



Common FAFSA Mistakes to Avoid

To avoid processing delays of your financial aid application, the staff of the Office of Student Financial Aid Services has compiled a list of the most common mistakes made when completing the FAFSA or making corrections.

1. Missing Signatures When Filing On-Line or Making Corrections

A student signature is ALWAYS required when filing the FAFSA on-line or making corrections. If you are entering or changing data regarding *any* parent information, a parent signature is also required.

There are 2 ways of signing your FAFSA if you are submitting it on-line:

- (1) Sign it electronically with your Department of Education PIN. If you do not have a federal PIN you can apply for one on the FAFSA website. Parents of dependent students can also apply for their own PIN on the website, as a parent signature is also required when any parental information is provided.
- (2) Print out a signature page at the end of the on-line application. You and your parent (if parent information was provided) must then sign this page and mail it in.

2. Legal Name

Use your legal name as it appears on your Social Security Card. Using a nickname or any other name will cause a processing delay. In addition it is important that you do not leave the first initial blank in the Parent Name question.

3. Skipping Question 21: Is the Student Male?

Leaving this question unanswered will cause a delay in your application.

4. Incorrectly Reporting a Legal Dependent – Question 52

A legal dependent is a person for whom you provide and will continue to provide more than half of his/her support. Support includes money, gifts, loans, housing, food, clothing, automobile, medical and dental care, and payments of college costs. If you have a child and your child is supported by your parents or someone else, you should answer "no" to the question which asks about legal dependents other than a spouse.

5. Misunderstanding the Income Tax Field – Question 36 (Student) and 74 (Parents)

Report the amount of federal income tax **paid** (IRS Form 1040—line 57; 1040A—line 36; or 1040EZ—line 10). Do NOT report your adjusted gross income on this line.

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6. Misunderstanding Whose Parental Information to Report - Questions 56-83

- If your parents are living and married to each other, answer the question about them.
- If your parents are divorced or separated, the parent with whom you lived the most during the past 12 months is the parent responsible for filling out the FAFSA.
- If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent. This is not necessarily the same as the parent who has legal custody.
- If your parent is remarried, answer the questions about that parent and the person whom your parent married (your stepparent). Prenuptial agreements have no bearing on this requirement.
- Grandparents, foster parents, and legal guardians are not parents. Do not include their income information on your FAFSA even if you live with them and they support you.

7. Improperly Completing Worksheets A, B and C

Although the worksheets are not submitted with the application, the totals for each worksheet are included on the FAFSA. Failing to complete the worksheets may result in an expected family contribution that is higher or lower than the correct value. Common errors include:

Worksheet "A" – Question 40 (Student) and 84 (Parents)

- **Earned Income Credit** – from IRS Form 1040-line 66a; 1040A-line 41a; or 1040 EZ line 8a.
- **Child Tax Credit** – from IRS Form 1040-line 68 or 1040A- line 42.

Worksheet "B" – Question 41 (Student) and 85 (Parents)

- **Payments to Tax-Deferred Pensions and Savings Plans**- these payments should be included in Worksheet B whether they were paid directly or withheld from earnings. Payments include but are not limited to, amounts reported on the **W-2 Form** in Boxes 12a through 12d, with **codes D, E, F, G, and S** and Box 14 with **code H**.

Worksheet "C" – Question 42 (Student) and 86 (Parents)

- **Education Credits (Hope and Lifetime Learning tax credits)**-from IRS form 1040-line 50 or 1040 A line 31.
- Report taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.

8. FAFSA Submission

When filing the FAFSA on-line or making any subsequent on-line corrections, be sure to click the "submit" button after the final check and be sure to receive a confirmation number.

9. Updating FAFSA Information

If you reported that you will file a federal tax return and used estimated tax data when you filed your FAFSA, you must go back and update all the appropriate fields on your application after filing your federal income tax return. Do not forget to change the answer to "Have you completed IRS income tax return" to "Already Completed." It is important to make sure you have submitted these changes. Please refer to number 8 above for the submission process.

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