

# Important facts to know before applying for Federal Student Aid

# FAFSA

U.S. DEPARTMENT OF EDUCATION  
FEDERAL STUDENT AID

FAFSA (Free Application for Federal Student Aid) is the first step to qualifying for student aid. FAFSA provides families access to a variety of federal, state, and college-sponsored grants, educational loans, and work-study programs.



## WHEN TO APPLY

Most college financial aid is awarded on a first-come, first-serve basis. Applications are accepted beginning October 1, so you should submit yours as soon as possible.



## MEETING FINANCIAL DEADLINES

Each state and school has its own FAFSA deadline. Check out a college's or career school's deadline on its website or call the financial aid office. Find out your state's [deadline for applications](#).



## GET AN FSA ID

The FAFSA process is faster and easier when you have a username and password called an FSA ID. Learn more about the [FSA ID](#).  
(If your parent is providing information on your FAFSA, they will need his or her own FSA ID as well.)



## HOW TO APPLY

Families can submit the FAFSA online, by mail, through your college or career school, or fill out the form in the myStudentAid mobile app, available on the App Store (iOS) or Google Play (Android).



## HOW ELIGIBILITY IS DETERMINED

FAFSA is based on a family's annual income. You are required to submit detailed information about your family's income, assets, investments, and untaxed income.



## GET AN ESTIMATE

Get an early estimate of how much Federal Aid you may qualify for by completing the *FAFSA4caster* on FAFSA's [website](#).

# Fulton Bank

GET FREE ASSISTANCE AND INFORMATION AT [FAFSA.GOV](https://fafsa.gov) OR CALL 1.800.435.3243.