

2027-2028 FAFSA Completion Guide



STUDENTAID.GOV



ABOUT
12 MINUTES

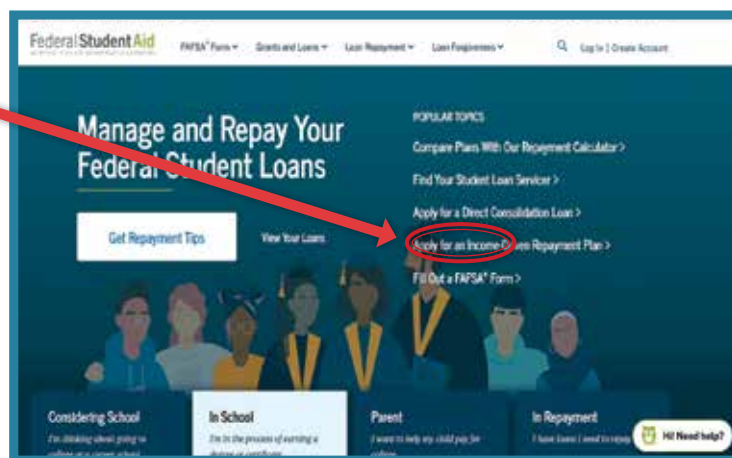
Complete the FAFSA as soon as possible after it is released. Apply online at StudentAid.gov.

Create an Account and Gather Documents

Dependent students will also need the following information for their parent contributor.

- Email address and mobile phone number
- Create a StudentAid.gov account for both the student and the student's parent/stepparents (in some cases, each parent may need their own StudentAid.gov account)
- Your Social Security number
- Your alien registration number or USCIS number (if you are not a U.S. citizen)
- Your 2025 federal income tax returns and W-2s (only if required to enter manually)
- Bank statements and records of investments (if applicable)
- Parent's email address(es)

Select the FAFSA application for the appropriate school year. 2027 Seniors will select the 2027-2028 FAFSA form opening Oct. 1, 2026



Who is a parent contributor?

- Your biological or adoptive parent, or your legal parent as determined by your state (i.e., if the parent is listed on your birth certificate.)
- If your parents are divorced, separated or never married and don't live together, the parent who contributed more financial support is the contributor and must provide their information.

More questions? See the *Who's My FAFSA Parent?* wizard at <https://studentaid.gov/fafsa-apply/parents>

Get your college choices in order!



Your FAFSA can be sent to up to 20 colleges of your choice! You can even submit your FAFSA to a college before you apply for admission. Can't decide? No worries, after your FAFSA is processed you can log on to your account and add more colleges! You can compare choices at collegescorecard.ed.gov/.

For **Free Application for Federal Student Aid** help, contact the Federal Student Aid Help Center at [StudentAid.gov/help-center/contact](https://studentaid.gov/help-center/contact) or call the KHEAA FAFSA Helpline at **888.452.7322**.

Am I an Independent Student?

You are a **dependent** student unless at least one of the following applies to you:

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?

At any time since you turned age 13:

- Were you an orphan (no living biological or adoptive parent)?
- Were you a ward of the court?
- Were you in foster care?
- Are you or were you a legally emancipated minor, as determined by a court in your state of residence?
- Are you or were you in a legal guardianship with someone other than your parent or stepparent, as determined by a court in your state of residence?
- At any time on or after July 1, 2026, were you unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

***If you don't answer "yes" to any of the questions above, you're still considered a dependent student for purposes of applying for federal student aid even if you don't live with your parents, are not claimed by your parents on their tax forms, or are paying for your own bills and educational expenses.**

How to Invite Your Parent/Contributor Instructions



StudentAid.gov Account Process



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7 MINUTES

1 Visit **StudentAid.gov** and click on Create Account.

2 Create a memorable username and password.
Keep track of your StudentAid.gov account since you'll use it frequently throughout the federal student aid application process each year.

3 Enter your contact information and select if you would like to use your mobile number to log in. (We highly recommend this option as it allows for two-step verification.)

4 Select your communication and language preferences. Set up your challenge questions.

5 Confirm and verify your contact information using the secure codes sent to each contact method you chose to verify.

Forgot your StudentAid.gov account login?

Scan this code for instructions on how to retrieve forgotten account information.



Helpful Hints

Assets

- Asset net worth means current value of the assets minus what is owed on those assets.
- Assets include: money in cash, savings, and checking accounts; businesses (over 100 employees); investment farms; other investments, such as real estate (other than the home in which you live); UGMA and UTMA accounts for which you are the owner; stocks, bonds, certificates of deposit, etc.
- Assets do not include: the home and farm where you live; UGMA and UTMA accounts for which you are the custodian but not the owner; value of life insurance; retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.).

Communication

- Use a personal email (not school) that you check often for the StudentAid.gov account and the FAFSA. You will receive IMPORTANT information and directions via email.

Data security

- Each email address and mobile phone number can be used with only one StudentAid.gov account. If you share an email address with someone else, then only one of you will be able to use that email address to create a StudentAid.gov account.

- Keep track of all usernames and passwords in a safe, secure place. You will need your StudentAid.gov account every year you complete a FAFSA, as well as to log in to all Department of Education websites.
- Name and Social Security number need to match what is on your Social Security card and tax forms, if applicable.
- Each contributor will need to grant consent to use the Direct Data Exchange, even if they didn't file taxes.
- After submitting, review the FAFSA Submission Summary for your FAFSA updates.

First-year college students

- The grade level for high school seniors and first-year students will be "first-year freshmen", even if you have taken AP or dual credit courses.

Website navigation

- To get clarification and guidance for each data field, click on the question mark  next to each data box to show HELP text.
- Make sure that you select the correct form. High school seniors graduating in 2027 will need to complete the 2027–2028 FAFSA.

Glossary

Verification

Colleges are required to verify the information provided on some FAFSAs. Most people selected for verification are picked at random. 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.

If you are chosen for verification,

DON'T PANIC. YOU HAVE DONE NOTHING WRONG!

Don't delay. It's important to complete verification as soon as you're notified so there are no delays with your financial aid.

Aid offer

Sometimes called an aid notification or award letter, an aid offer tells you what financial aid you can receive at a particular college or career school.

Special circumstances

If you believe you have special circumstances that were not accurately reflected on your FAFSA, contact the financial aid office at the college you plan to attend.

Dependency override

Authority given to financial aid administrators to change a student's status from dependent to independent in cases involving unusual circumstances.

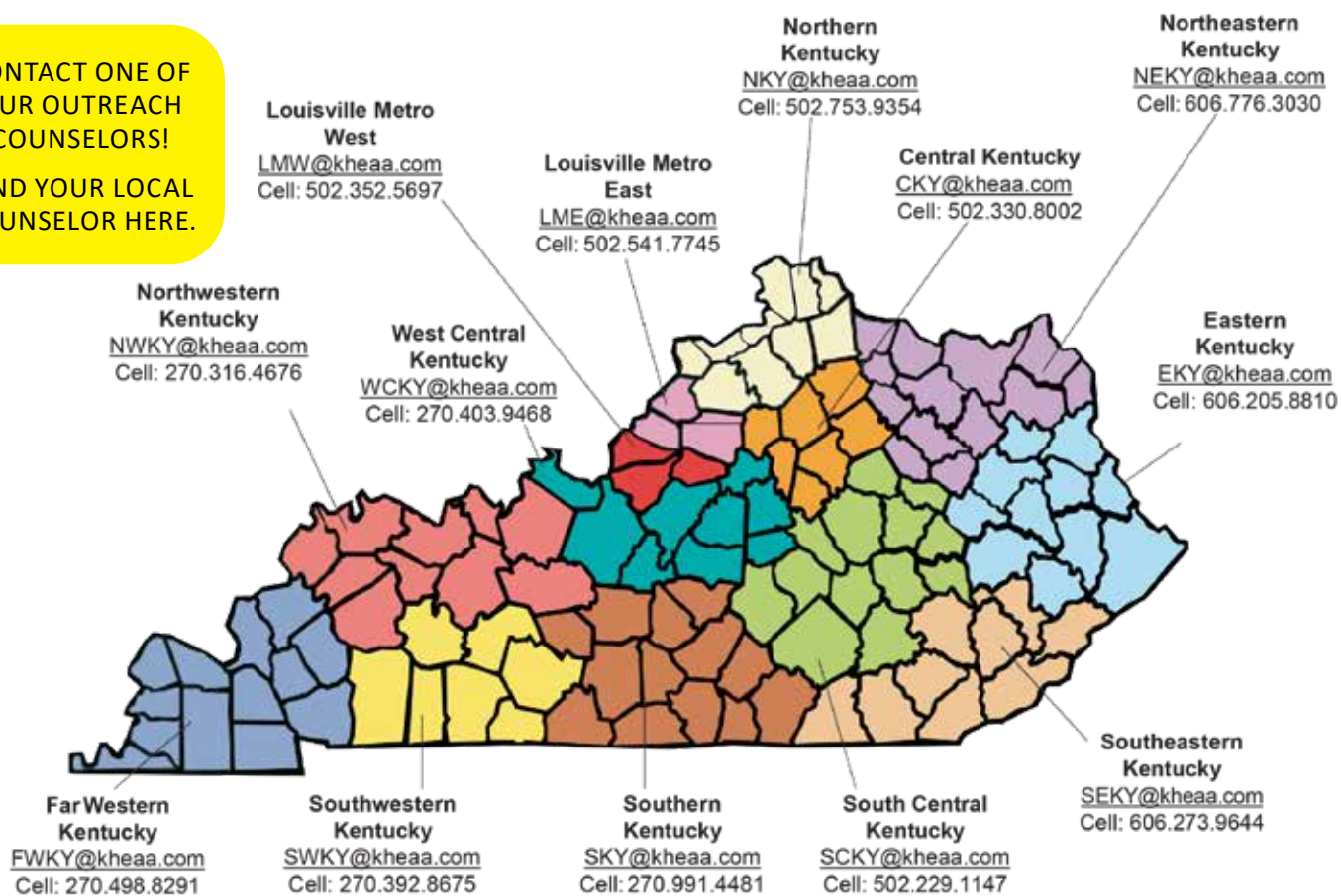
Federal Pell Grant

A Pell Grant is a federal grant that helps eligible students pay for college costs. It's a need-based grant that doesn't need to be paid back, except in certain circumstances.

Need More Help?

CONTACT ONE OF
OUR OUTREACH
COUNSELORS!

FIND YOUR LOCAL
COUNSELOR HERE.



Call KHEAA's FAFSA helpline at 888.452.7322 for additional help.



KHEAA is an EEO Employer.

This guide is updated yearly by KHEAA.