

IMPORTANT SITES

FAFSA on the Web:
www.fafsa.ed.gov

Federal Personal Identification Number (PIN):
www.pin.ed.gov

Pre-Application Worksheet:
www.fafsa.ed.gov

Click "Before You Begin Your FAFSA"

WHAT IS THE FAFSA?

The FAFSA is the Free Application for Federal Student Aid. The federal government uses it to determine your eligibility for federal financial aid, which includes grants, scholarships, work-study and loans. FAFSA-on-the-Web is an Internet-based version of the paper application form.

WHERE CAN I GET A FAFSA?

- Complete FAFSA-on-the-Web at <http://www.fafsa.ed.gov>
- Download a paper FAFSA from http://federalstudentaid.ed.gov/fafsa/fafsa_options.html.
- Call **1-800-433-3243**.

FAFSA ON THE WEB



It's FREE

It's FAST

It's EASY

1

2

3

4

HOW DOES IT WORK?

Using information from your FAFSA, the federal processor calculates your Expected Family Contribution (EFC), or the amount of money your family can be expected to contribute to your college costs each year.

Your school will try to meet your financial needs through a financial aid package made up of grants, scholarships, student employment and loans from federal, state, city, school and private sources.

WHAT ARE THE BENEFITS OF FAFSA ON THE WEB?

FAFSA on the Web can:

- Allow the federal processor to do a "final check" of your information to make sure your FAFSA is ready for processing before it is submitted, which will cut down on mistakes.
- Reduce the amount of time it takes to process your FAFSA from 3-4 weeks to 3 days or less.
- Cut down on postal service problems or delays.

COMPLETING THE FAFSA

Complete the FAFSA as soon as possible after January 1 of each year. Since some types of financial aid are awarded on a first-come, first-served basis, filing your FAFSA early maximizes your chances of receiving aid. Remember to keep copies of all submitted documents.

If you applied for financial aid last year, use the FAFSA "pre-fill" option. Much of your information is already on file from last year's FAFSA and will pre-populate questions on your new FAFSA if you select the FAFSA "pre-fill" option. You will have fewer questions to answer and fewer mistakes.

Submit the FAFSA even if you don't think you qualify for aid. The only way your eligibility can be determined is from a completed application.

Review all of your data on the FAFSA every year. Your eligibility can change from year to year depending on your family's circumstances.

Visit BMCC's online financial aid office at www.bmcc.cuny.edu/finaid/ for additional FAFSA filing information, documentation requirements and application submission deadlines. If you need additional help or in-person assistance, call (212) 220-1430.

SIX MOST COMMON FAFSA MISTAKES

1. Do not leave a question blank. Use a zero if the question does not apply to you.
2. Don't forget to report ALL required sources of untaxed income, such as Social Security or child support.
3. Use the 1040 Federal tax return for reporting income and taxes paid, not the W-2.
4. Include yourself in your parents household size, even if your didn't live with them the previous year.
5. Sign the application. If you are filing as a dependent student, make sure your one of your parents signs too.
6. Be sure to include BMCC [School Code **002691**] as one of your school choices.

CAN I SAVE MY FAFSA ON THE WEB?

-You are able to save your FAFSA application online by clicking the "Save" button at the bottom of each step. Saved steps will be stored for 45 days.

-If you want to save your information and come back to it later, you must remember the password that you entered at the beginning of your application. If you forget it, you cannot look it up. You will have to start your FAFSA again from the beginning.

-You should also print a completed FAFSA for your records and the FAFSA Confirmation page. You can print just before you click the "Submit" button at the end of your FAFSA on the Web.

HOW DO I SIGN A FAFSA ON THE WEB?

Whether you complete a paper or electronic FAFSA, you will be required to provide your signature (and a parent's signature, if you are a dependent student). There are three different ways to do it:

1. Use your 4 digit PIN issued by the Dept. of Education to electronically sign your FAFSA. (One of your parents will need his or her own PIN to electronically sign your FAFSA, if you are a dependent student.)
2. Print the signature page, get the required signatures and mail the form to the address listed on your signature page.
3. The third option is the slowest and is not recommended. Wait until you receive your Student Aid Report (SAR), get the required signature (s) and return it to the federal processor through either regular or certified mail.

TIP: If you're interested in filling out the FAFSA on the web, but you want a paper copy to use as a guide, use the Pre-Application Worksheet instead of the paper FAFSA.

You can download the worksheet at <http://www.fafsa.ed.gov>. Click "Before You Begin Your FAFSA", and then click "Print a Pre-Application Worksheet".

You may also pick one up in the Financial Aid Office.

WHAT IS A PIN?

The Personal Identification Number (PIN) is the code that the U.S. Department of Education uses to identify you online. Although you don't need a PIN to complete your FAFSA on the Web, having a PIN allows you to:

- Electronically sign your FAFSA to speed up the process.
- Check the status of your electronic FAFSA.
- Make changes to your personal information online.
- Use the FAFSA "pre-fill" option.

Get Your PIN

Today



www.pin.ed.gov

HOW DO I GET A PIN?

Students and parents can request a PIN at: <http://www.pin.ed.gov>. Click on "Apply for PIN" at the bottom of the page. You can choose to view your PIN instantly or have it sent to you immediately via email. Submit your name, date of birth and social security number to receive a PIN. If you completed a FAFSA last year, you already have a PIN. If you have lost or forgotten it, request a new one.

AFTER YOU HAVE COMPLETED THE FAFSA
Check your application status at any time at FAFSA on the Web or call the federal processor at 1-800-433-3243.

You will need your PIN to access your application record online. If you contact the federal processor by phone, be ready to provide your name, Social Security Number and date of birth for verification.

Review your Student Aid Report (SAR) carefully. The SAR is proof that your FAFSA was processed. If you find any errors on your SAR, report them to your financial aid administrator and ask how you should make corrections.

Check if your SAR has been selected for verification. One out of every three SARs is selected for verification. If there is an asterisk (*) after your EFC, your SAR has been selected for verification. Your college will compare your SAR with other documents to verify your financial status. If selected for verification, submit the information requested to the financial aid office as soon as possible.

www.bmcc.cuny.edu/finaid/



OFFICE OF FINANCIAL AID
BOROUGH OF MANHATTAN
COMMUNITY COLLEGE



INFORMATION GUIDE

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