

The financial aid process

You must file the FAFSA to apply for federal or state student aid. Filing at <https://studentaid.gov> is fast. Your answers are automatically edited, so you're less likely to make errors.

You'll need a Federal Student Aid (FSA ID) username and password and will be asked to verify your identity.

The U.S. Department of Education will send your FAFSA data to the schools you list on the FAFSA and to KHEAA, which will determine if you're eligible for state grants. **The information on your FAFSA does not affect your KEES award.**

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 aren't a U.S. citizen.
- A user ID and password from <https://studentaid.gov/fsa-id/create-account/launch>.

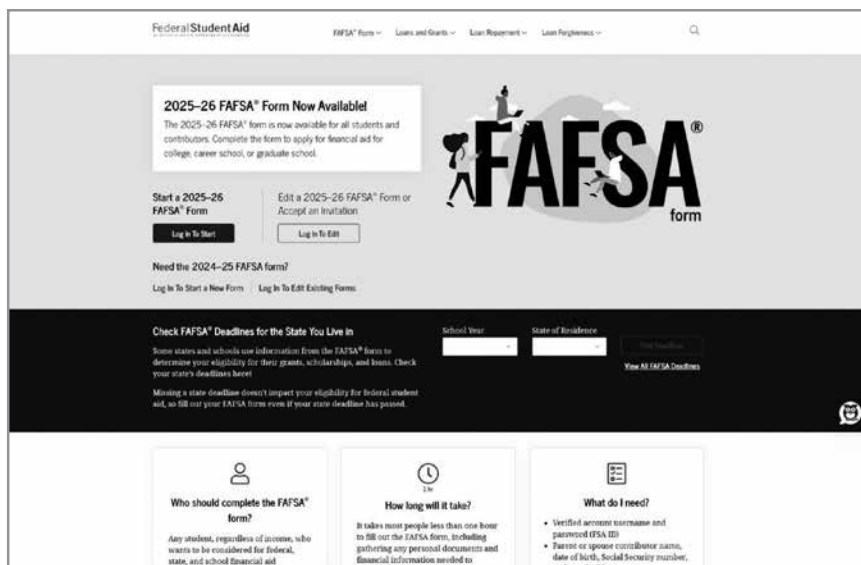
Don't forget to:

- Read and follow the instructions carefully.
- Submit it as soon as possible after October 1 if you plan to start school the following fall.
- Keep a copy and record the date you sent it.
- Follow any instructions on the FAFSA Submission Summary and return it immediately if required.
- Read financial aid award letters carefully and answer requests for more information as soon as possible. Submit corrections or additional information to the Central Processor so KHEAA and the administrators of other programs will have the information too.

VERIFICATION:

The U.S. Department of Education requires colleges to verify the information on a percentage of all FAFSAs.

If you're selected for verification, the college or a representative for the college will contact you to let you know the forms and information you'll need to supply.

The image is a screenshot of the Federal Student Aid website. At the top, it says "Federal Student Aid" and "FAFSA Form". Below that, there's a large banner for the "2025-26 FAFSA Form Now Available". The banner includes a sub-header "2025-26 FAFSA Form Now Available" and a paragraph: "The 2025-26 FAFSA form is now available for all students and contributors. Complete the form to apply for financial aid for college, career school, or graduate school." There are two main buttons: "Start a 2025-26 FAFSA Form" with a "Log In To Start" button, and "Edit a 2025-26 FAFSA Form or Accept an Invitation" with a "Log In To Edit" button. Below this, there's a section for "Need the 2024-25 FAFSA form?" with "Log In To Start a New Form" and "Log In To Edit Existing Forms" buttons. A "Check FAFSA Deadlines for the State You Live In" section is visible, with fields for "School Year" and "State of Residence". At the bottom, there are three informational cards: "Who should complete the FAFSA form?", "How long will it take?", and "What do I need?".

The easiest way to handle 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 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.

Smart choice. Great benefits.



We have the tools to build YOUR future

KHEAA and KHESLC offer low rates, no fees and flexible repayment terms. Smart loan options with outstanding benefits for you — and your family:

- Parent loans
- Refinance/Consolidation loans

We offer college savings with our low-interest private education loan with multiple repayment options, no fees and the ability to borrow up to 100% of college costs.

Apply online at AdvantageEducationLoan.com or call 800.988.6333 for more information.

KY ADVANTAGE
Education Loan