Before You Start

Helping students and their families prepare for the Free Application for Federal Student Aid (FAFSA) process

1. Gather Important Documents

Before you start the FAFSA, it's helpful to gather the following documents that apply to your unique situation. You may need to refer to the personal or financial information on these items as you complete the aid application.

Please note the 2023-2024 FAFSA requires financial data only from the 2021 tax year.

FINANCIAL REFERENCES
- Tax return (1040, 1040A, 1040EZ)
- Tax return transcript
- Tax schedules C, E, K
- W-2s (all jobs)
- Social Security benefits statement
- SNAP benefits statement
- TANF benefits statement
- WIC benefits statement
- Child support benefits statement
- Unemployment benefits statement
- Value of rental properties

PERSONAL REFERENCES
- Social Security card
- Marriage certificate
- Divorce decree
- Legal custody or guardianship court orders
- Foster care or orphan/ward of court documentation
- DD214 veteran paperwork
- Selective Service registration
- Proof of Citizenship
- Alien Registration Number (ARN)

Helpful Tips
1. fafsa.ed.gov is the free and only website you should use to apply for Federal Student Aid.
2. Create a FAFSA folder to keep along with your personal files. Make copies of the documents listed above in case you're selected for verification. You might need to submit copies of these documents as part of your financial aid application to the RCSJ Office of Financial Aid.
3. Use the IRS Data Retrieval Tool (DRT) when completing the FAFSA. If you weren't able to successfully use the IRS DRT on your application, it may be worthwhile to request a tax return transcript ahead of time. This will be helpful if you are selected for verification, because the wait time for receiving the tax return transcripts by mail will already be accounted for.

2. Create Your FSA ID

Students and parents completing the FAFSA for the first time must create Federal Student Aid (FSA) IDs. Students must create a separate ID from their parents using their personal email address and information. Parents and students cannot use the same email address when creating this credential.

Students who filed the FAFSA in prior years and previously signed their applications using a four-digit PIN number must also create an FSA ID.

Helpful Tips
1. Do not use your high school email address (it will deactivate after graduation).
2. Use an email address you check frequently (Yahoo, Gmail or Hotmail preferred).
3. Write down username, password and security questions.
4. Questions and answers are case sensitive. Be sure to review the answers you type by clicking the small icon within the text box to ensure you are writing the answers down exactly how you type them.
5. After creating your FSA ID, you will receive an email containing a six-digit security code to validate it. Check your email immediately – this security code is temporary (5 minutes or less).

For more information or to troubleshoot FSA ID issues, call the U.S. Department of Education at 1-800-557-7394.

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Sewell, NJ 08080

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3. Determine Your Dependency Status

The U.S. Department of Education believes a student's family shares in the responsibility of paying for college. Therefore, students fitting the classification of "dependent" must report their parents' personal and financial information on the FAFSA.

Dependent Students

Most students are considered dependent if aged 23 or younger. Dependent students must report parent data on the FAFSA, regardless of whether or not the student lives apart from them.

The following **will not** qualify a student as independent:

1. Parents refuse to contribute to the student's education.
2. Parents are unwilling to provide information on the FAFSA or for verification.
3. Parents do not claim the student as a dependent for income tax purposes.
4. Student demonstrates total self-sufficiency.
5. Parents live abroad or in a foreign country.

Independent Students

A student is considered independent if he/she is:

1. Must be 24 years of age prior to the academic year beginning (July 1st annually).
2. Married as of the date he/she applies.
3. Will be a graduate or professional student when the award year starts.
4. Currently serving on active duty for purposes other than training.
5. Veteran of the U.S. Armed Forces.
6. Has dependents other than a spouse (i.e. children).
7. An orphan, foster child or ward/dependent of the court at any time since the age of 13.
8. Emancipated minor or in legal guardianship or was when he reached the age of majority in his/her state.
9. Determined at any time since July 1, 2019 to be an unaccompanied youth who was homeless or self-supporting and at risk of being homeless.

If you're still unsure, consult the Dependency Status Flow Chart. All you'll need to do is answer a few easy yes or no questions to gain further clarity.

4. Determine Which Parent to Report on FAFSA

If a student's parents are divorced or separated, he/she should answer the questions about the parent whom he/she lived more with during the previous 12 months. If this parent is remarried as of today, the student must answer the questions on the FAFSA about that parent and the person whom that parent married (the student's stepparent).

If a student lived the same amount of time with each divorced parent, the student should use the parent who provided more financial support during the past 12 months, or during the most recent 12 months that he/she actually received support from a parent.

Helpful Tip

The parent who reports his/her data on the FAFSA is the parent who must sign the application along with the student. This parent therefore must also have his/her own FSA ID.

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