

The FAFSA: the most important financial aid form you'll ever fill out

The Free Application for Federal Student Aid, or FAFSA, is used by colleges and the federal government to determine your eligibility for grants, need-based scholarships, loans and work-study programs.

The FAFSA becomes available each year on October 1, and the sooner you submit it, the more aid will be available to you. Each school and some states have their own priority deadlines as well. You can [look up your state's deadline here](#).

Get Ready!

Get the Real Story!

There's a lot of misinformation about filing the FAFSA. It's important you know the truth so you can take this critical first step in getting the money you need to attend college.

Fiction

I need a computer to file the FAFSA.



Fact

You don't! You can access [StudentAid.gov](https://studentaid.gov) on a mobile device or request a print-out of the FAFSA PDF - in English or Spanish - by calling 1-800-4-FED-AID (1-800-433-3243).

Fiction

I need to pay a fee to file the FAFSA.



Fact

Filing the FAFSA is free - it's right there in the name! Avoid any website or mobile app that requires a payment - that means it isn't the official [FAFSA site](https://studentaid.gov).



Fact

The average time to complete a FAFSA is only 22-30 minutes. Here's a [worksheet](#) you can use to get an idea of what the form looks like and what information it asks for.

Don't forget to list our FAFSA Code:

Get Your Aid!

Once you submit your FAFSA, you'll get a Student Aid Report (SAR), and your information will be shared with the schools you indicated on your FAFSA form.

Here are some key terms you'll see on your SAR and on the financial aid packages you'll receive from the schools you listed on your FAFSA:

[Expected Family Contribution \(EFC\):](#)

The amount that the federal government believes your family can contribute to one year of college. Colleges use this, among other things, to determine financial need.

[Cost of Attendance \(COA\):](#)

An estimate of how much it costs to attend a college. The COA includes the price of tuition and fees, room and board, books and supplies and other expenses associated with attending that school.

[Learn about our COA here.](#)

[Financial need:](#)

The difference between Expected Family Contribution (EFC) and a college's Cost of Attendance (COA).

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