

FAFSA Facts and Fiction: Get the Truth – and the Money You Need for College

Don't let misconceptions about the FAFSA prevent you from getting the money you need for college. Here's the truth behind some questions you might have about filling out this critical financial aid form:

Fiction: I need a computer to file the FAFSA.

Fact: You can file your FAFSA on your phone with the myStudentAid app! It's free at the [Apple App Store](#) (iOS) or the [Google Play](#) store (Android). You can also request a form be sent to you so you can mail it back in by calling 1-800-4FED-AID.



Fiction: I need both parents' information to complete the FAFSA.

Fact: It depends. There are many situations when you only need one parent's information to complete the FAFSA – and you might not even need that. The FAFSA considers many different family situations, and so will your college's financial aid office. [Learn more about parent involvement.](#)



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](#) or the official myStudentAid app.



Fiction: I don't need to fill out the FAFSA.

Fact: The FAFSA not only enables you to apply for federal grants and low-interest loans, it's also the form that states and individual colleges use to determine your need-based aid. [Check the FAFSA submission deadline for your state here.](#)



Fiction: It takes a really long time to fill out the FAFSA.

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. There's also lots of help available – even a FAFSA [YouTube channel](#)!



Fiction: My family must have filed their tax returns before I can file the FAFSA.

Fact: You can use what's called "prior-prior year" taxes to complete the FAFSA. That means that for the 2022 FAFSA, you use 2020 information.



Fiction: The FAFSA asks for a lot of information and I won't be able to find it.

Fact: The information the FAFSA collects includes things you can easily access, like your Social Security number, bank statements and driver's license. You don't even have to have your tax forms on hand: there's a tool that can pull them in automatically for you! See a [checklist](#) of the information you need to file the FAFSA.



Fiction: I need to be a U.S. citizen to be eligible for financial aid.

Fact: Students who fall into certain non-citizen statuses are eligible for federal financial aid. [See a list here.](#) Your parents' citizenship does NOT impact your eligibility. For information on financial aid options for DACA recipients, [click here.](#)



It's so important not to let false impressions steer you away from filing the FAFSA – this form is the key to getting the money you need to attend college. If you're confused about something you hear or read, contact your school's financial aid office and they'll set the record straight!

If you have any questions, please call us at 574-239-8308 or email financialaid@hcc-nd.edu.