

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 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

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

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 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 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

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.](#)

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 2021 FAFSA, you can use 2019 information.

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!

Our [Financial Aid Office](#) will work with you to ensure you have access to the resources you need to pay for college. Our goal is to make sure all qualified applicants can invest in an education here.

If you have any questions about financial aid, need help filling out the FAFSA or encounter special financial circumstances your family is experiencing due to COVID, please call us at (231) 589-8210 or [email us](#).