

The financial aid process

You must file the FAFSA to apply for federal or state student aid. The information is automatically sent to the schools you list on the FAFSA and to KHEEA.

You should file the FAFSA online at www.fafsa.gov. Remember to use the .gov site, which is free. Other sites will charge you for doing something you can do yourself.

A [worksheet](#) to guide you through the process is available from the U.S. Department of Education (ED) online or by calling 800.4FED.AID (800.433.3243).

You're less likely to make errors filing online because answers are edited automatically. Also, you'll receive your report more quickly than if you file a paper FAFSA.

If you don't have a computer, see if the financial aid office at the school you plan to attend will let you do it there.

You can get a paper FAFSA by calling the ED. If you want to be notified when your paper FAFSA is received, fill out the postcard in the FAFSA packet and put it in the return envelope with your FAFSA. When the application is received, the FAFSA processor will stamp the card with the receipt date and location and mail it back.

From the information on the FAFSA, each school you list will create a financial aid package for you and will notify you of its decision.

KHEEA uses information from the FAFSA to award state grants. As KHEEA receives data from the FAFSA, students are sent grant notices telling them to visit their [MyKHEEA](#) account to learn their grant eligibility.

You will need:

- Your Social Security and driver's license numbers.
- Your W-2 forms and federal income tax return.
- Records of other untaxed income received, such as veteran's benefits.
- Current bank statements and records of stocks, bonds or other investments.
- Business or farm records if applicable.
- Your alien registration card if you're not a U.S. citizen.
- A user ID and password from <https://studentaid.ed.gov/sa/fafsa/filing-out/fsaid> if you apply online.

Don't forget to:

- Read and follow the instructions carefully.
- Submit it as soon as possible after October 1 if you will start school the following fall.
- Keep a copy and record the date you sent it.
- Follow any instructions on the Student Aid Report and return it immediately if required.
- Read financial aid award letters carefully and comply with requests for more information as soon as possible. Submit corrections or additional information to the [Central Processor](#) so KHEEA and the administrators of other programs will have the information too.

FAFSA
FREE APPLICATION for FEDERAL STUDENT AID

July 1, 2020 - June 30, 2021

Federal Student Aid

Use this form to apply free for federal and state student grants, work-study, and loans.
Or apply free online at fafsa.gov.

Pay attention to any symbols listed after your state deadline.

State	Deadline
AK	Alaska Performance Scholarship - June 30, 2019 (state received)
AL	Alabama Education Grant 1
AR	Arkansas Challenge - June 1, 2019 (state received)
AS	Higher Education Opportunity Grant - June 1, 2019 (state received)
CA	For many state financial aid programs - March 1, 2019 (state received) * For additional community college California Grants - September 1, 2019 (state received) **
CO	Colorado State Grants - September 1, 2019 (state received) * Colorado State Grants - September 1, 2019 (state received) *
CT	Connecticut State Grants - September 1, 2019 (state received) *
DC	DC State Grants - September 1, 2019 (state received) *
DE	Delaware State Grants - September 1, 2019 (state received) *
FL	Florida State Grants - September 1, 2019 (state received) *
GA	Georgia State Grants - September 1, 2019 (state received) *
HI	Hawaii State Grants - September 1, 2019 (state received) *
IA	Iowa State Grants - September 1, 2019 (state received) *
IL	Illinois State Grants - September 1, 2019 (state received) *
IN	Indiana State Grants - September 1, 2019 (state received) *
KS	Kansas State Grants - September 1, 2019 (state received) *
KY	Kentucky State Grants - September 1, 2019 (state received) *
LA	Louisiana State Grants - September 1, 2019 (state received) *
MA	Massachusetts State Grants - September 1, 2019 (state received) *
MD	Maryland State Grants - September 1, 2019 (state received) *
ME	Maine State Grants - September 1, 2019 (state received) *
MI	Michigan State Grants - September 1, 2019 (state received) *
MN	Minnesota State Grants - September 1, 2019 (state received) *
MO	Missouri State Grants - September 1, 2019 (state received) *
MS	Mississippi State Grants - September 1, 2019 (state received) *
MT	Montana State Grants - September 1, 2019 (state received) *
NC	North Carolina State Grants - September 1, 2019 (state received) *
ND	North Dakota State Grants - September 1, 2019 (state received) *
NE	Nebraska State Grants - September 1, 2019 (state received) *
NH	New Hampshire State Grants - September 1, 2019 (state received) *
NJ	New Jersey State Grants - September 1, 2019 (state received) *
NM	New Mexico State Grants - September 1, 2019 (state received) *
NV	Nevada State Grants - September 1, 2019 (state received) *
OH	Ohio State Grants - September 1, 2019 (state received) *
OK	Oklahoma State Grants - September 1, 2019 (state received) *
OR	Oregon State Grants - September 1, 2019 (state received) *
PA	Pennsylvania State Grants - September 1, 2019 (state received) *
RI	Rhode Island State Grants - September 1, 2019 (state received) *
SC	South Carolina State Grants - September 1, 2019 (state received) *
SD	South Dakota State Grants - September 1, 2019 (state received) *
TN	Tennessee State Grants - September 1, 2019 (state received) *
TX	Texas State Grants - September 1, 2019 (state received) *
UT	Utah State Grants - September 1, 2019 (state received) *
VA	Virginia State Grants - September 1, 2019 (state received) *
VT	Vermont State Grants - September 1, 2019 (state received) *
WA	Washington State Grants - September 1, 2019 (state received) *
WI	Wisconsin State Grants - September 1, 2019 (state received) *
WV	West Virginia State Grants - September 1, 2019 (state received) *
WY	Wyoming State Grants - September 1, 2019 (state received) *

Verification:

The department requires colleges to verify the information on a percentage of all FAFSAs.

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.

The easiest way to be prepared for verification is to use the [IRS Data Retrieval Tool](#) in [FAFSA on the Web](#). The tool will transfer your information from the IRS to the FAFSA, either when you file the FAFSA or when you make corrections later.

Another way is to have the IRS send you a tax return transcript, which you can ask for on www.irs.gov. If you filed your taxes electronically, your IRS information will be available about two weeks after you filed. If you filed by mail, the information may not be available until two months after your tax forms are received.

Two things to remember:

- Verification is a normal process that thousands of people go through each year.
- If you're selected for verification, you won't receive any financial aid until you submit all the verification information requested.

Other applications:

Some colleges require separate applications for school-based aid. Check with the financial aid office. You can find out about school-based aid on the school's website or in *Affording Higher Education*, available in public libraries and on www.kheaa.com.

As with the FAFSA:

- Read and follow directions. Fill out all applications properly and neatly. You may miss out on money for

failing to complete all questions, answering them incorrectly or writing illegibly.

- Pay attention to mailing addresses and filing deadlines.
- Keep copies of everything you mail and a record of the dates you mail the materials. You might want to use registered mail, return receipt requested.



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After graduation, there is an easy way to save money on your student loans. The **Advantage Refinance Loan** will roll all your private and/or federal student loans into one convenient loan, save you money on interest charges and get you out of debt faster!

Eligible Loans	Benefits and Features
<p>Any school-certified education loans:</p> <ul style="list-style-type: none">• Private education loans• Parent/Grad PLUS loans (FFEL/Direct)• Federal loans (FFEL/Direct)• Perkins loans• School-certified grant/scholarship/ conversion loans	<ul style="list-style-type: none">• FIXED rates as low as 3.74% APR* with autopay• NO application, origination or guarantee fees• 0.25% Interest rate reduction for autopay• Flexible terms of 10, 15 or 20 years

All loans are subject to credit approval. Cosigner may be required.

*APRs are representative samples for educational purposes only and may not reflect current or actual loan rate offers or available percentage rates. Your actual APR will depend upon your credit transaction and credit history and will be determined once a credit decision is made. KHESLC reserves the right to modify or discontinue loan features or benefits or discontinue loan programs at any time without notice.

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