

FAFSA Tips & Common Mistakes to Avoid

The best way to complete the [Free Application for Federal Student Aid \(FAFSA\)](#) is early, online, and without any mistakes (download and print our [checklist](#) of what you'll need to have on hand in order to file your FAFSA). You can begin your FAFSA as www.fafsa.gov.

Apply Early

Many states and colleges use the FAFSA to determine eligibility for nonfederal student aid funds that may have early deadlines or limited funding. The sooner you complete the FAFSA the more aid you could be eligible for – **this is especially true for Illinois residents!**

What you Need to Complete the FAFSA

View and print our helpful [FAFSA Checklist](#) to learn what you'll want to have on hand when you sit down to fill out your FAFSA.

Apply Online

The U.S. Department of Education provides a [Pre-Application Worksheet](#) that will help you collect and proofread information for your application before you submit it.

You will want to submit a 2019-20 FAFSA for the upcoming 2019-20 school year (Fall 2019 – Spring 2020 – Summer 2020). Before you begin your FAFSA, you will need your FSA ID (a username and password) to log in. If you are providing parent information, your parent will need their own FSA ID as well.

If this is the first time you are completing a FAFSA, you can obtain your FSA ID and get more information [on the FSA website](#).

IRS Data Retrieval

The 2019-20 FAFSA will ask for tax data from 2017. When you apply online, you will be given the option to [retrieve your IRS Data](#) to automatically populate the FAFSA. This option simplifies the application process, helps reduce errors and lowers your chances of being selected to verify the information on your FAFSA.

Avoid Common Errors

Mistakes can delay your application and limit the amount of aid you are eligible to receive. To avoid errors, carefully read all of the questions on the FAFSA. Some of the most common FAFSA errors are:

- **Leaving blank fields:** Too many blanks may cause miscalculations and an application rejection. Enter a '0' or 'not applicable' instead of leaving a blank.

- **Using commas or decimal points in numeric fields:** Don't type commas or decimal points. Always round to the nearest dollar.
- **Listing an incorrect Social Security Number:** Double-check and triple-check these entries to ensure accuracy. If your parents do not have Social Security Numbers, list 000-00-0000. Do not make up a number. Do not include a Taxpayer Identification Number.
- **Failing to use your legal name:** Your name must be listed on your FAFSA as it appears on your Social Security card. Don't enter your nickname or other variations on your name.
- **Entering the wrong address:** Use your permanent address, not a temporary campus or summer address.
- **Entering the wrong federal income tax paid amount:** This amount is listed on your tax return, not your W-2 form(s).
- **Listing Adjusted Gross Income (AGI) as equal to total income from working:** AGI and total income from working are not necessarily the same. In many cases, the AGI is larger than the total income from working.
- **Listing marital status incorrectly:** The Department of Education wants to know marital status as of the day the FAFSA was submitted. Individuals in a legally recognized same-sex marriage will need to provide spouse's information as well.
- **Failure to list the correct parent(s):** Students required to provide parent information should review [Who's My Parent When I Fill Out My FAFSA?](#)
- **Failure to report unborn children:** If you have a child that will be born before or during the award year and you will provide the child with more than half of his or her support, count that child as a member of the household.
- **Failing to count yourself as a student:** The student completing the FAFSA must count himself or herself as a member of the household attending college during the award year.
- **Failing to register with Selective Service:** If you are a male, aged 18 to 26, you must register with Selective Service. Failure to register will make you ineligible for federal student aid.
- **Forgetting to list the college:** Obtain the Federal School Code for the college you plan on attending and list it along with any other schools you've applied to attend.

Get Help

Check the [Help section](#) of the FAFSA website or call the Federal Student Aid Information Center at 1-800-4-FED AID (1-800-433-3243). The Department of Education also provides answers to frequently asked questions about the FAFSA, and FAFSA on the Web Live Help, a secure online chat session that allows you to ask questions of customer service representatives.

Contact the Black Hawk College Financial Aid Office at 309-796-5400 or finaid@bhc.edu with any questions or concerns!