**Student Financial Aid Checklist**

The **FSA ID** confirms an individual’s identity. Since the FSA ID is used as a legal signature and enables access to numerous U.S. Department of Education websites, it should never be shared with others.

**Create Your FSA ID and password** – You will use this Federal Student Aid (FSA) ID throughout the Federal aid process, during and after college.

**Create Parent FSA ID and password** - If your parent(s) are required to provide information on the Free Application for Federal Student Aid (FAFSA®), a separate FSA ID is required for your parent.

**Complete the FAFSA** - File your FAFSA as soon as possible on or after October 1 (the 2024-25 FAFSA will not be available until December) for the coming school year. Complete the FAFSA **before March 1st** for the coming school year to be considered for **Maryland State financial aid** grants and scholarships. Use the website [www.studentaid.gov](http://www.studentaid.gov)

**Review your Student Aid Report (SAR)**, which is sent to you via email or postal mail after you file the FAFSA. If necessary, correct inaccurate items online right away at www.studentaid.gov. If you do not provide an e-mail address on your FAFSA, you will receive a paper SAR.

**Create MHEC log-in** (if you have completed your FAFSA by March 1st). The State of Maryland will review your FAFSA and may ask for addition information. You must respond promptly. <https://mdcaps.mhec.state.md.us/MDCAPS/login.aspx>

**Look up the Institutional Deadlines** for the colleges you are applying to**.** Each Institution will have its own applications and deadlines for institutional scholarships and financial aid.

**Read all application materials and financial aid notifications**. Most financial aid funds have conditions for receipt and renewal, such as earning a certain grade point average (GPA) or being enrolled full time. *Details are important, so be sure to submit the correct documents on time to avoid costly mistakes!*

* Promptly sign and return your financial aid offer if your school requires your signed acceptance of the aid being offered. Some schools give students the option of accepting financial aid offers electronically.
* Contact the Financial Aid Office at your school if you have any questions about your offer.

**Frequent FAFSA Errors**

**The biggest mistake you can make with the FAFSA is not completing one at all!**  The FAFSA determines a student's eligibility for need-based Federal financial aid for college, which may include grants, scholarships, work-study and loans. Many colleges require the FAFSA to be completed to help when awarding scholarships and grants for their schools.

Social Security Numbers

* Incorrect SSNs and SSNs that do not exactly match student’s name and date of birth on the Social Security Card

Household size

* List only those persons meeting the definition of “household member” for the purposes of applying for Federal financial aid, which may differ from the applicant’s actual living situation

Number of household members in college

* List only those persons meeting the definition (e.g., a dependent student’s parent does not qualify)

Divorced/widowed/remarried parental status information

* Follow the instructions to correctly identify which parent’s information belongs on the FAFSA

Income earned by parent/stepparent

* If the marital status changed between filing a tax return and filing the FAFSA, the spouse’s information may need to be separated out or added in to report it correctly on the FAFSA

U.S. income taxes paid

* Follow the instructions to identify the correct tax return line item

Untaxed income

* Follow the instructions carefully to provide only the types of income/exclusions required

Asset and investment net worth

- List only the assets identified in the instructions, using the value at the time the FAFSA is

completed

* Do not list equity in the family’s primary residence or the value of official retirement investments

**Other Information**

**If you have a unique situation, please contact your college’s Financial Aid Office immediately**. If you are unsure/unable to provide parent data, please indicate that you will not provide parent data at this time when completing the FAFSA. You will need to work with your Financial Aid Office to discuss the reasons. You may be required to add their information later depending on the circumstances.

AACC is an equal opportunity, affirmative action, Title IX, ADA Title 504 compliant institution. Call Disability Support Services, 410-777-1411 or Maryland Relay 711, 72 hours in advance to request most accommodations. Requests for sign language interpreters, alternative format books or assistive technology require 30 days’ notice. For information on AACC’s compliance and complaints concerning sexual misconduct, discrimination or harassment, contact the federal compliance officer/Title IX Coordinator at 410-777-1239 or [complianceofficer@aacc.edu](mailto:complianceofficer@aacc.edu) or Maryland Relay 711.