out the FAFSA gives you an edge. Students who don't fill it out are less likely to enroll, and college admissions teams don't want to waste their time on students who aren't as serious about attending.

Filling out the FAFSA is time consuming, but it shouldn't be too complicated if you prepare ahead of time. You'll want to collect some



## Education

financial information first. Gather your Social Security number, your most recent federal tax returns, bank and investment statements, and an FSA ID to sign the form electronically. Get an FSA ID online at [fsaid.ed.gov/npas/index.htm](http://fsaid.ed.gov/npas/index.htm).

Here are some common mistakes to avoid when filling out the FAFSA:

- Don't leave any blanks. If it doesn't apply to you, put a zero.
- Use the 1040 federal tax return so you aren't leaving any income out.
- If a student's parents are divorced, use the information of the parent with whom the student resides most often (more than half the time).
- Don't wait. The form opens in October. There are a few different due dates that can get confusing (state, school, etc.). Some grants are available only while funds last. Getting it done early ensures you won't miss out.
- If you have any questions at all, be sure to call the helpline: 800-433-3243. Better safe than sorry.

As Jill Gregg of the ASPIRE program at Pendleton High School says, "FAFSA is the stepping stone to the world of financial aid possibilities."

*Suzanne Kennedy is a former middle school teacher who lives in Pendleton with her husband and three children.*

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