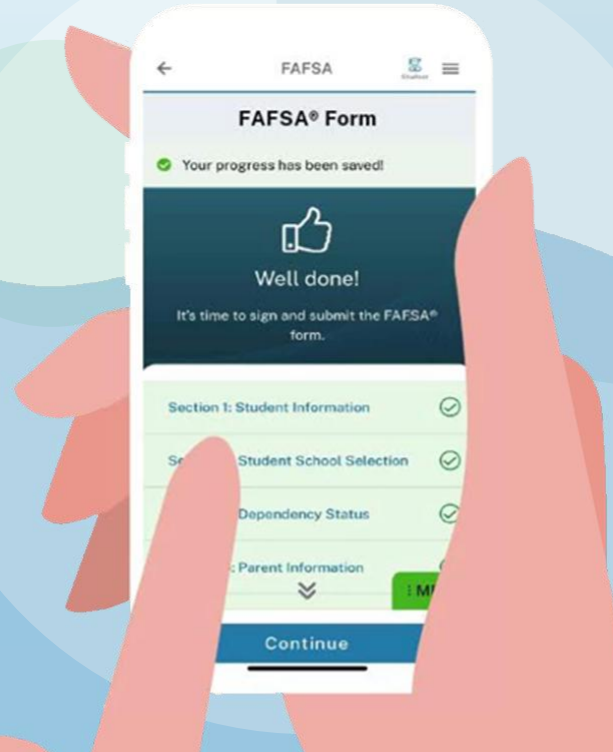
2027-2028 FAFSA® Form

FREE APPLICATION FOR FEDERAL STUDENT AID

OCTOBER 2026

GAfutures.org
Explore. Plan. Succeed.

GSFC | Georgia Student Finance Commission



AGENDA

- ✓ Define FAFSA
- ✓ STUDENTAID.GOV Account
- ✓ Completing the FAFSA
- ✓ After the FAFSA
- ✓ Comparing Financial Aid Packages
- ✓ Resources



DEFINE FAFSA

Free Application for Federal Student Aid



GSFC | Georgia Student Finance Commission

GAfutures.org
Explore. Plan. Succeed.

DEFINE FAFSA

WHAT IS THE FAFSA® FORM?

Colleges and universities use the FAFSA form to determine how much financial aid you're eligible to receive, which could include grants, scholarships, work-study funds, and loans.



WHO SHOULD COMPLETE THE FAFSA FORM?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs.



HOW LONG WILL IT TAKE?

It takes most people less than one hour to fill out the FAFSA form.



WHAT DO I NEED?

- StudentAid.gov Account
- Student's financial and personal information.
- Student's parents' personal and financial information (if applicable)

FEDERAL AID ELIGIBILITY



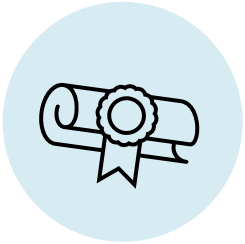
Be a U.S. citizen or permanent resident



Have a valid Social Security number



Be a high school graduate or GED recipient



Be enrolled in an eligible certification, diploma, or degree program



Maintain Satisfactory Academic Progress

FEDERAL AID PROGRAMS

FEDERAL PELL GRANT

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

FEDERAL WORK-STUDY PROGRAM (FWS)

FEDERAL STUDENT AND PARENT LOANS

TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANTS

GEORGIA'S STATE AID PROGRAMS

HOPE AND ZELL MILLER SCHOLARSHIP

HOPE AND ZELL MILLER GRANT

HOPE CAREER GRANT

GEORGIA TUITION EQUALIZATION GRANT

INCLUSIVE POSTSECONDARY EDUCATION GRANT

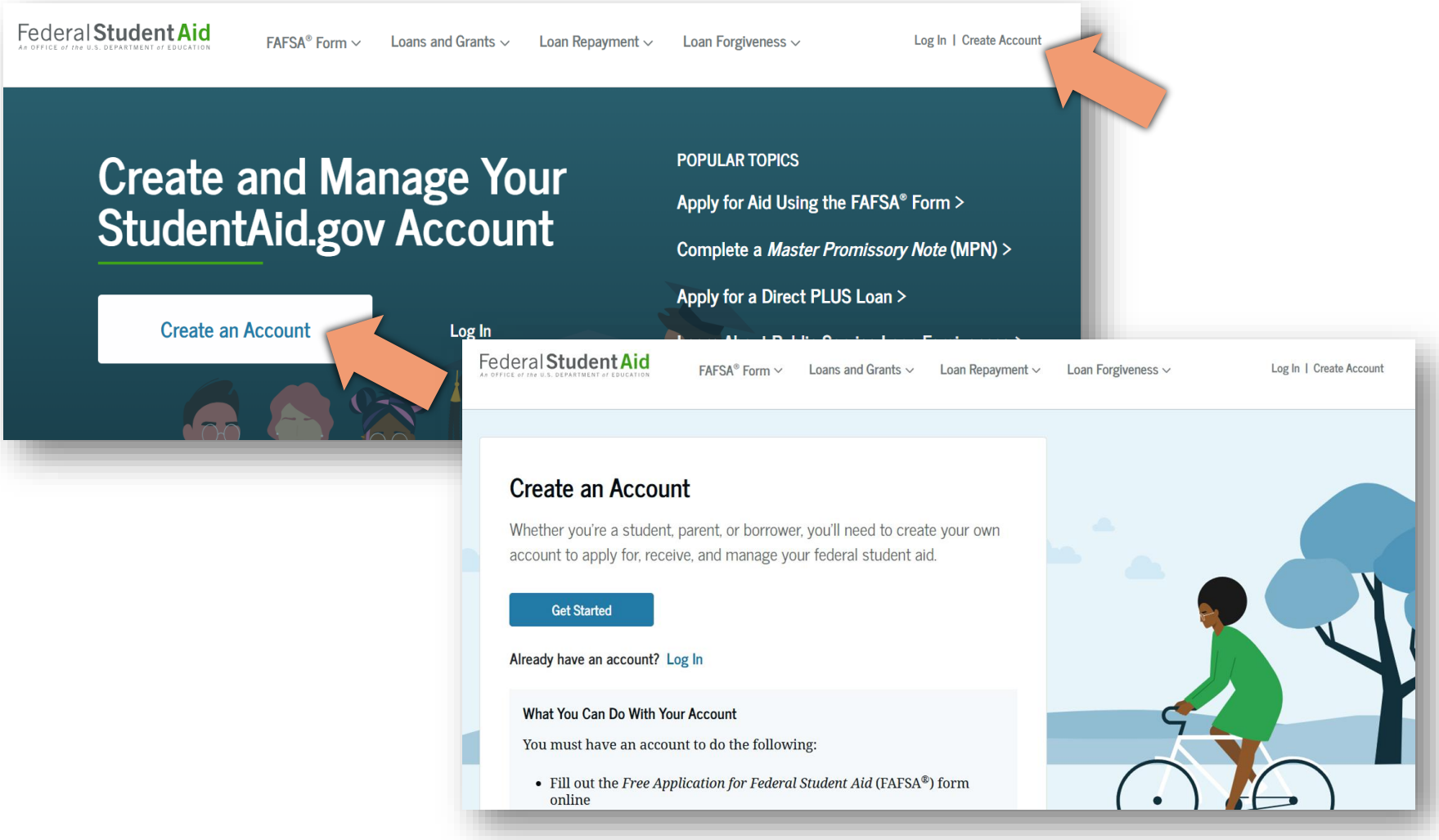
STUDENTAID.GOV

Account

USERNAME	+	PASSWORD	=	Account

STUDENTAID.GOV ACCOUNT

WWW.STUDENTAID.GOV



STUDENTAID.GOV ACCOUNT

CREATE AN ACCOUNT

STUDENTAID.GOV

1. Personal Information
2. Account Information
3. Contact Information
4. Communication Preferences
5. Challenge Questions
6. Confirm & Verify
7. Enable Two-Step Verification



DON'T KNOW IF YOU ALREADY HAVE A STUDENTAID.GOV ACCOUNT?

The system will alert you.

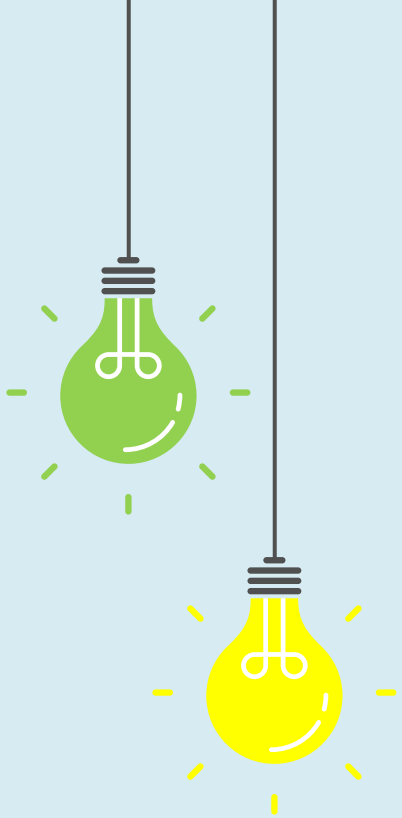
WHAT IF I DO NOT HAVE A SSN?

If you do not have a Social Security Number (SSN) and at least one of these two statements describes you, you can check the box below to create an account without an SSN:

- I am a citizen of the Freely Associated States who needs to complete the FAFSA® form online.
- I am a parent or spouse of a student who is applying for aid.

☑ **I do not have a Social Security number.**

I am a citizen of the Freely Associated States and I do not have a Social Security number (SSN); OR I am a parent or spouse of a student who is applying for aid and I do not have an SSN.



TIPS

- Parents and students must each create their own accounts.
- Input your name EXACTLY as it appears on your social security card, including punctuation.
- Use a personal email address to create your account, not a high school email address.
- Create a username and unique password that can be remembered.
- Remember the login information and make sure it is secure.

COMPLETING THE FAFSA

Submit the Free Application for Federal Student Aid

FAFSA.GOV



GSFC | Georgia Student Finance Commission

GAfutures.org
Explore. Plan. Succeed.

COMPLETING THE FAFSA

WHICH FAFSA® FORM DO I COMPLETE?

2026 – 2027 FAFSA

IF ATTENDING:

Fall 2026

Spring 2027

Summer 2027

Use 2024 tax returns

Available:
Now



2027 – 2028 FAFSA

IF ATTENDING:

Fall 2027

Spring 2028

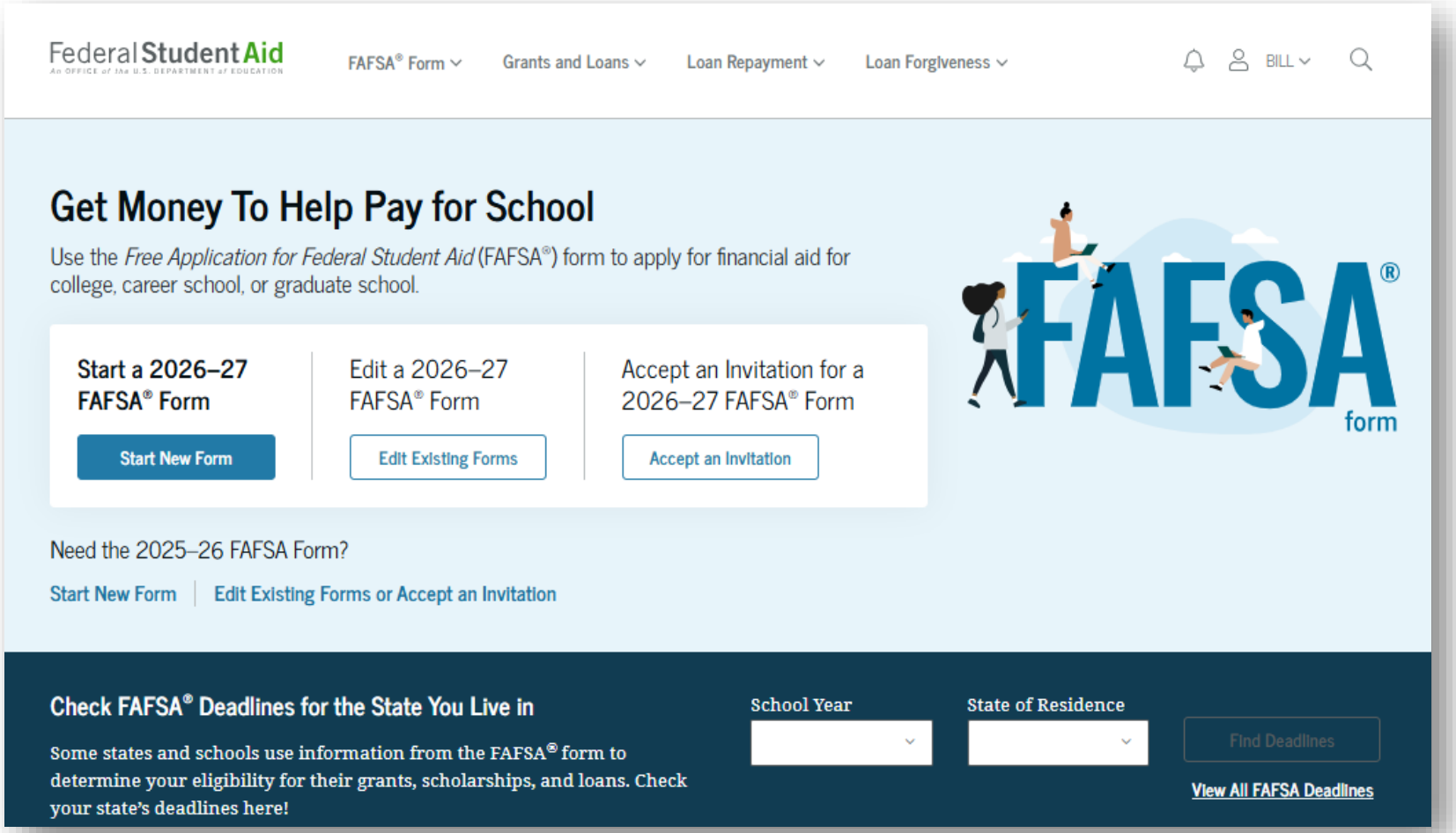
Summer 2028

Use 2025 tax returns

Available:
Now

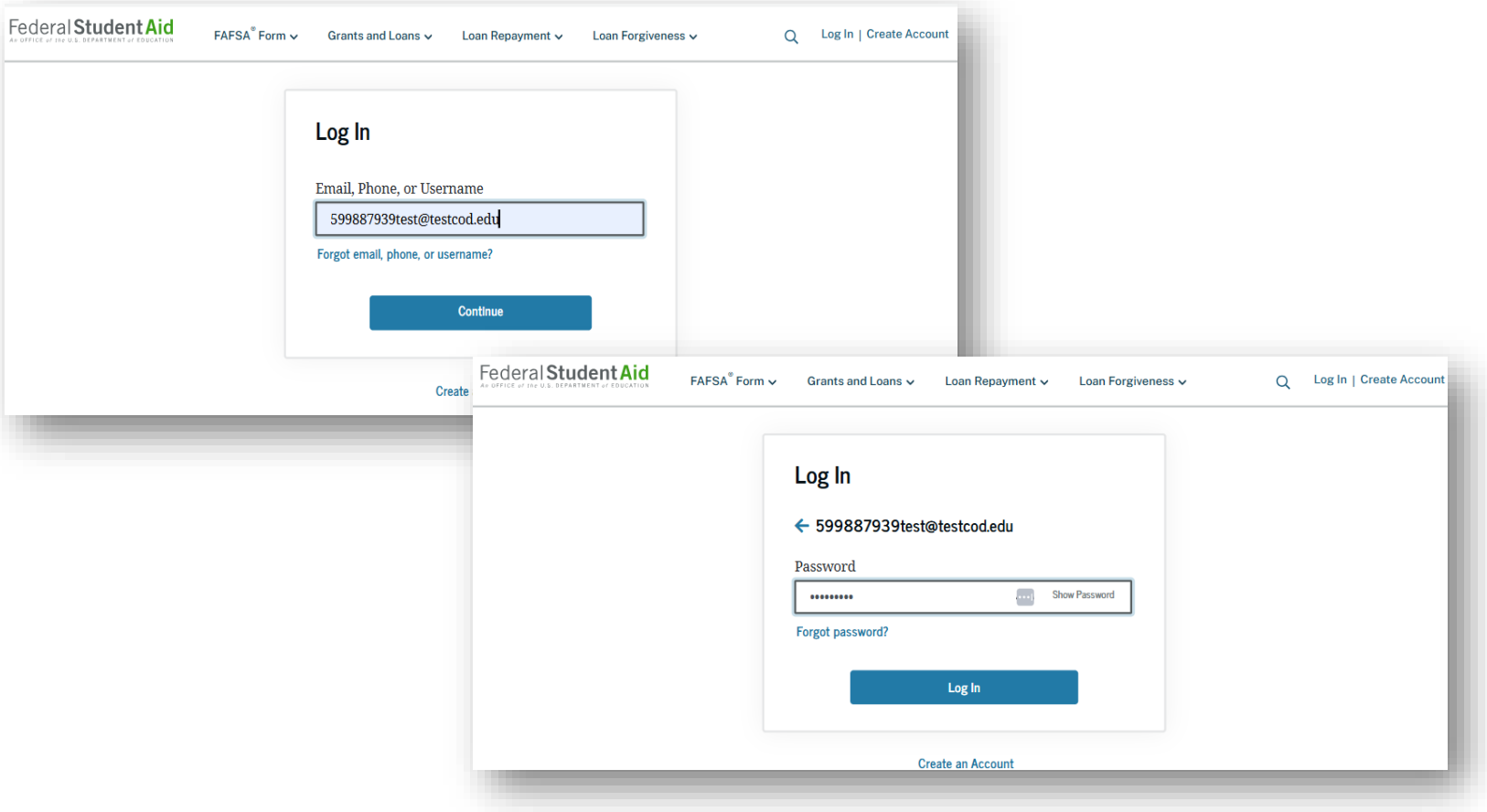
COMPLETING THE FAFSA

WWW.FAFSA.GOV



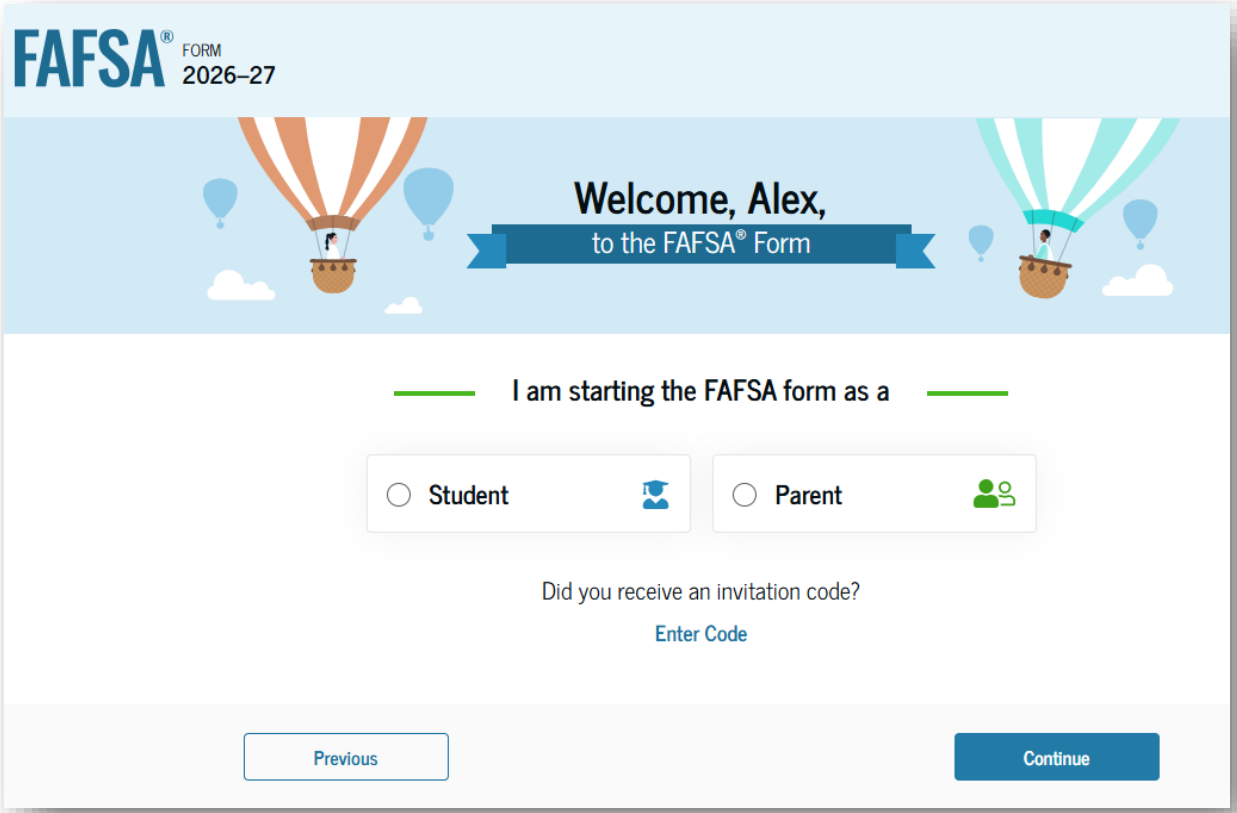
COMPLETING THE FAFSA

DEPENDENT STUDENT ROLES



COMPLETING THE FAFSA

DEPENDENT STUDENT ROLES



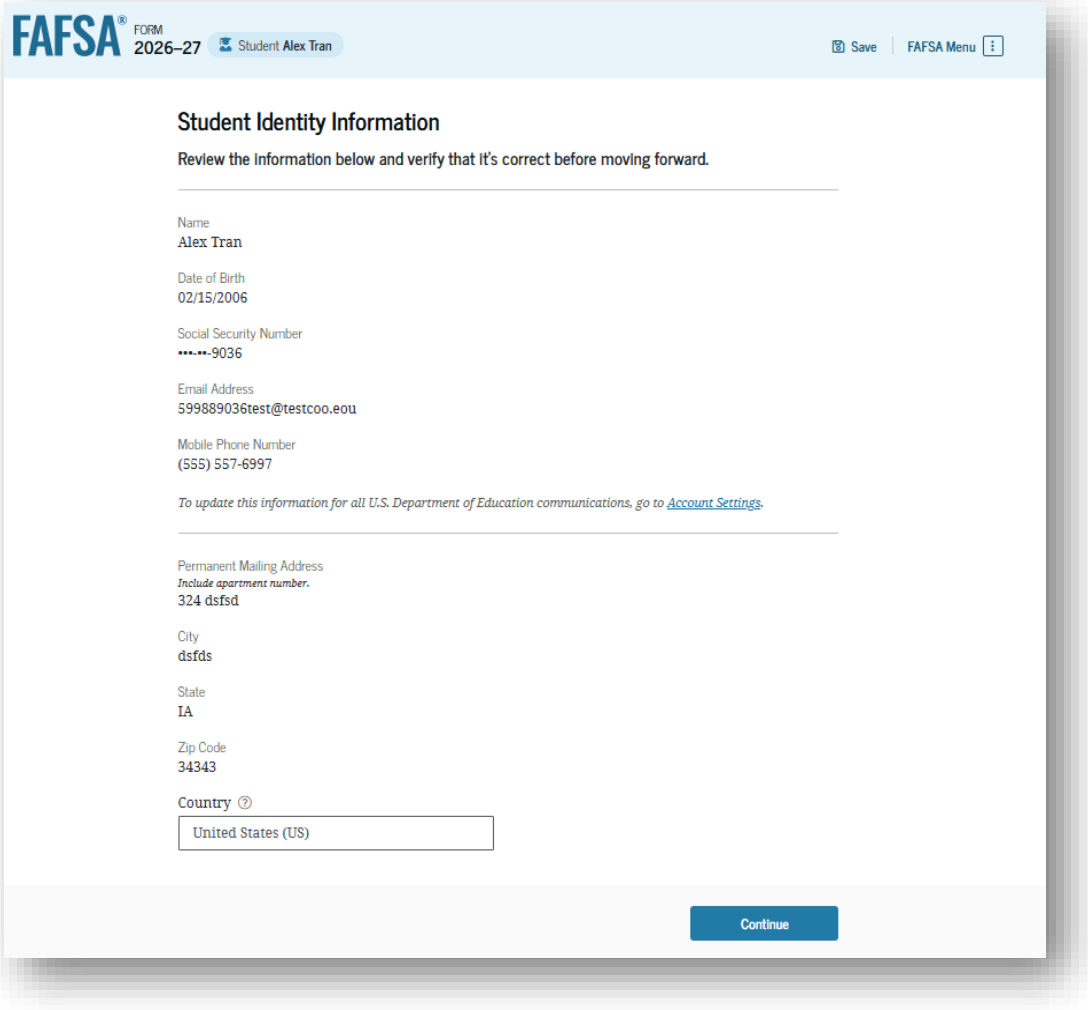
COMPLETING THE FAFSA

STUDENT ONBOARDING



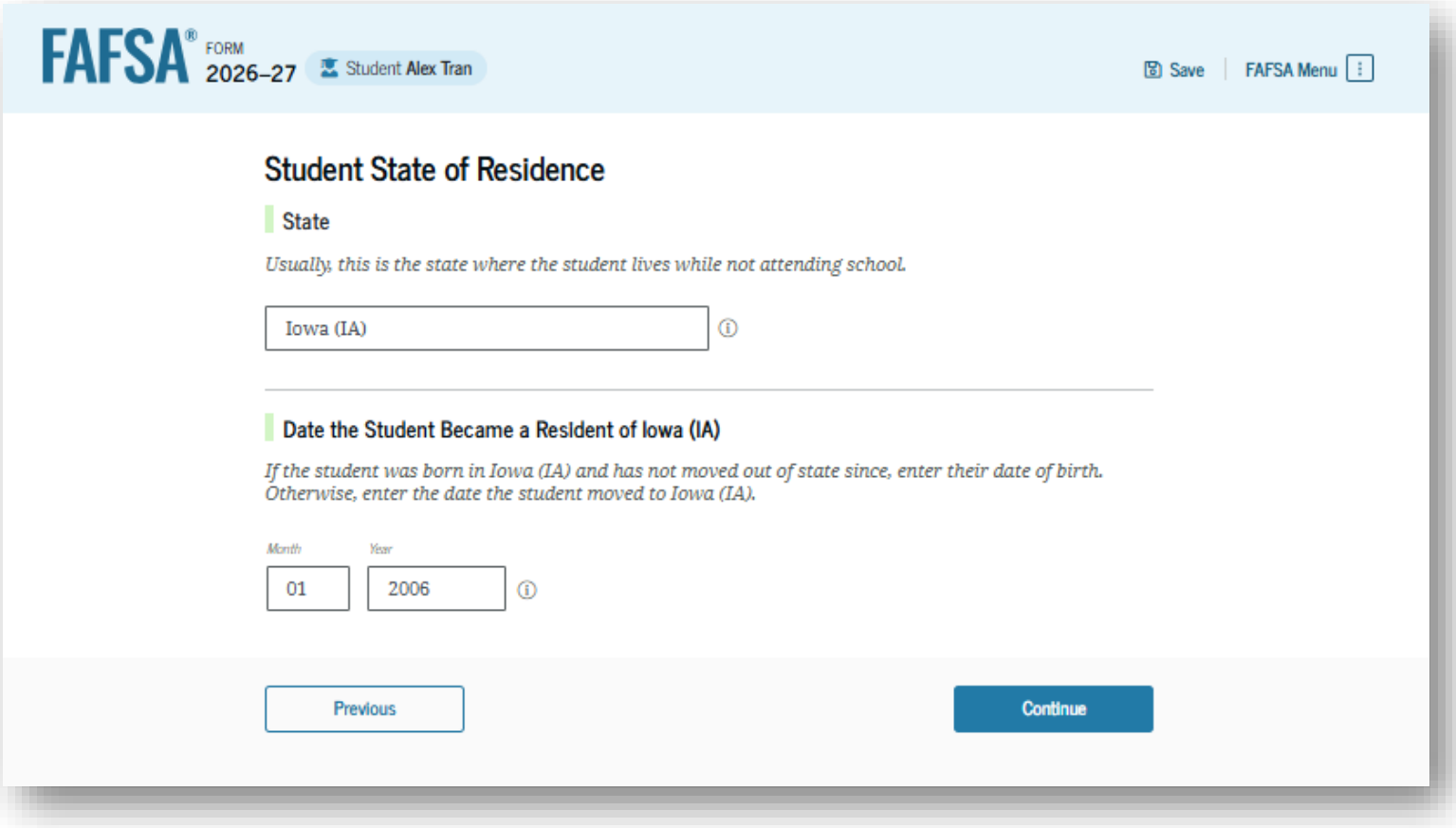
COMPLETING THE FAFSA

STUDENT IDENTITY INFORMATION



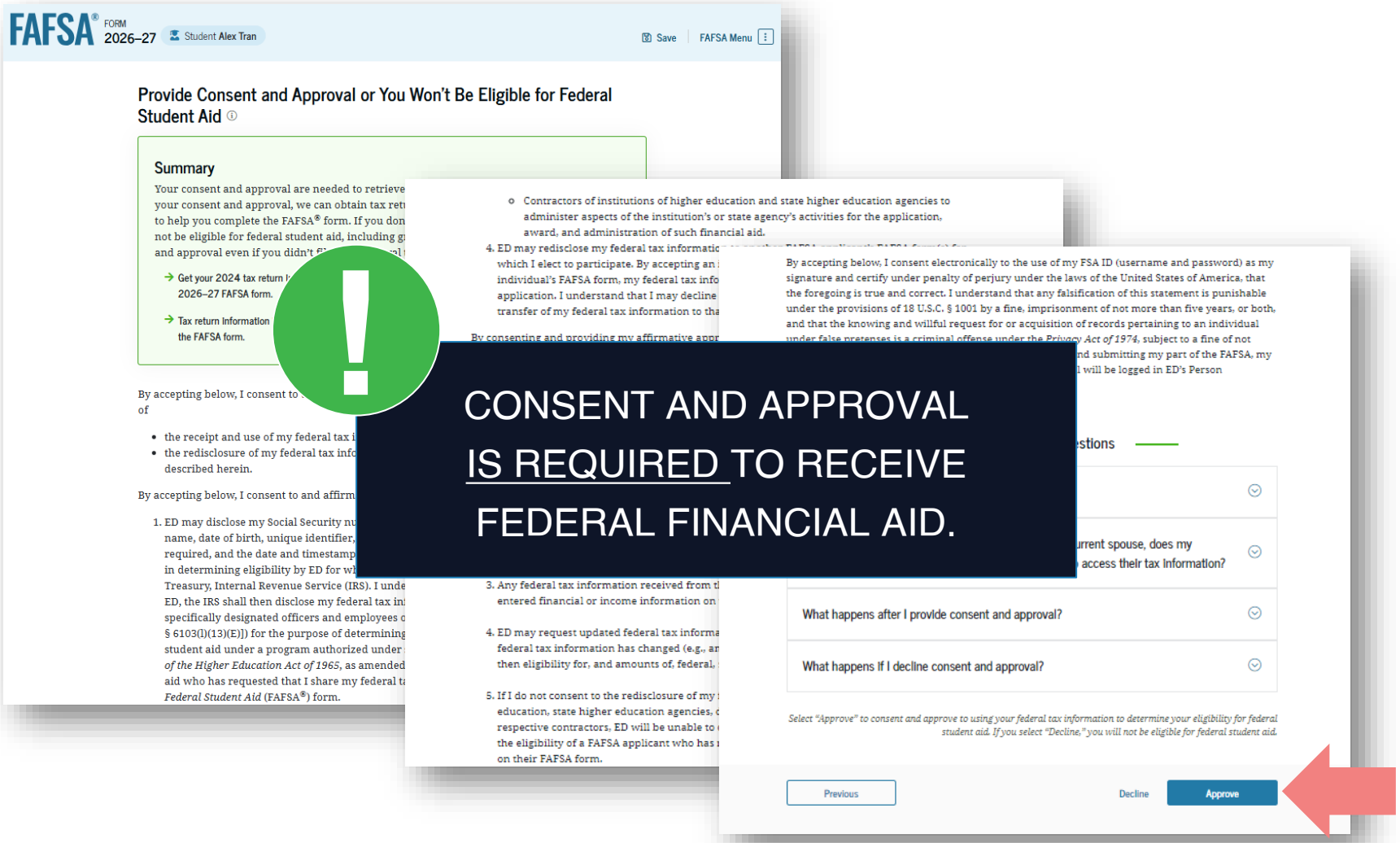
COMPLETING THE FAFSA

STUDENT STATE OF RESIDENCE



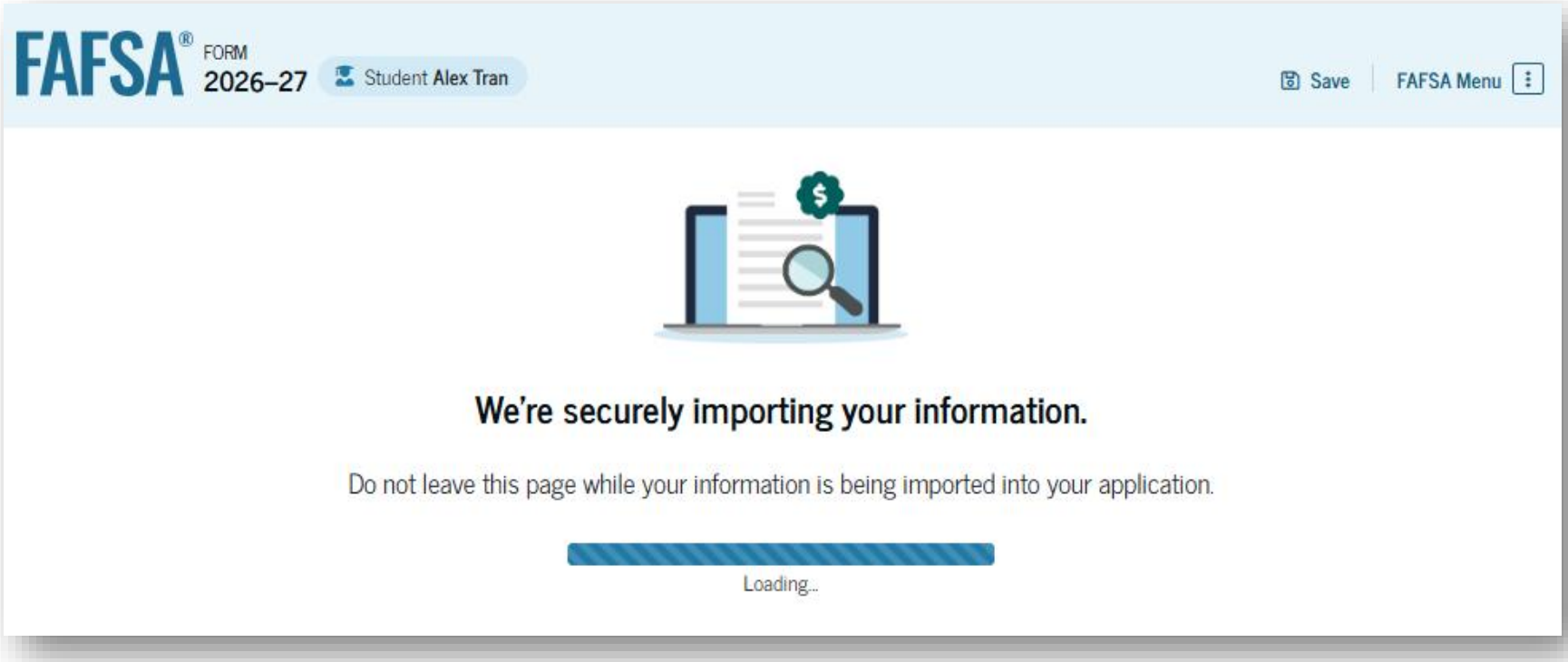
COMPLETING THE FAFSA

STUDENT'S CONSENT AND APPROVAL



COMPLETING THE FAFSA

IMPORTS IRS INFORMATION



COMPLETING THE FAFSA

STUDENT PERSONAL CIRCUMSTANCES

FAFSA® FORM 2026–27 Student Alex Tran

Your Personal Circumstances

We'll ask you questions that help us determine your eligibility for federal student aid. This information can affect the types of federal student aid you're eligible to receive.



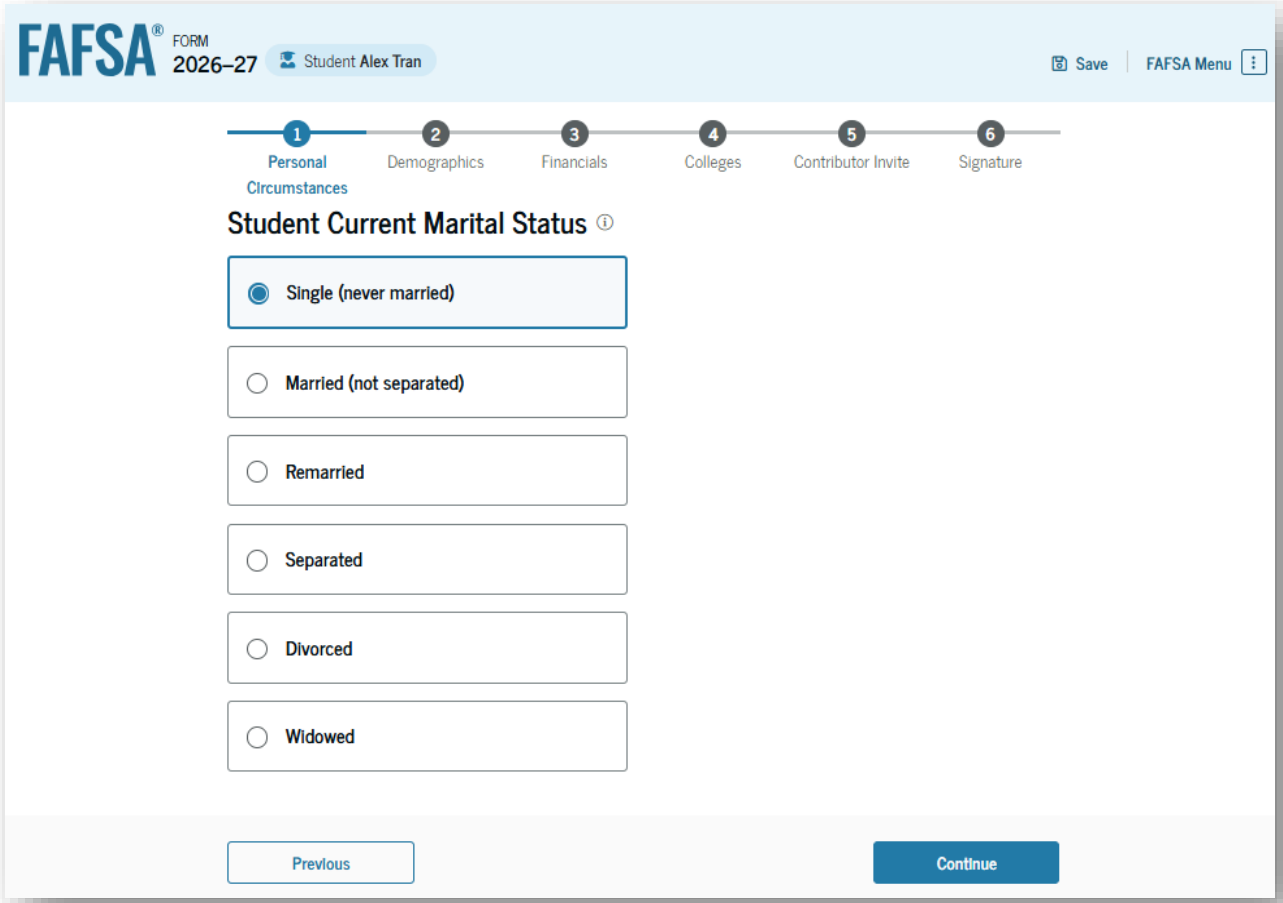
→ Sometimes we need to collect information from other people depending on answers in this section. We'll let you know if this is the case.

Previous

Continue

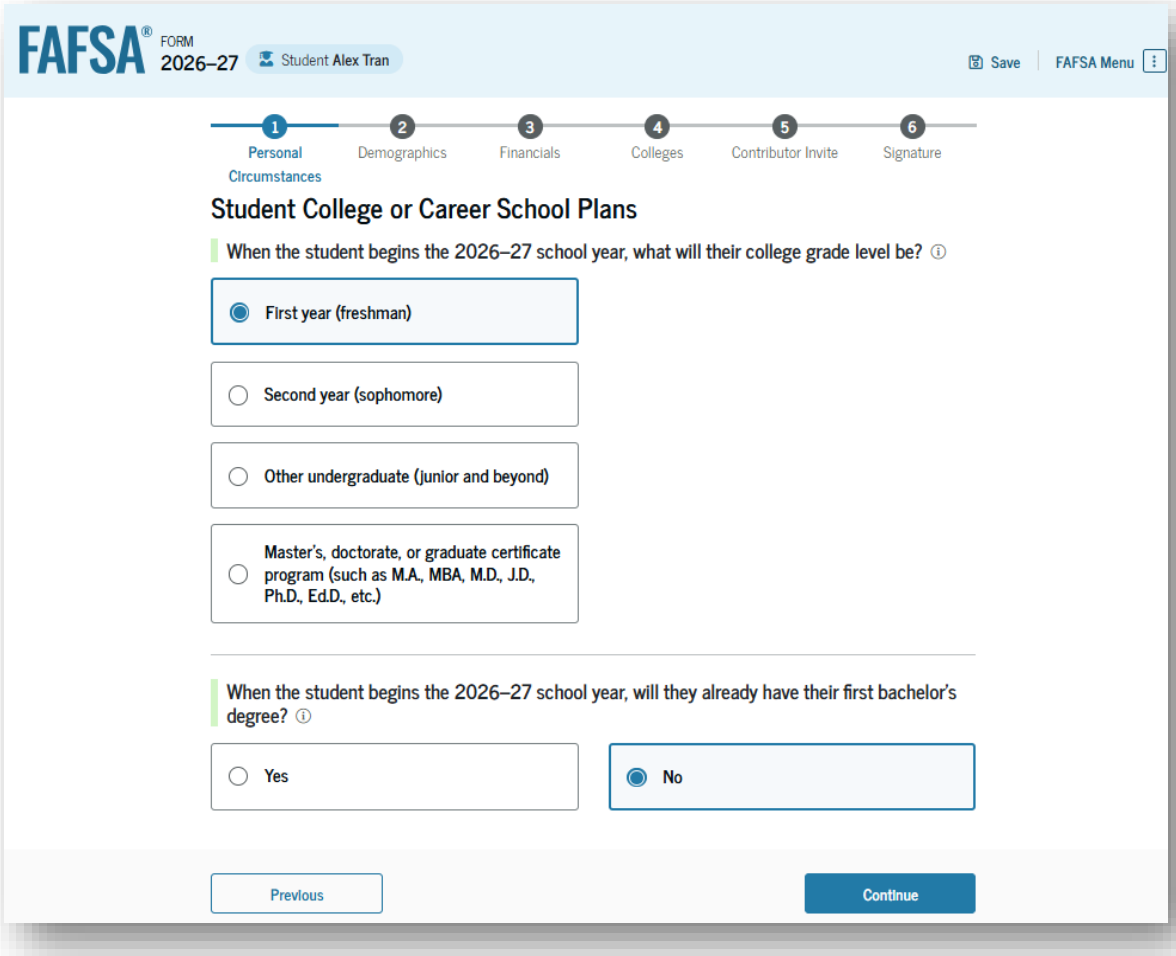
COMPLETING THE FAFSA

STUDENT MARITAL STATUS



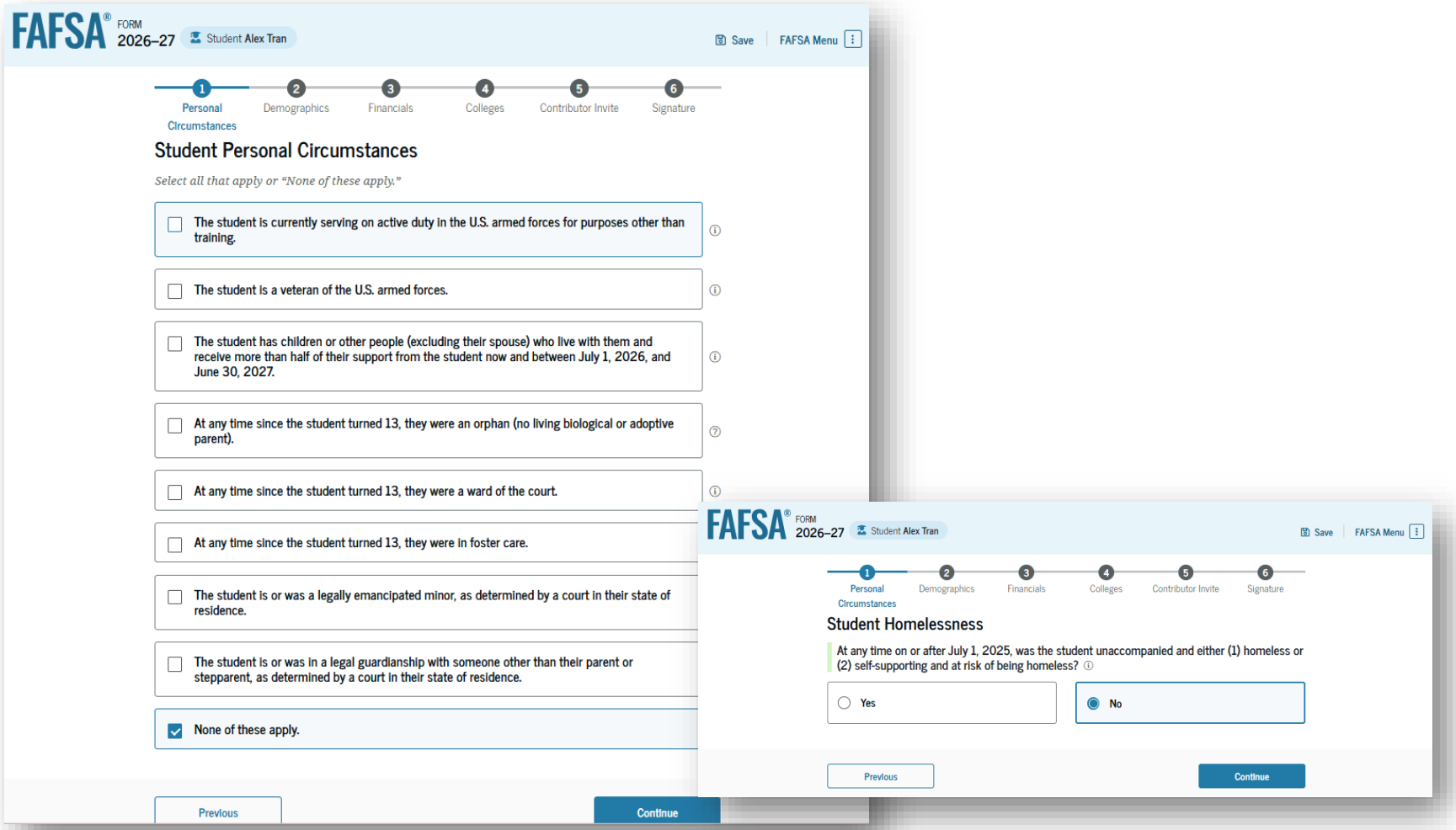
COMPLETING THE FAFSA

STUDENT COLLEGE/CAREER SCHOOL PLANS



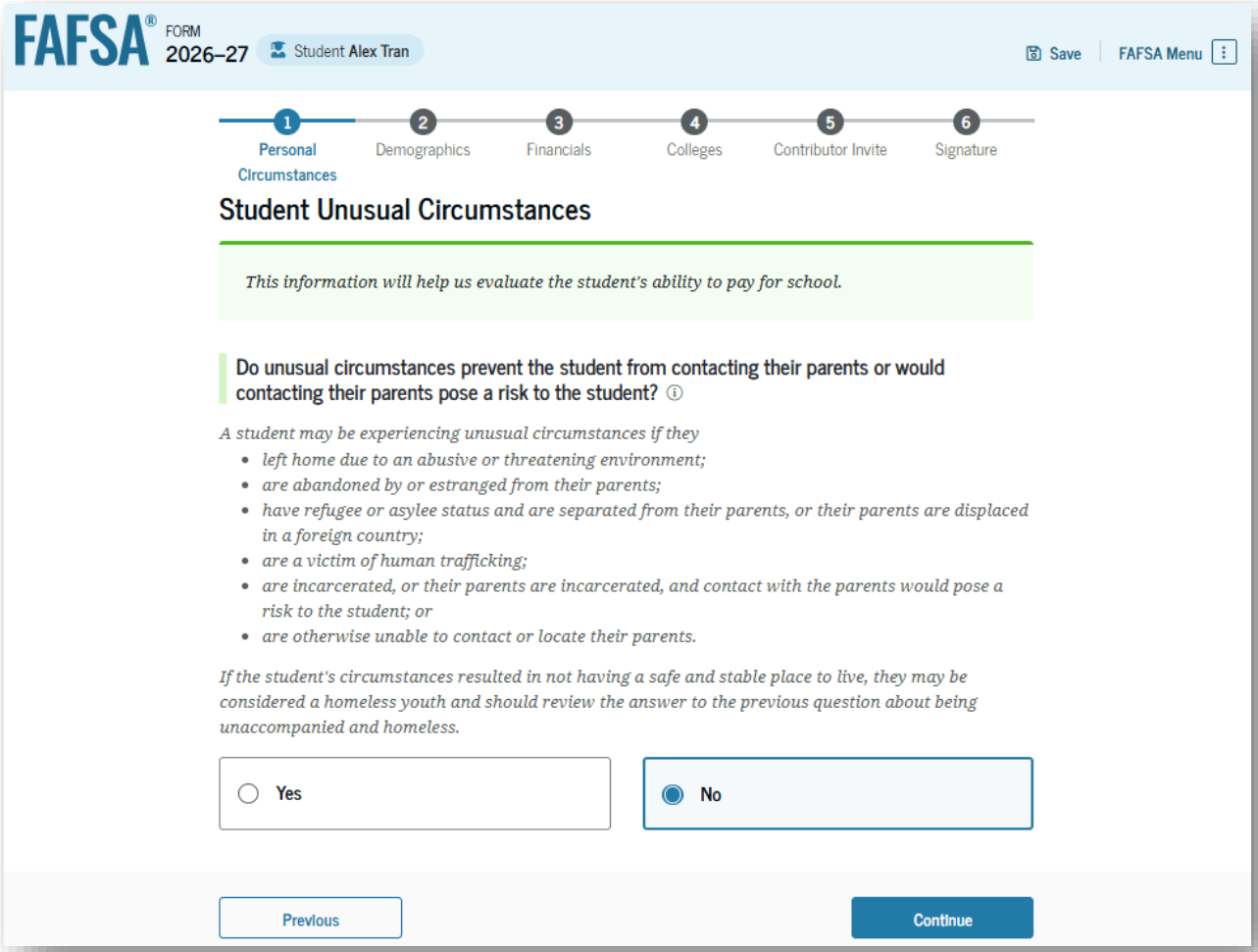
COMPLETING THE FAFSA

STUDENT PERSONAL CIRCUMSTANCES



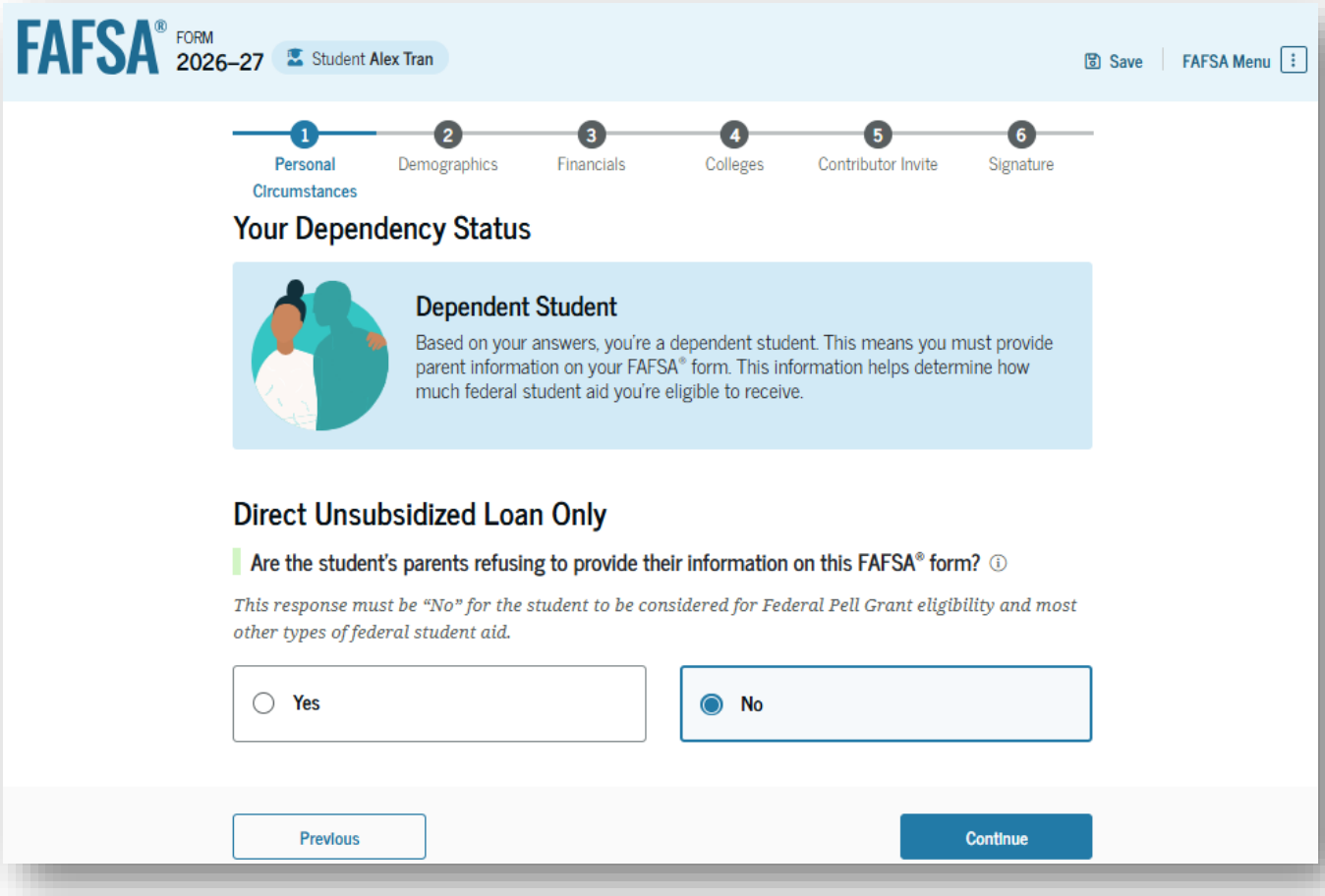
COMPLETING THE FAFSA

STUDENT UNUSUAL CIRCUMSTANCES



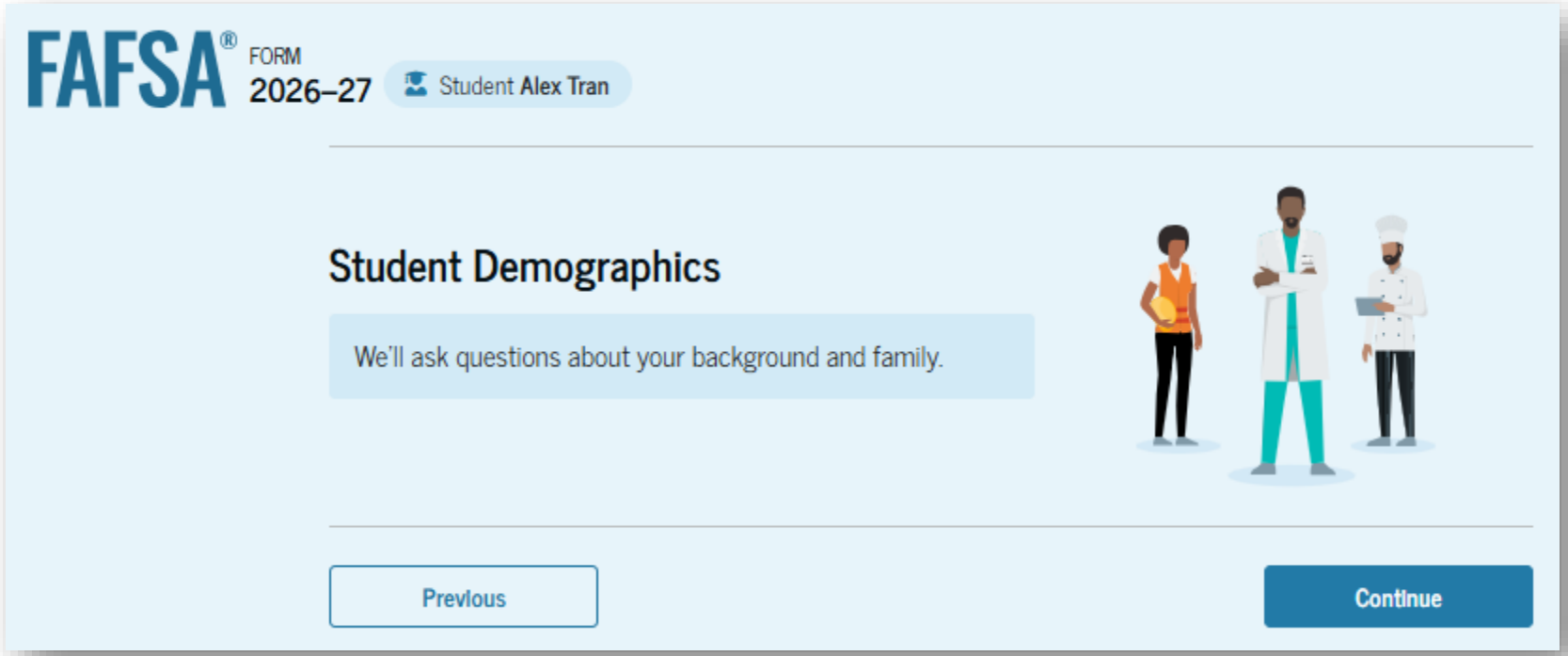
COMPLETING THE FAFSA

STUDENT DEPENDENCY STATUS



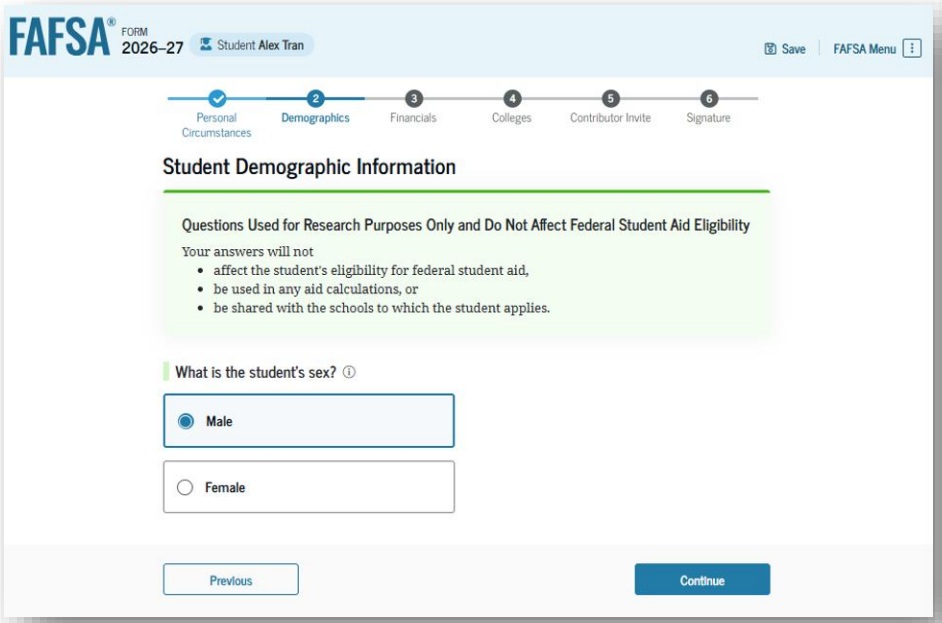
COMPLETING THE FAFSA

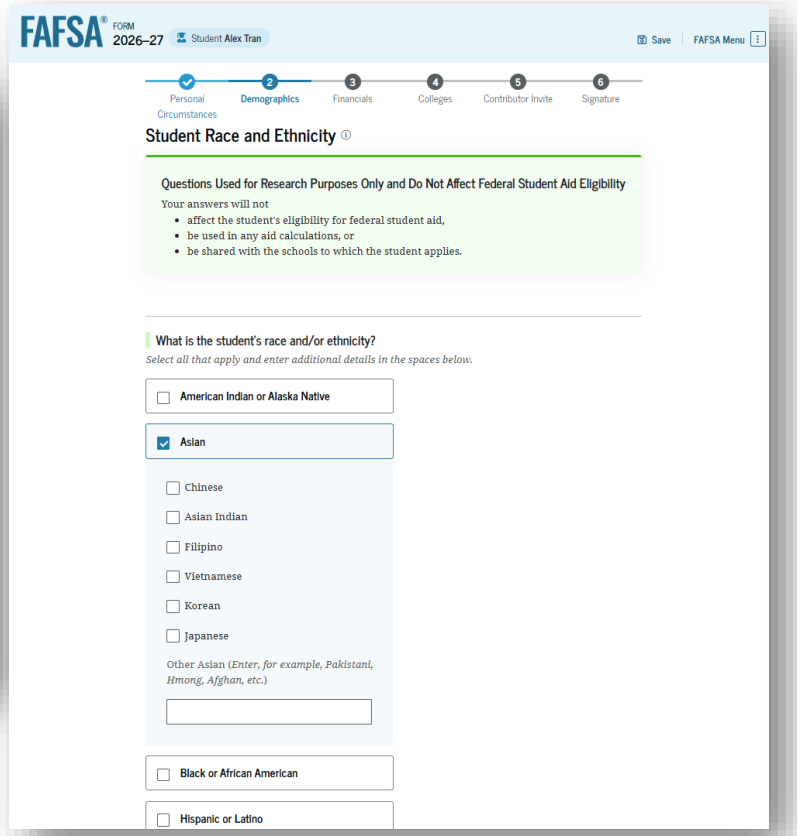
STUDENT DEMOGRAPHICS



COMPLETING THE FAFSA

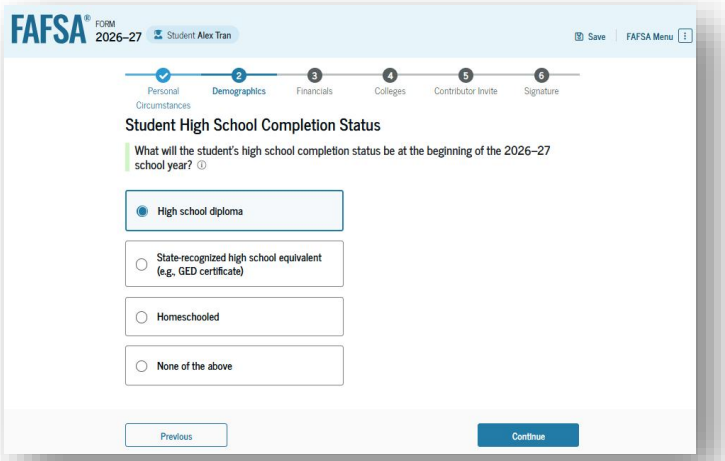
STUDENT DEMOGRAPHIC INFORMATION

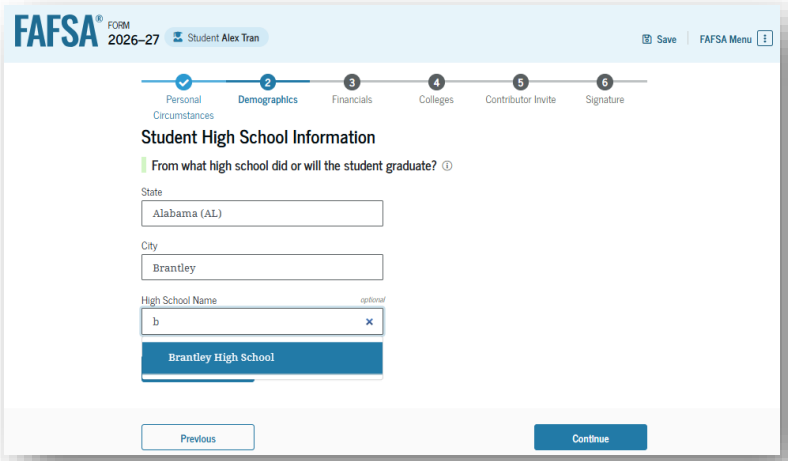


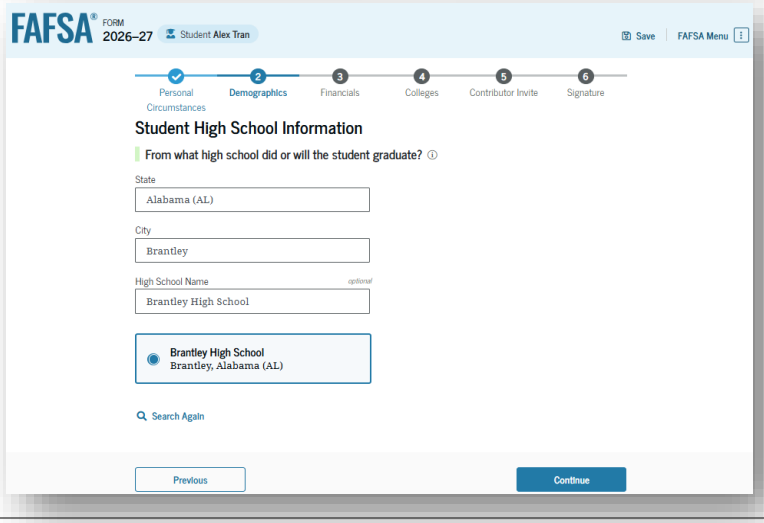


COMPLETING THE FAFSA

STUDENT HIGH SCHOOL INFORMATION

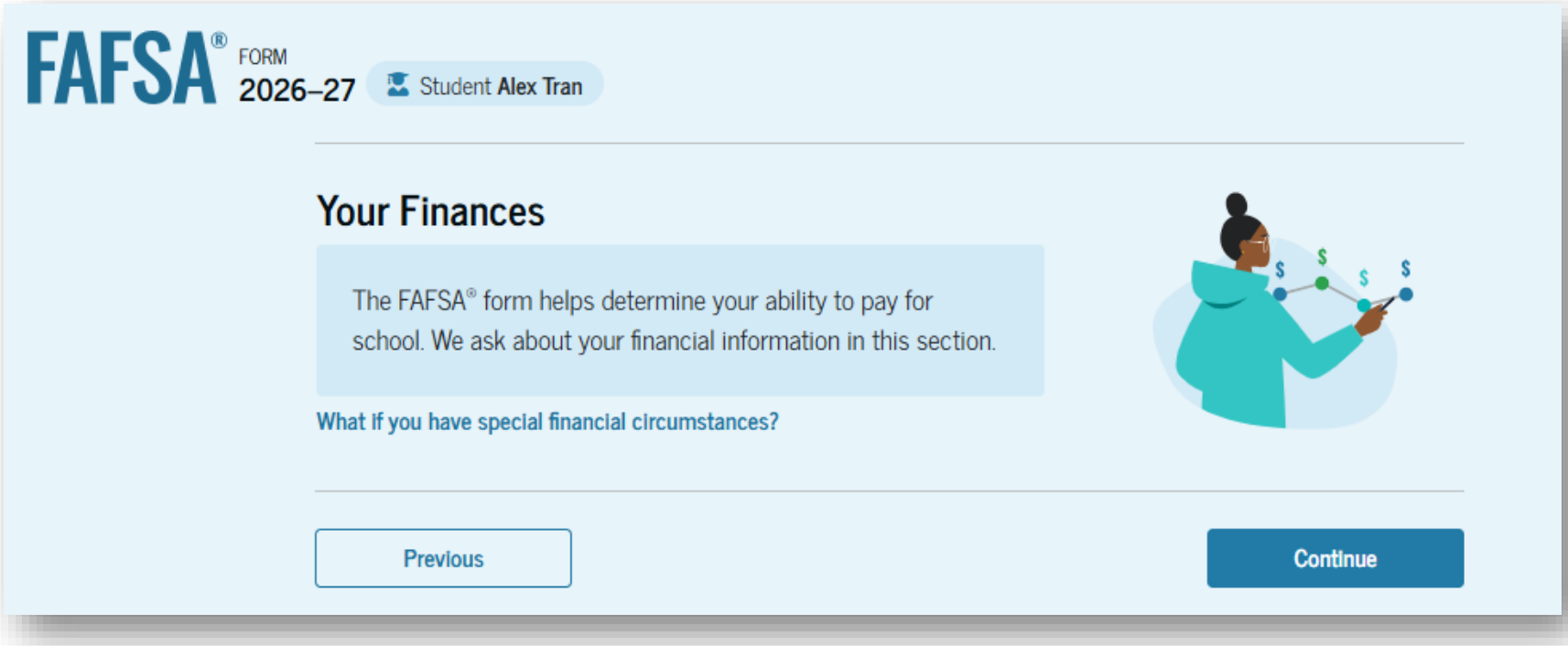






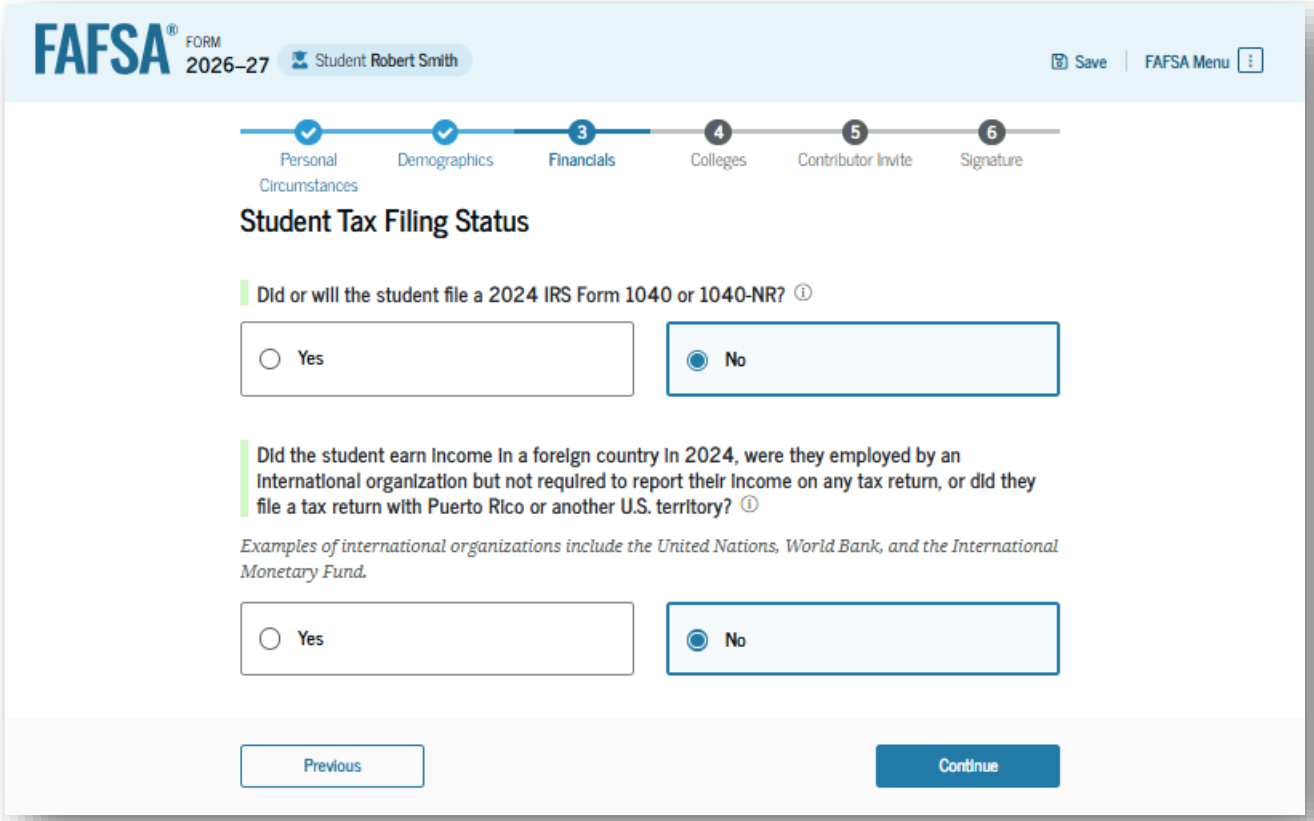
COMPLETING THE FAFSA

STUDENT FINANCES



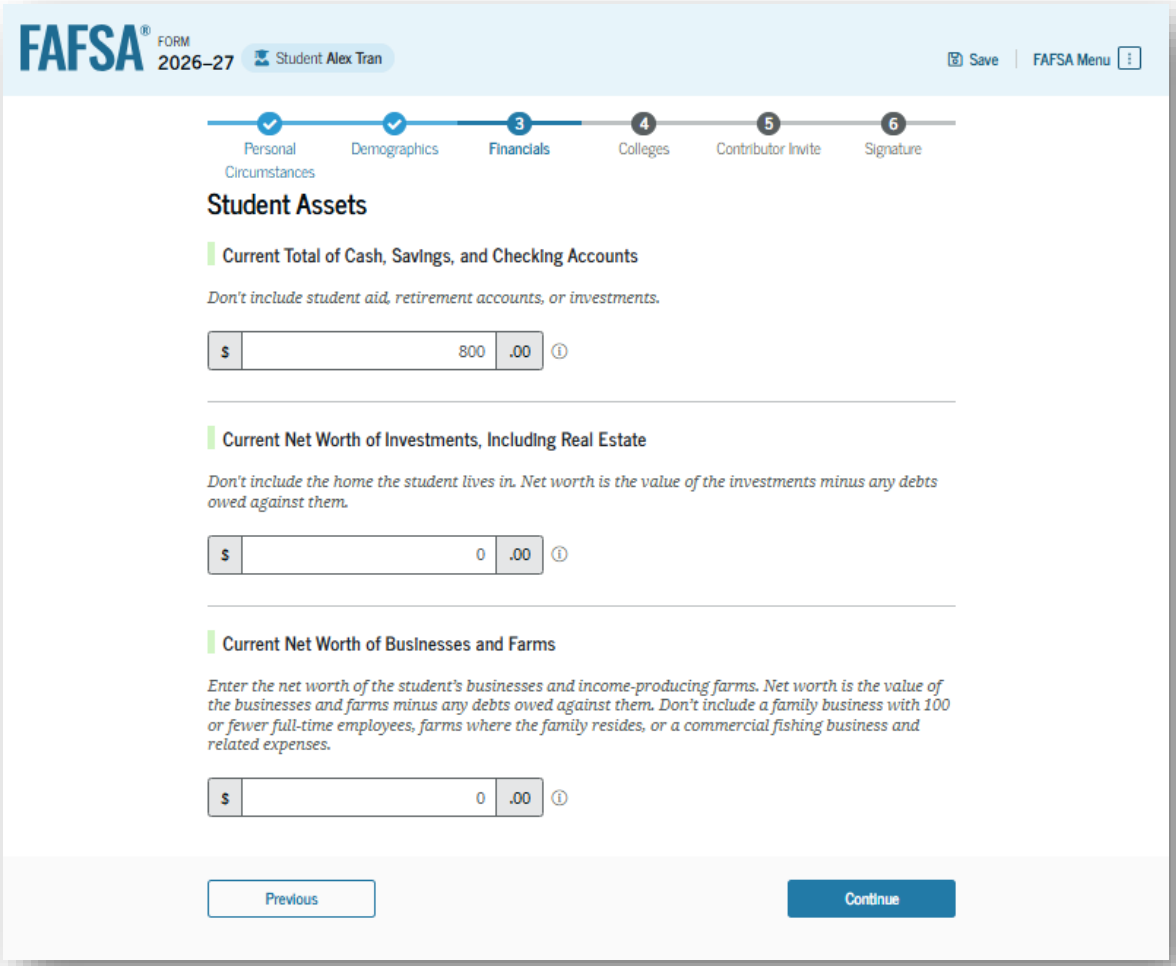
COMPLETING THE FAFSA

TAX FILING STATUS



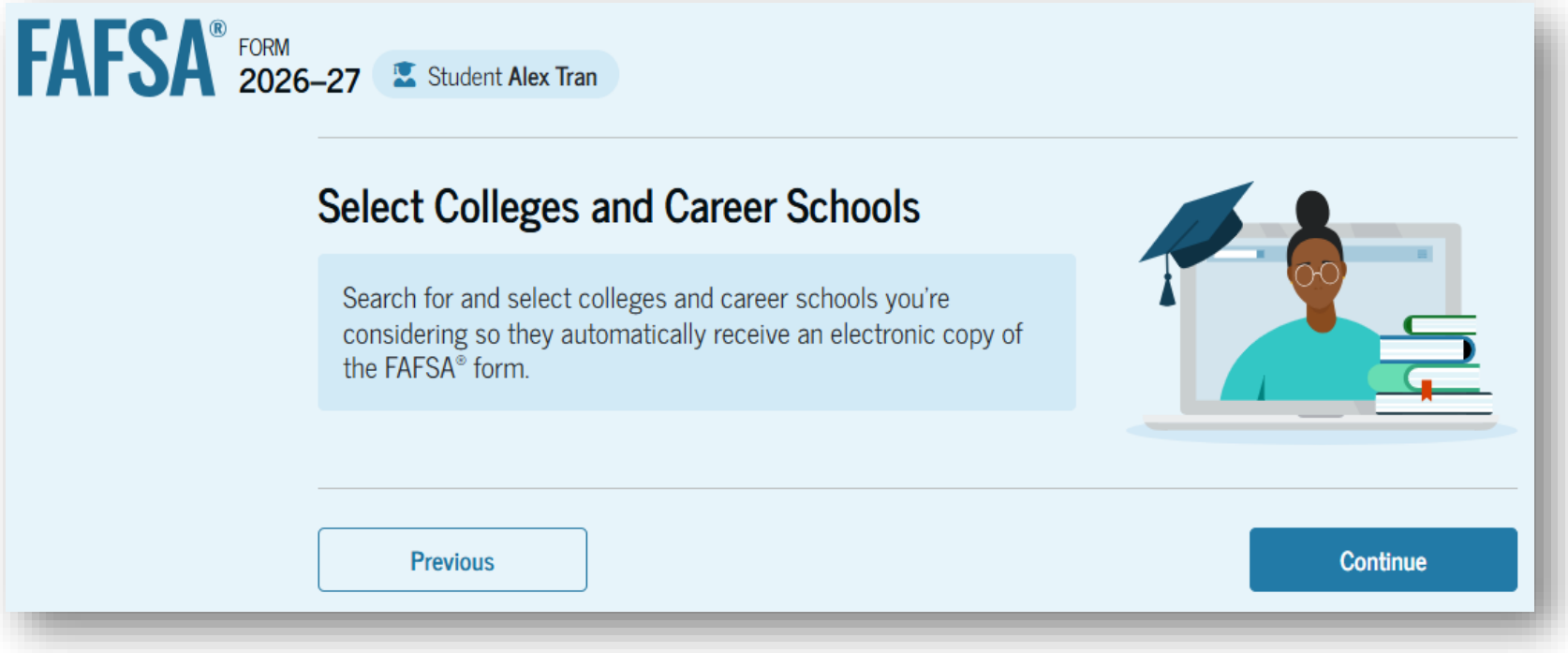
COMPLETING THE FAFSA

STUDENT ASSETS



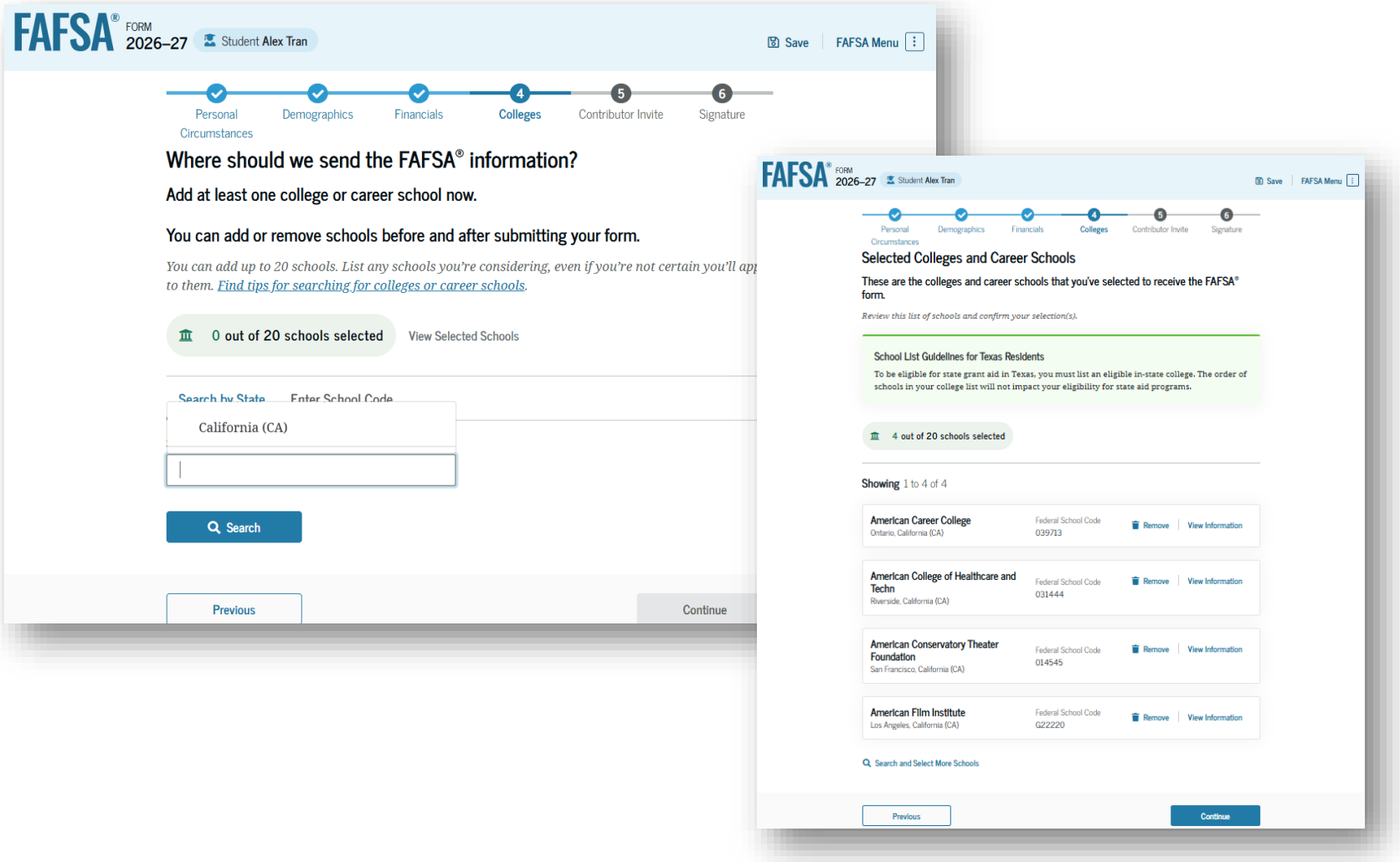
COMPLETING THE FAFSA

STUDENT SELECTS COLLEGES



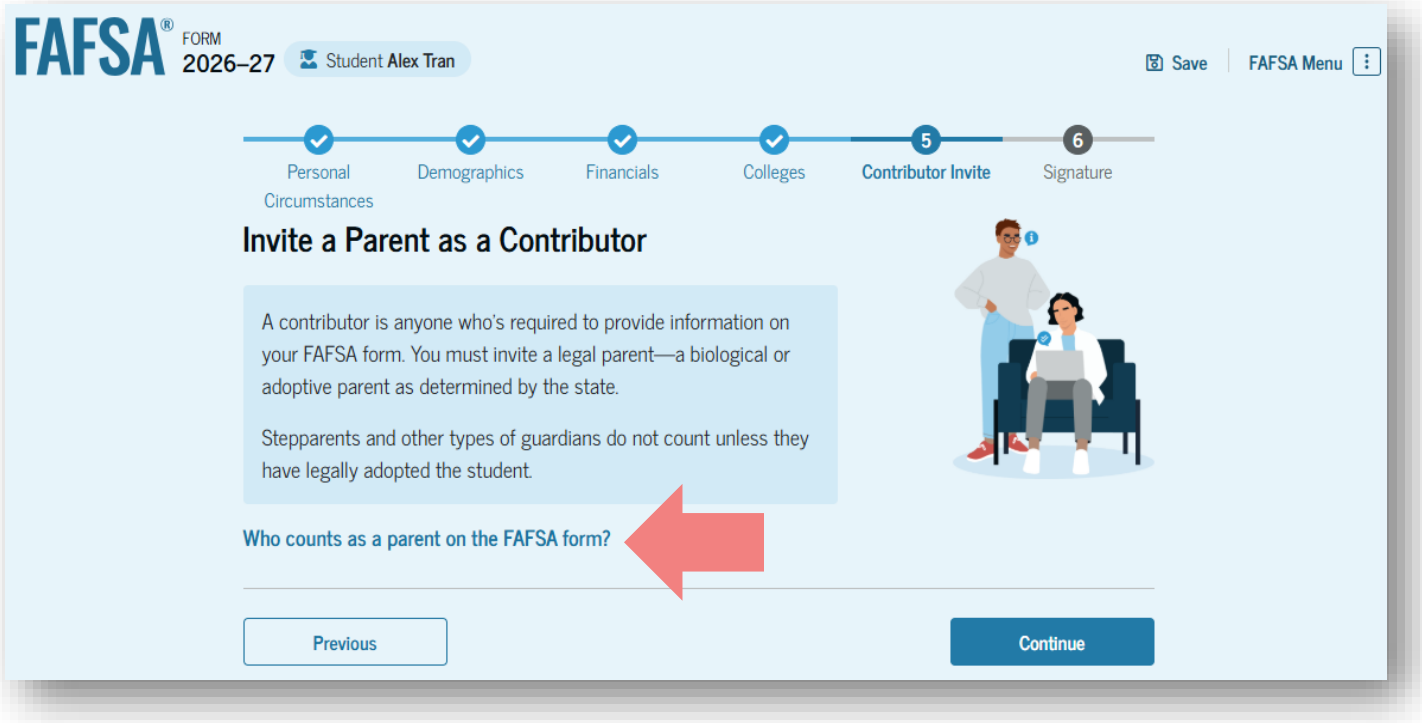
COMPLETING THE FAFSA

STUDENT COLLEGE SEARCH



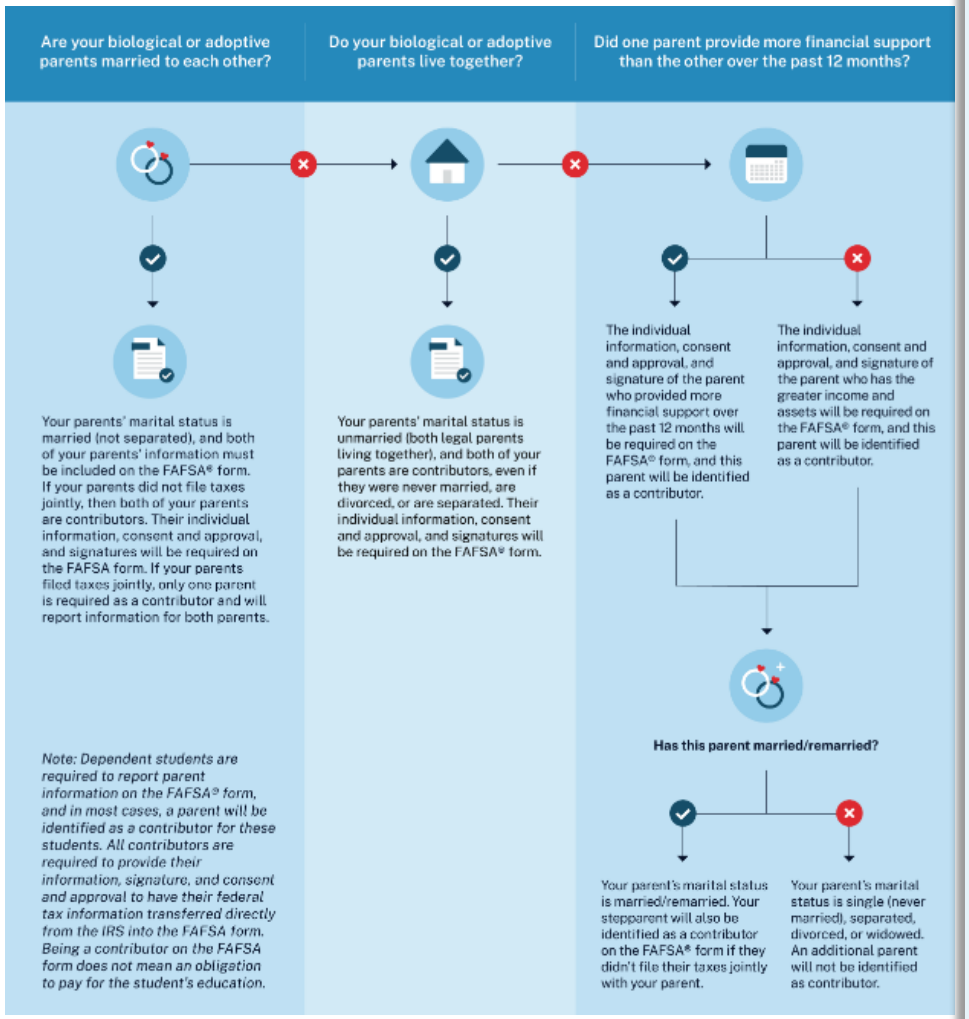
COMPLETING THE FAFSA

STUDENT INVITES CONTRIBUTOR



COMPLETING THE FAFSA

WHO'S MY PARENT?



Who counts as a parent on the FAFSA® Form?

STUDENTAID.GOV/FAFSA-APPLY/PARENTS

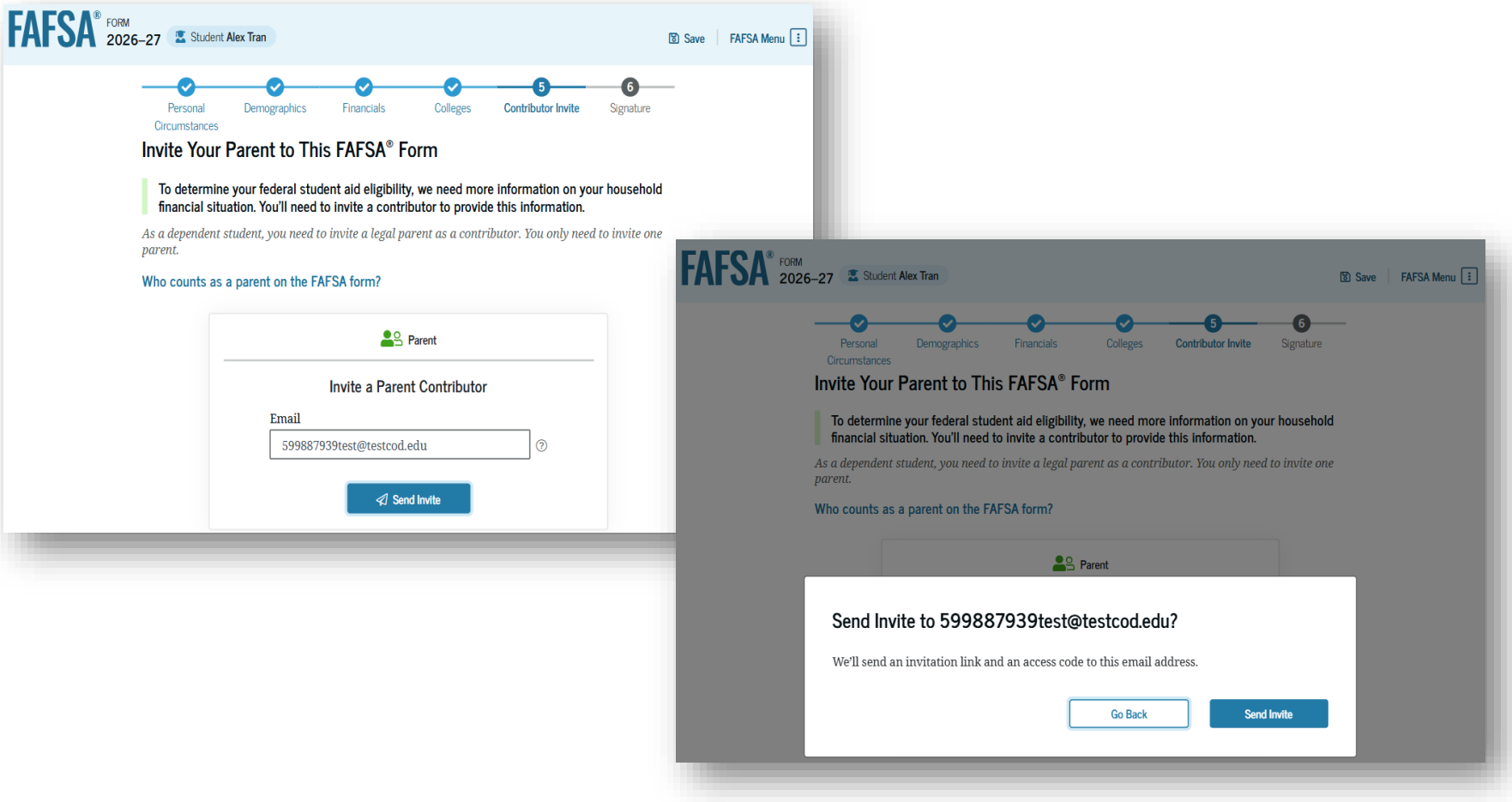


A student may need to ask their parent(s) to provide information on their FAFSA form based on the student's dependency status.

This tool helps determine which parent(s) should participate in a student's FAFSA form.

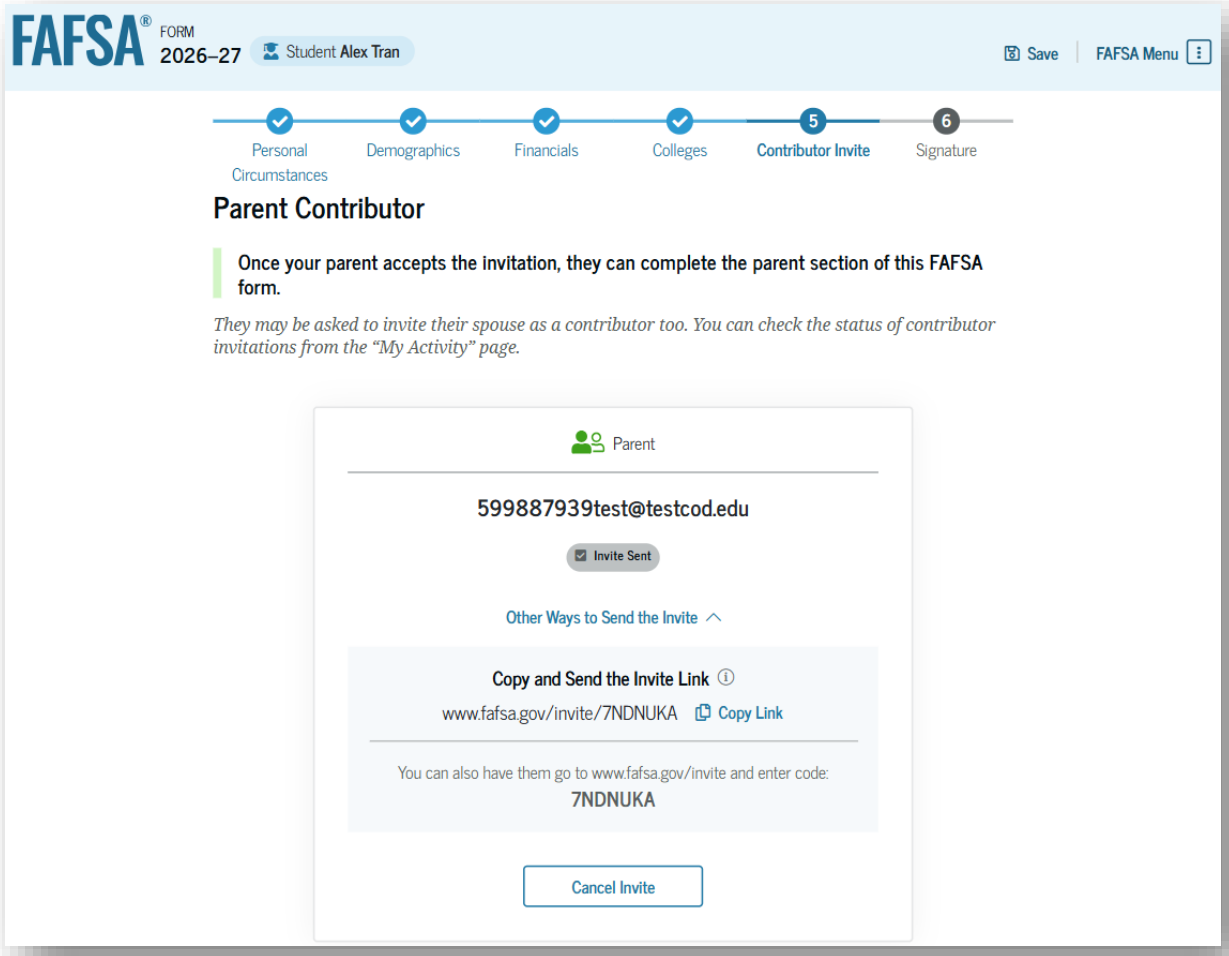
COMPLETING THE FAFSA

STUDENT INVITES CONTRIBUTOR



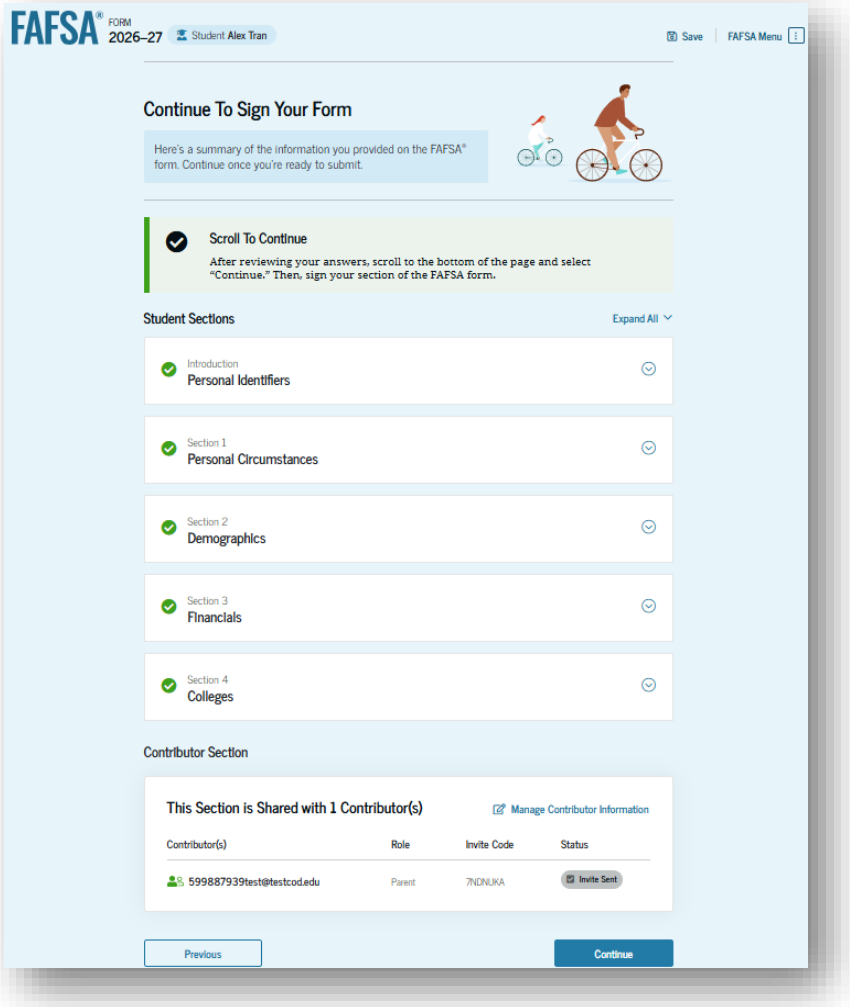
COMPLETING THE FAFSA

STUDENT INVITES CONTRIBUTOR



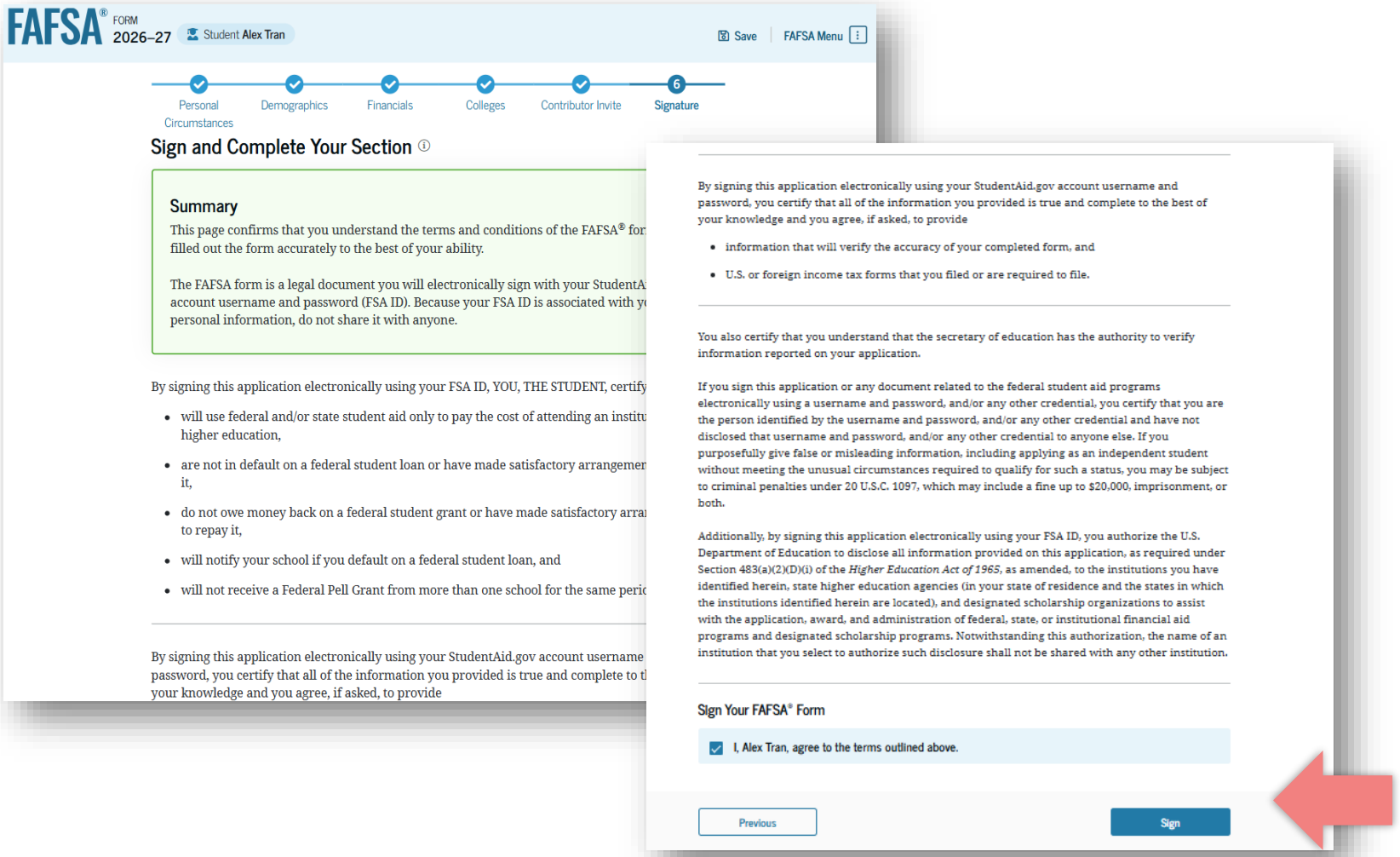
COMPLETING THE FAFSA

STUDENT REVIEW PAGE



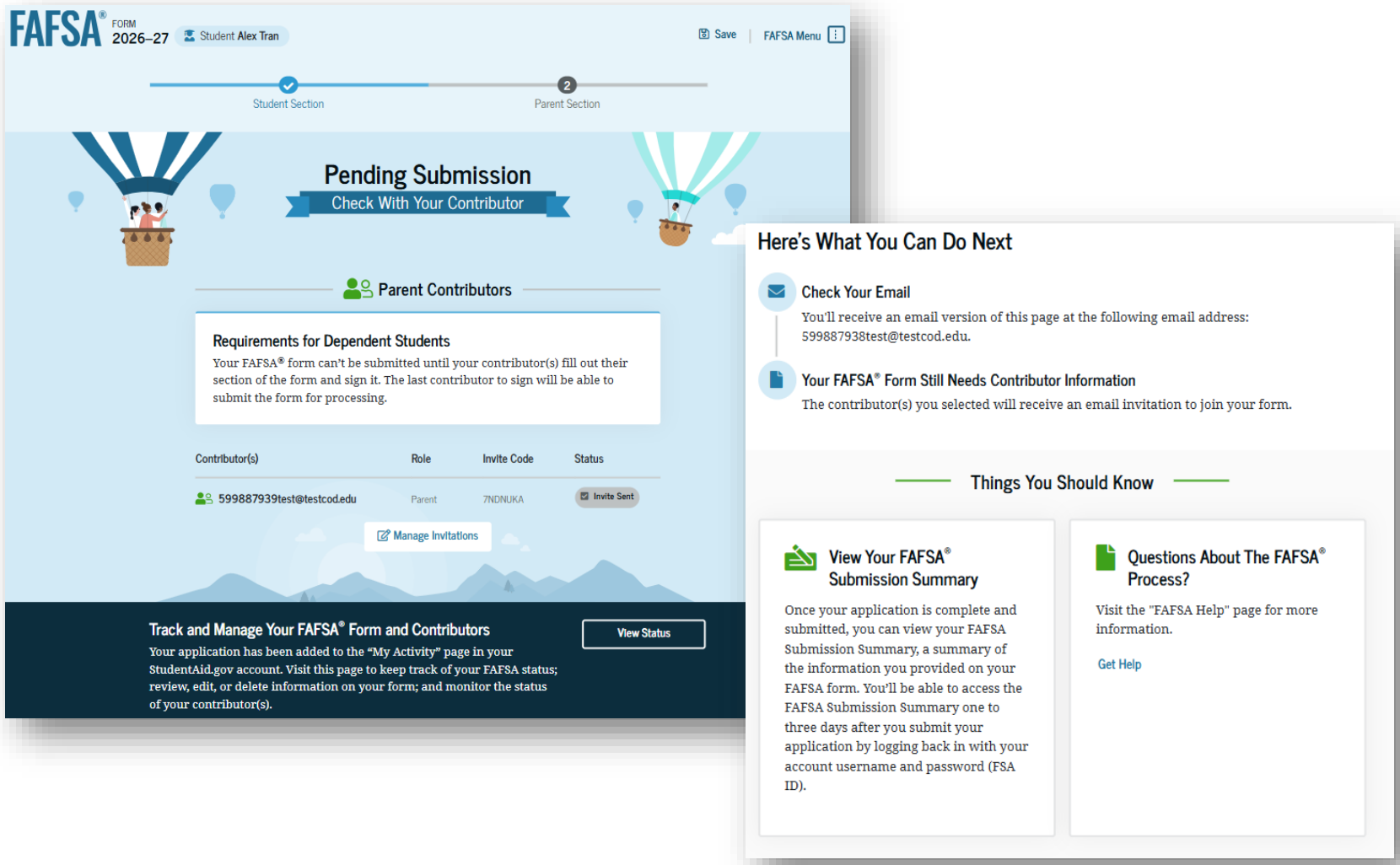
COMPLETING THE FAFSA

STUDENT SIGNATURE



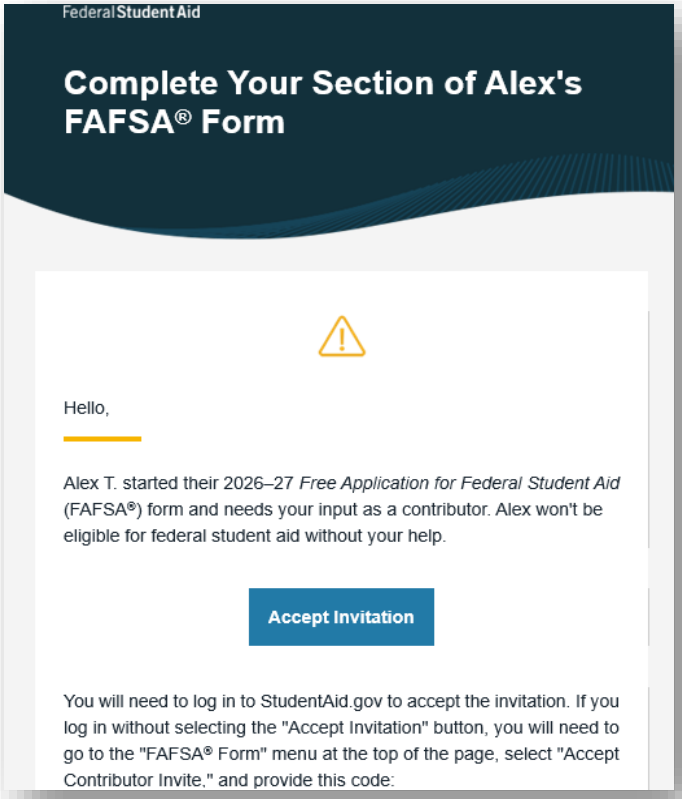
COMPLETING THE FAFSA

STUDENT SECTION COMPLETE!



COMPLETING THE FAFSA

PARENT'S EMAIL



Federal Student Aid

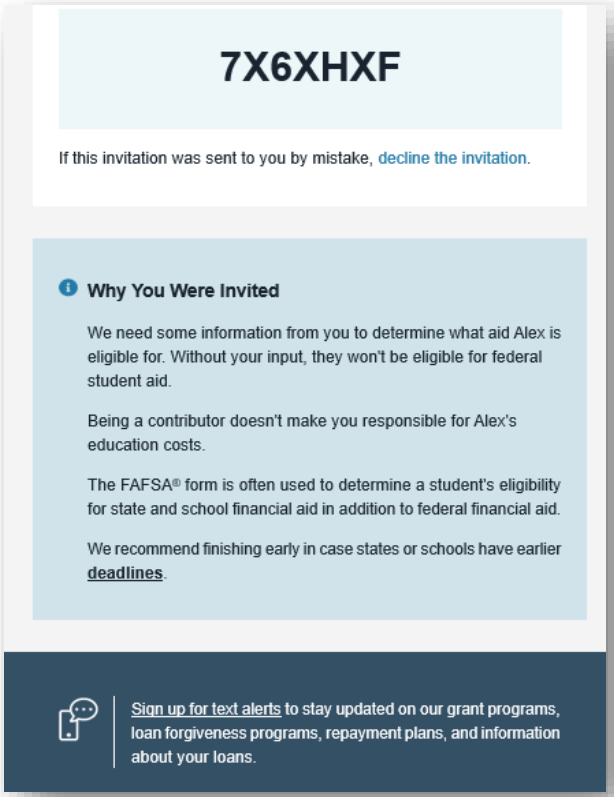
Complete Your Section of Alex's FAFSA® Form

Hello,

Alex T. started their 2026–27 *Free Application for Federal Student Aid* (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

Accept Invitation

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:



7X6XHXF

If this invitation was sent to you by mistake, decline the invitation.

Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

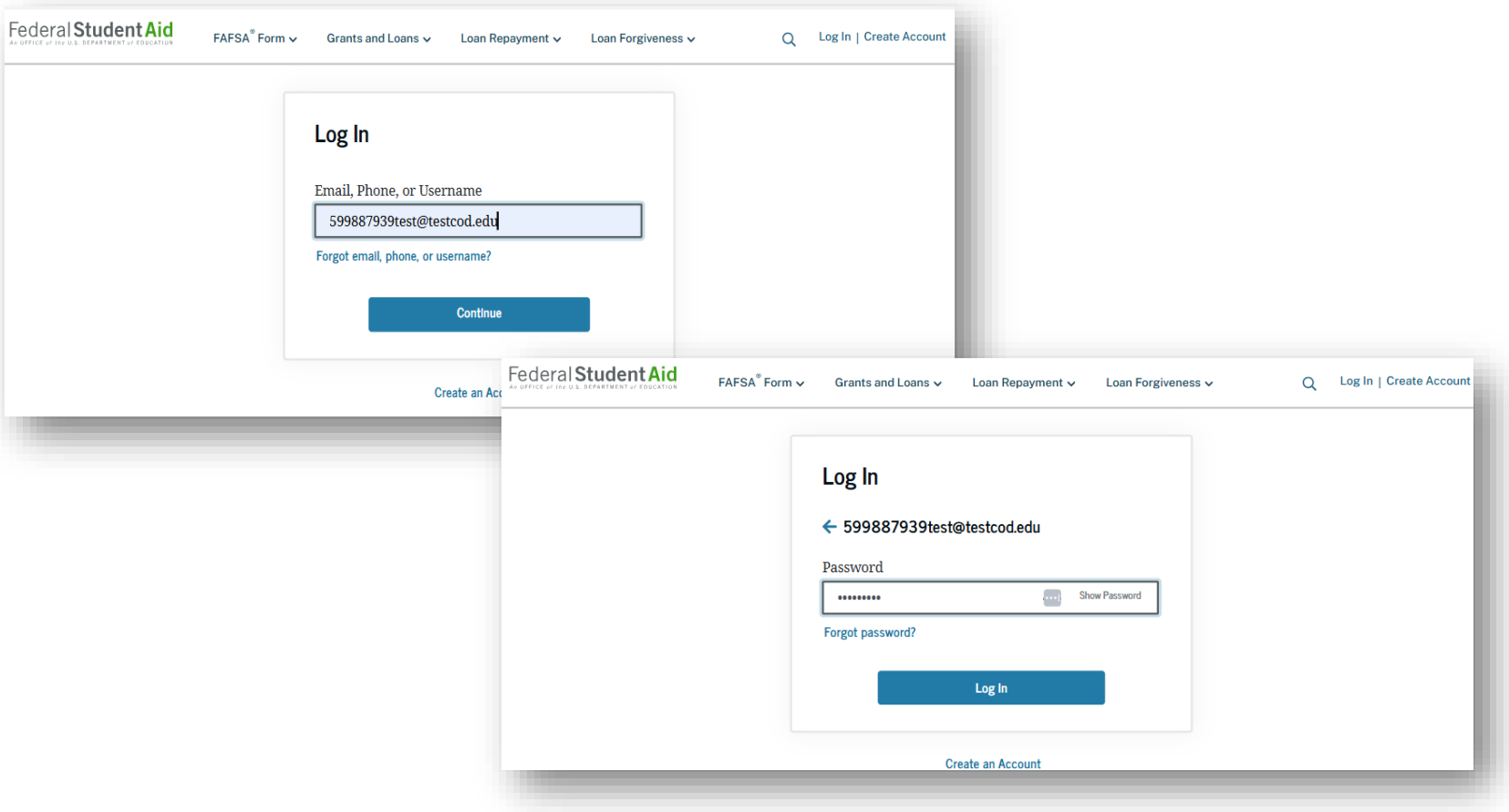
The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier deadlines.

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

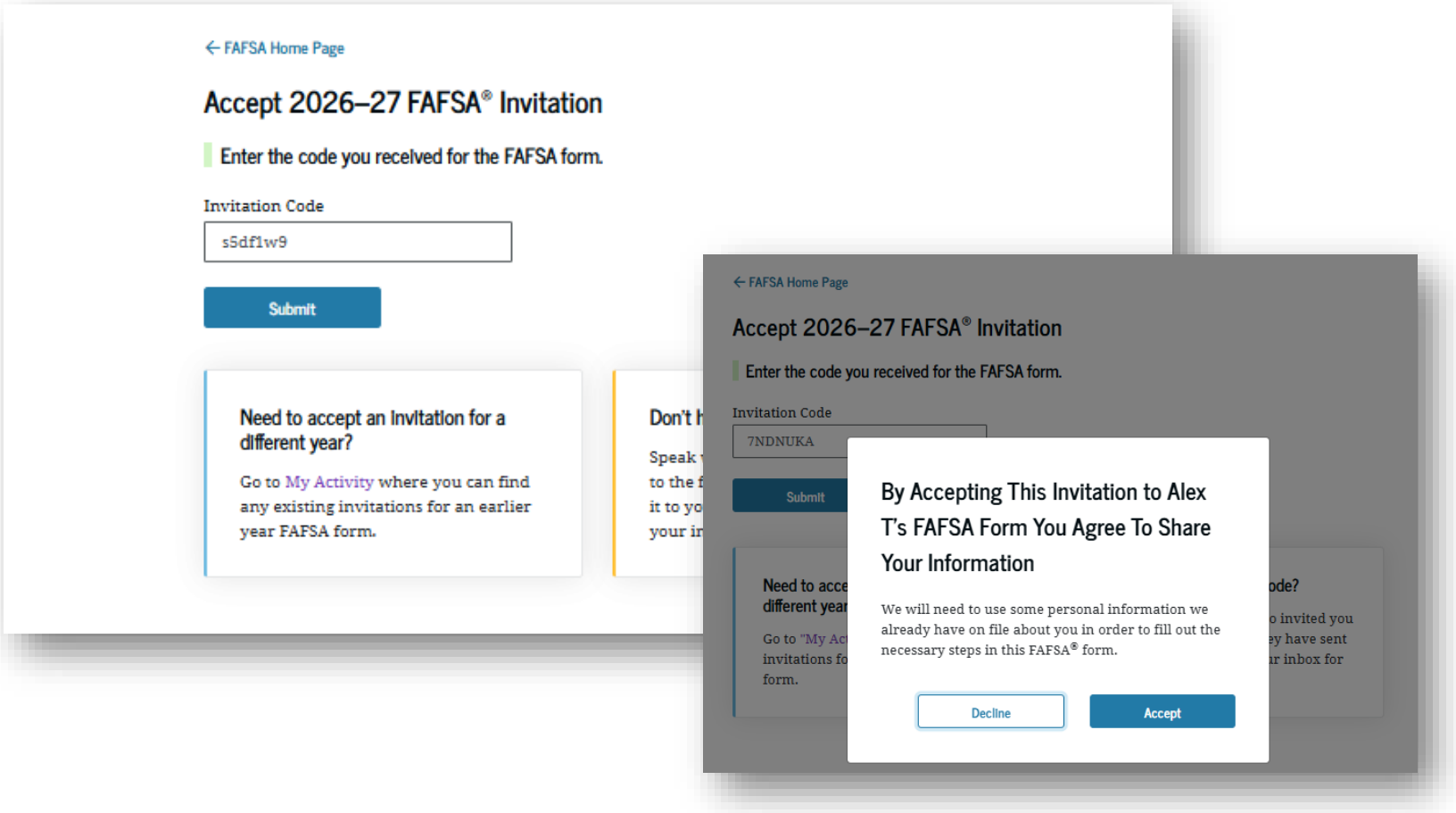
COMPLETING THE FAFSA

PARENT'S LOG IN



COMPLETING THE FAFSA

PARENT ACCEPTS INVITATION



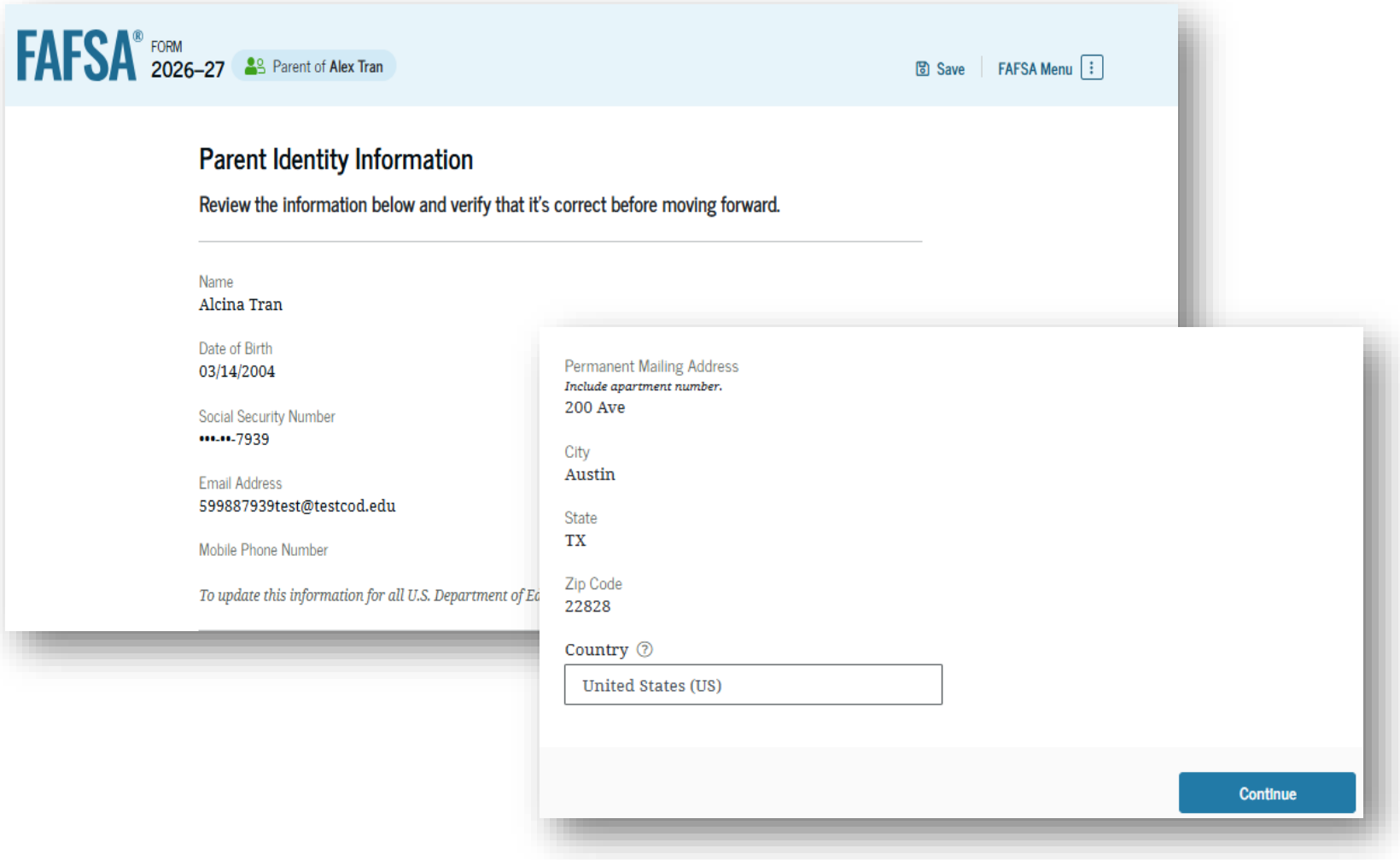
COMPLETING THE FAFSA

PARENT ONBOARDING



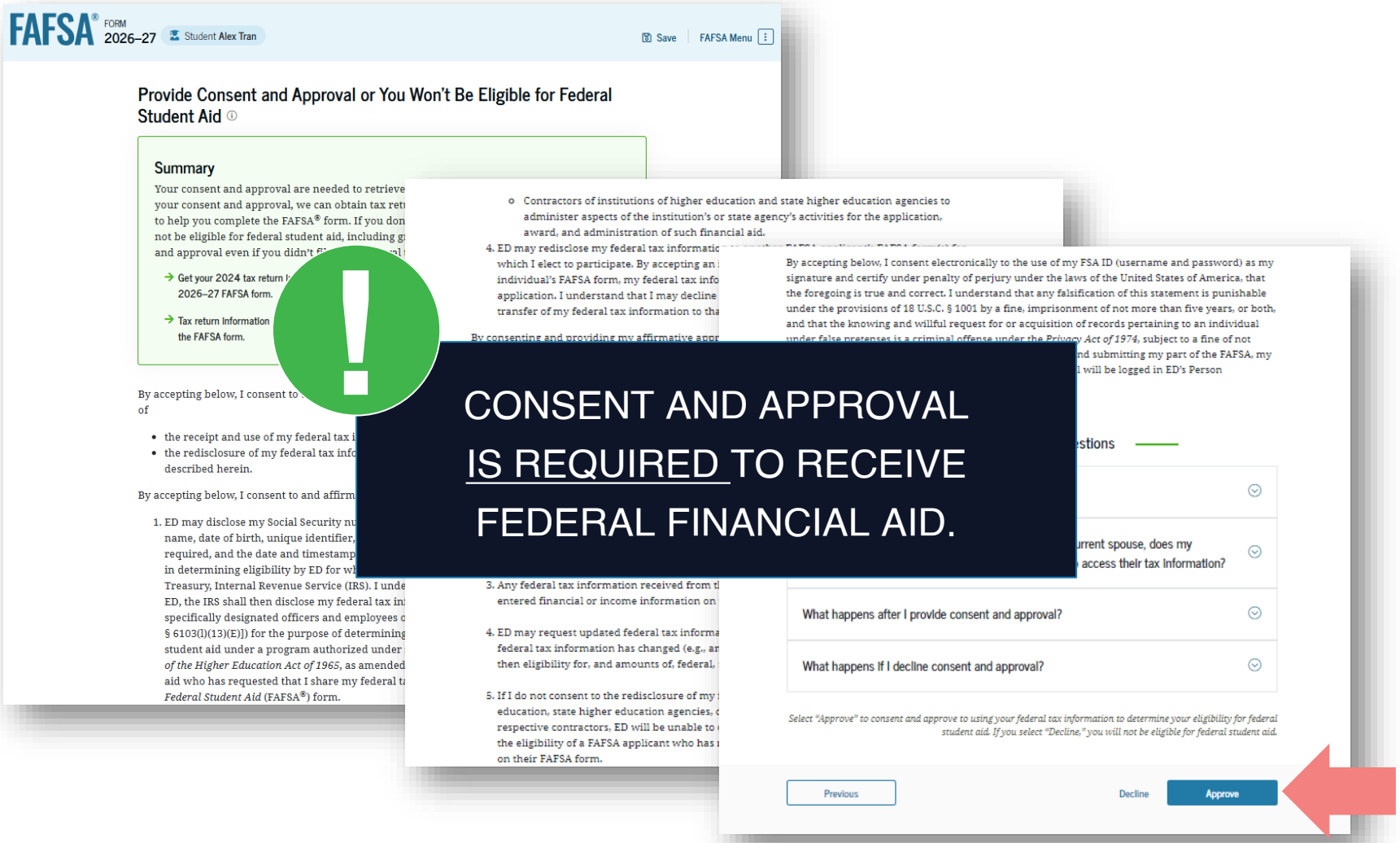
COMPLETING THE FAFSA

PARENT IDENTITY INFORMATION



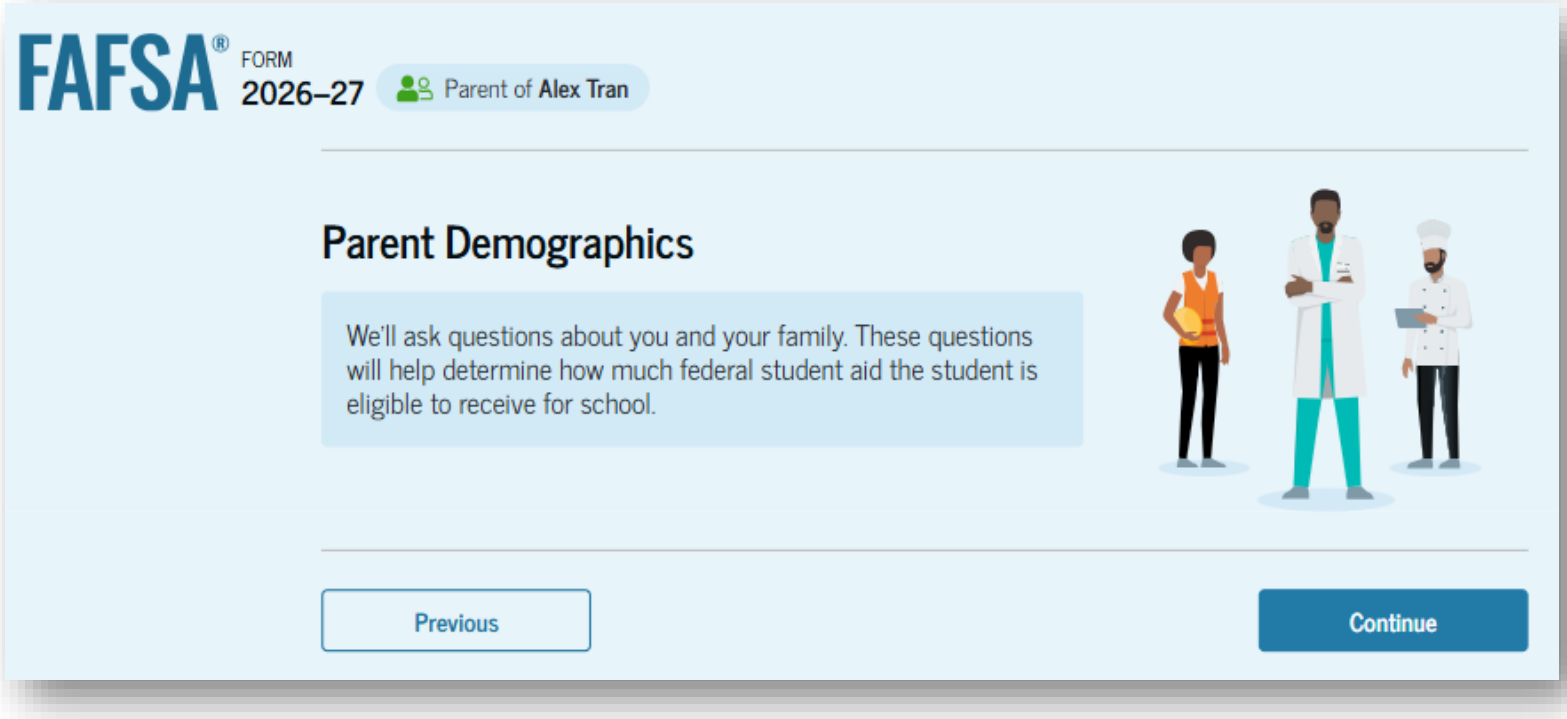
COMPLETING THE FAFSA

PARENT PROVIDES CONSENT & APPROVAL



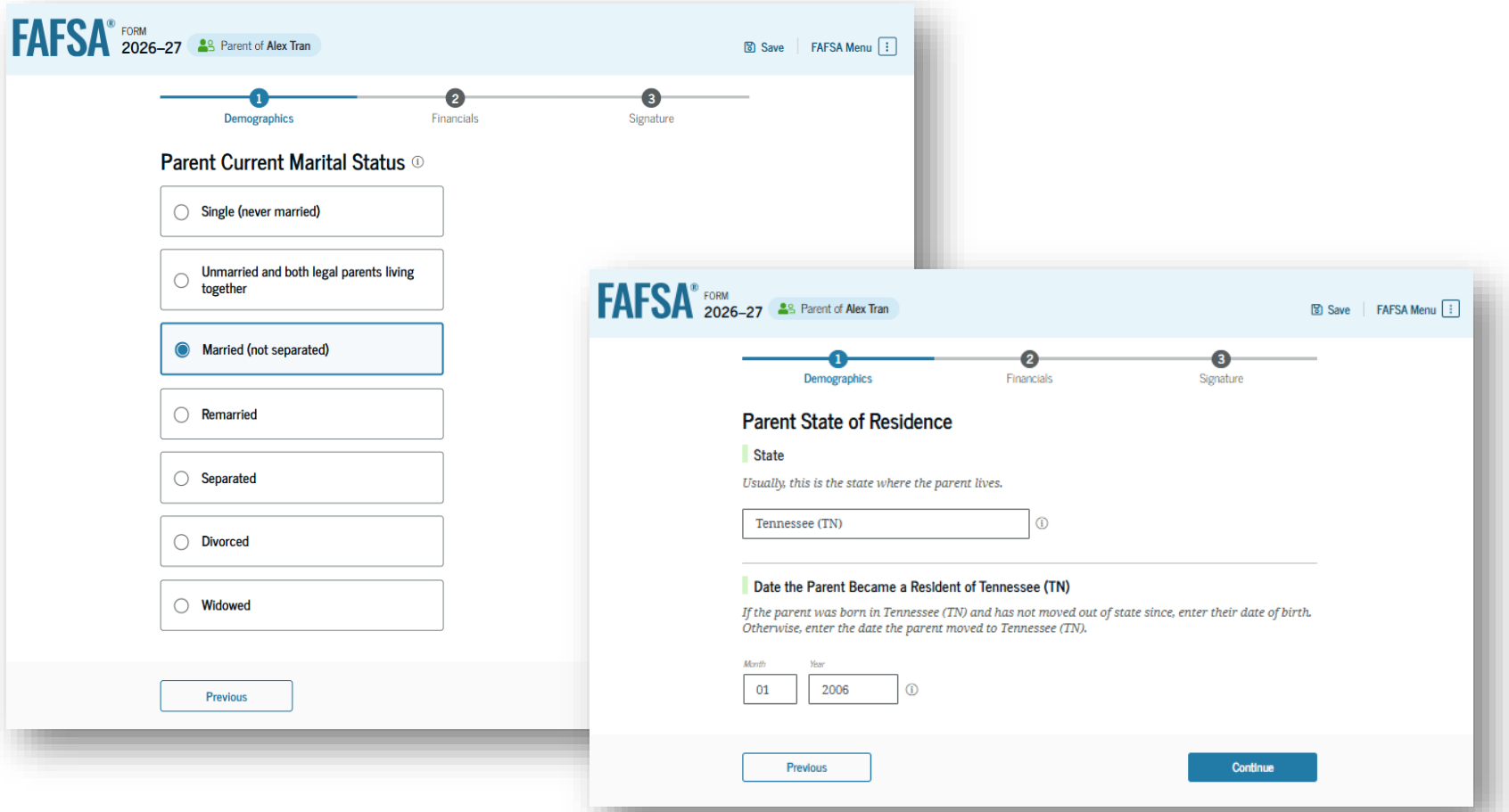
COMPLETING THE FAFSA

PARENT DEMOGRAPHICS



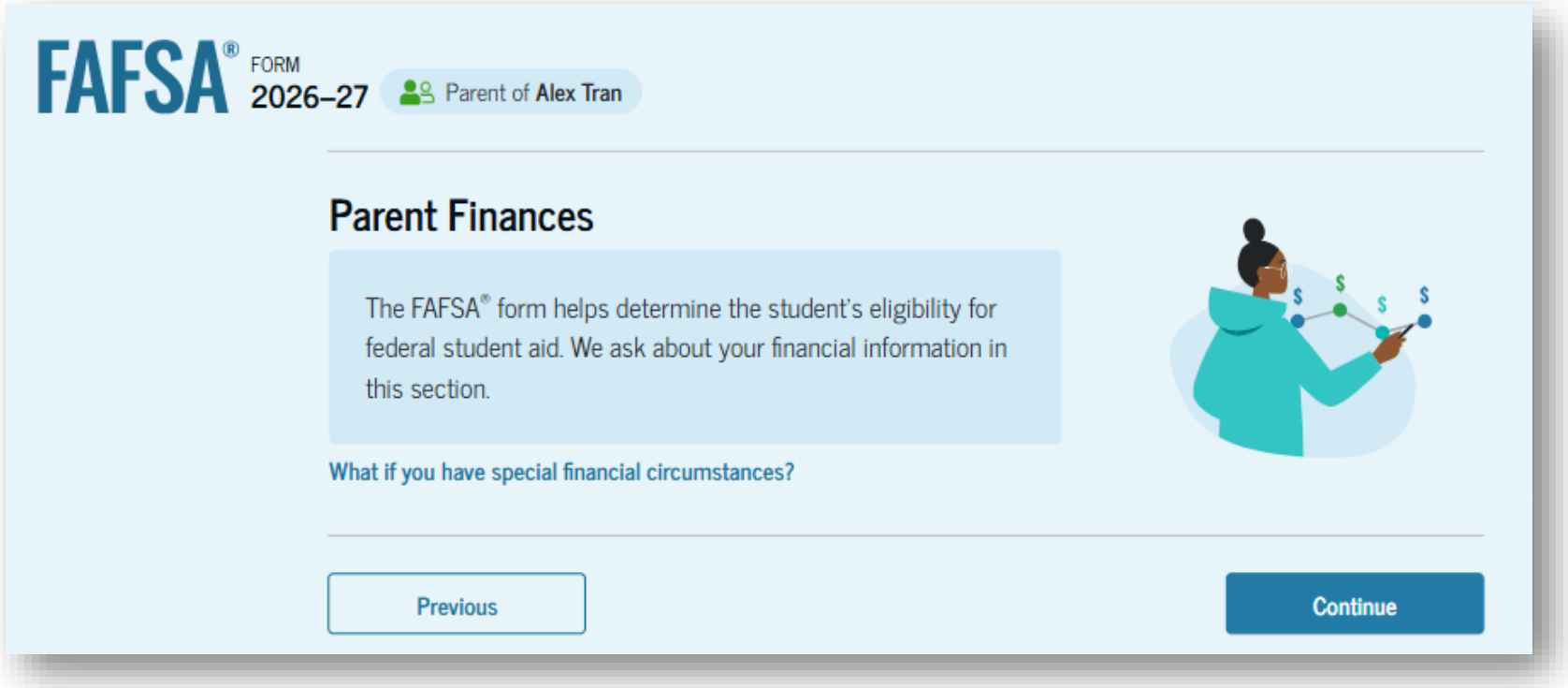
COMPLETING THE FAFSA

PARENT MARITAL STATUS & STATE OF RESIDENCE



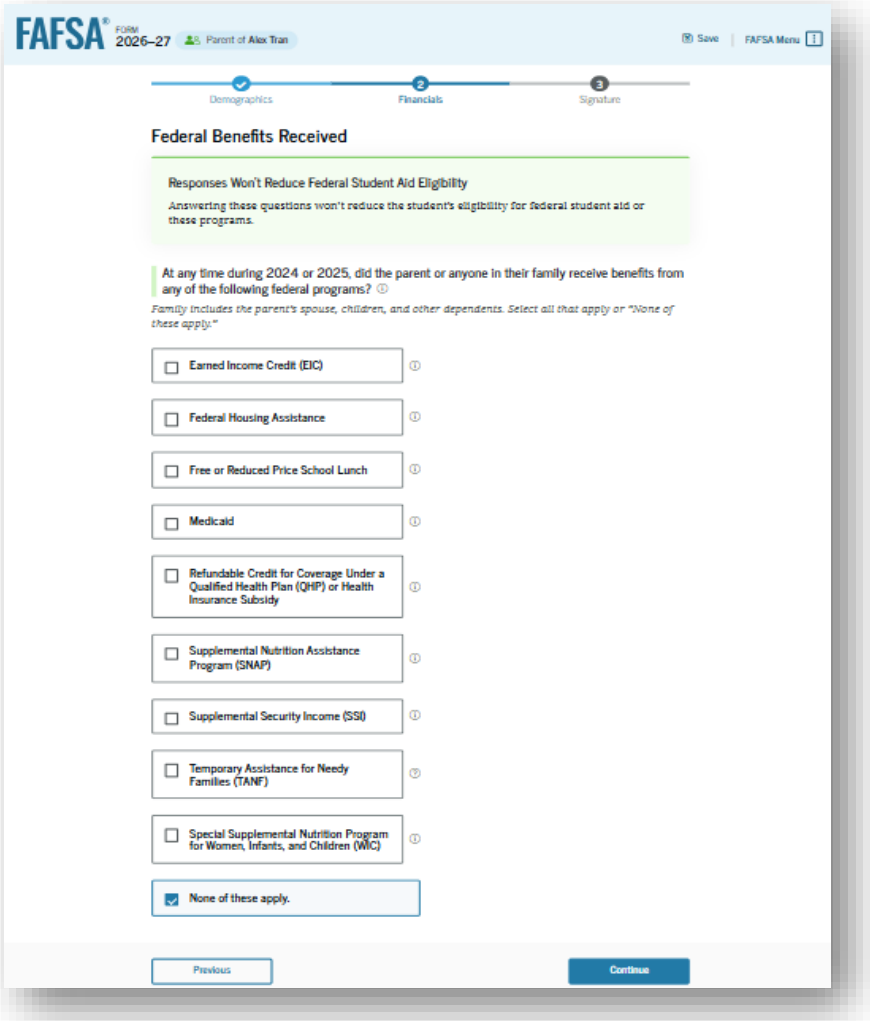
COMPLETING THE FAFSA

PARENT FINANCIALS



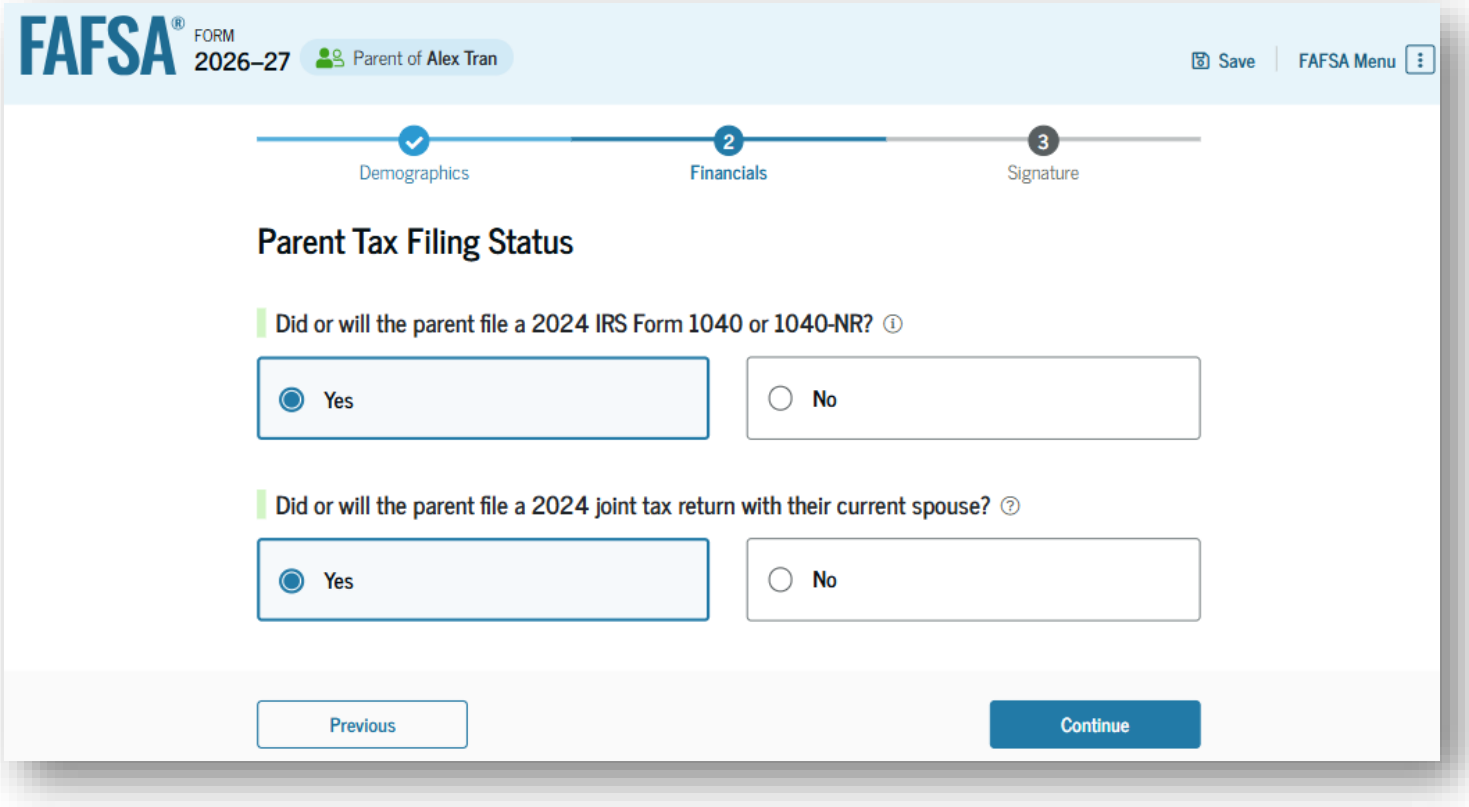
COMPLETING THE FAFSA

PARENT FEDERAL BENEFITS RECEIVED



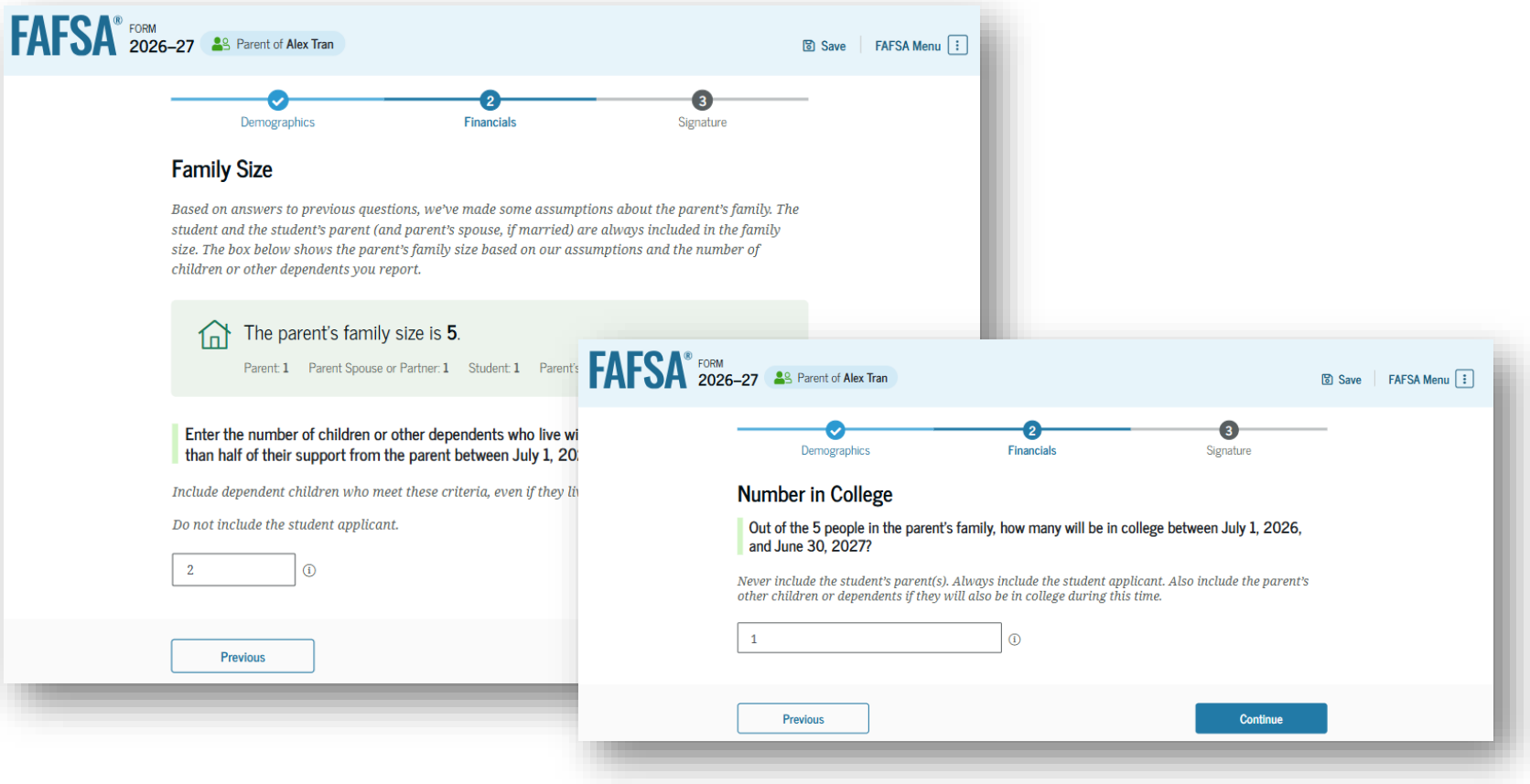
COMPLETING THE FAFSA

PARENT TAX RETURN INFORMATION



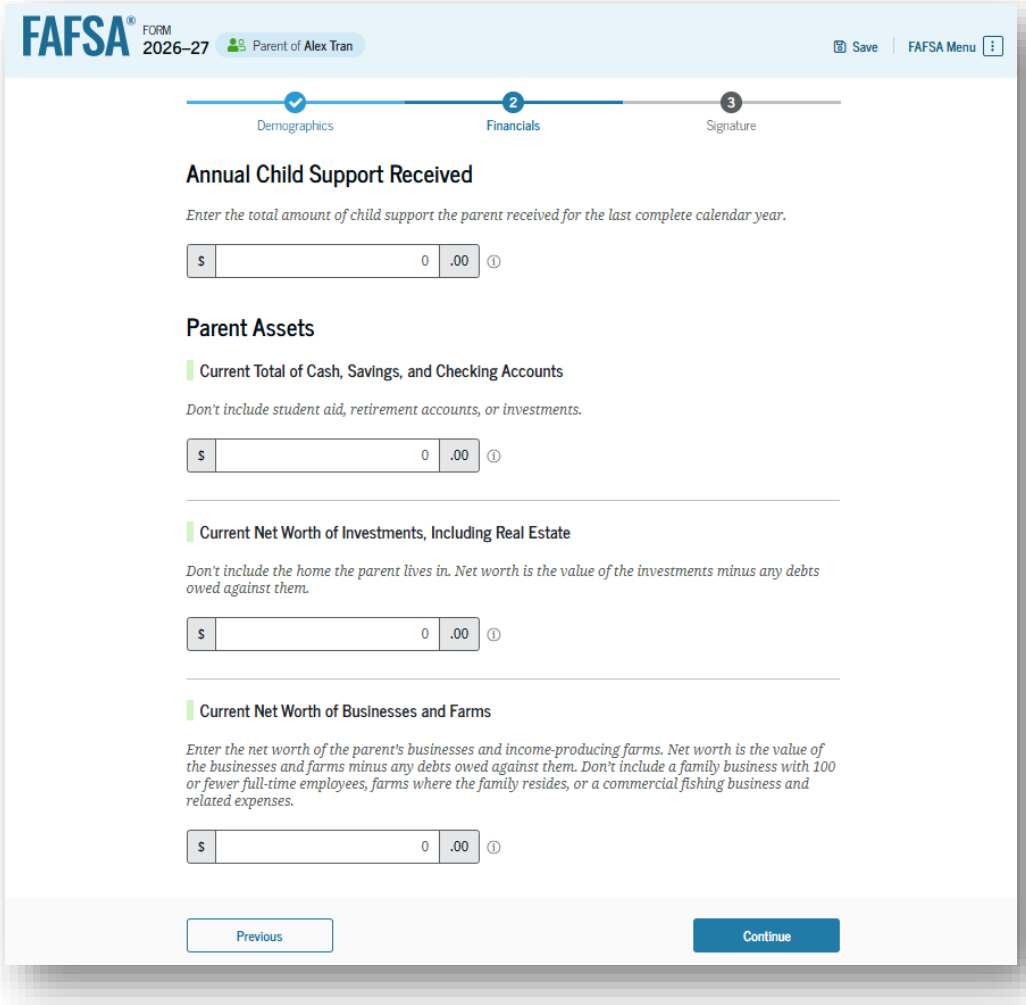
COMPLETING THE FAFSA

PARENT FAMILY SIZE & NUMBER IN COLLEGE



COMPLETING THE FAFSA

PARENT ASSETS



COMPLETING THE FAFSA

ASSETS: WHAT COUNTS AND WHAT DOESN'T

Reporting "Current Net Worth" on the FAFSA

VALUES ARE AS OF THE DAY YOU SUBMIT

DO Report

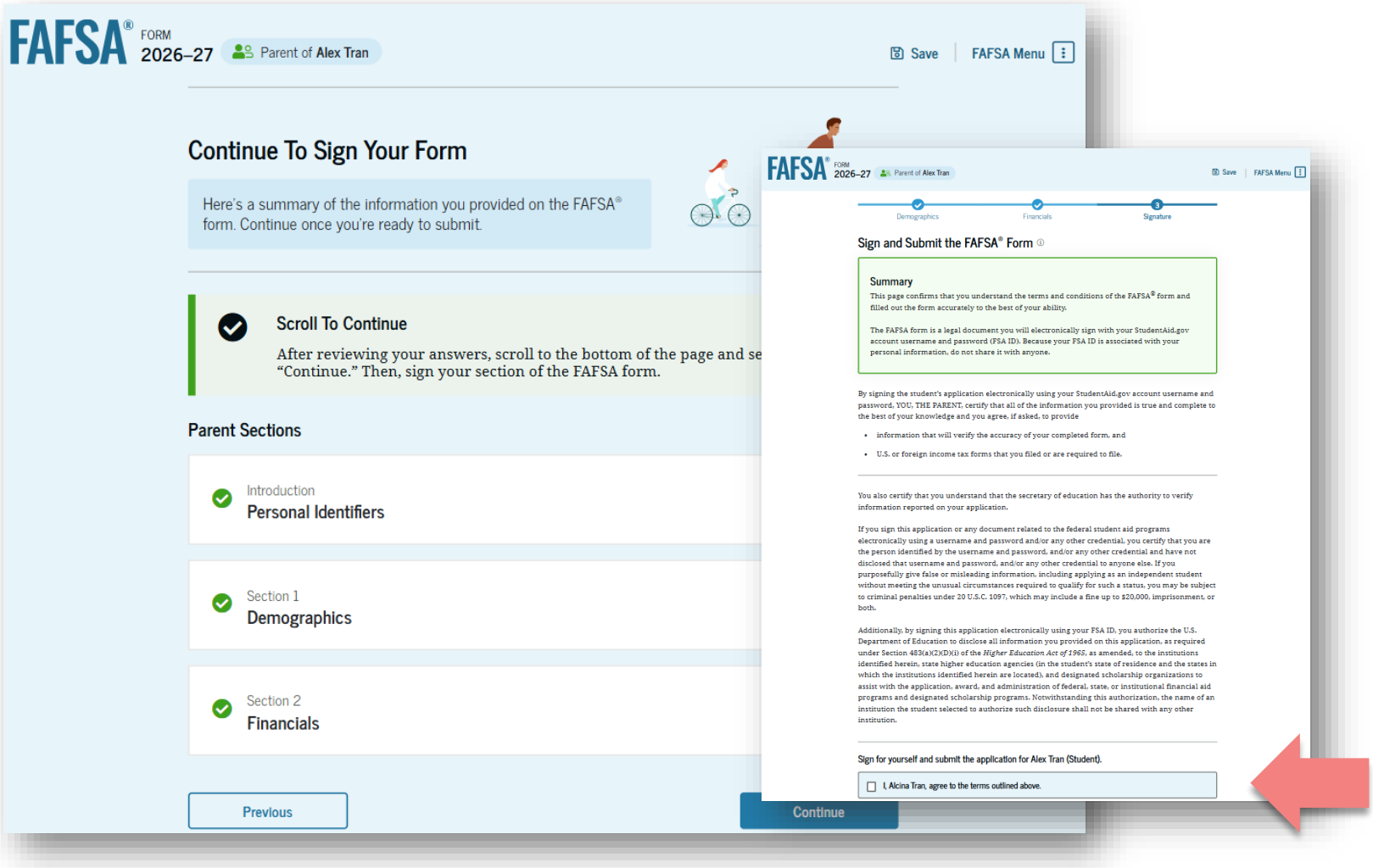
- ✓ **Cash, checking & savings**
  Today's balances
- ✓ **Stocks, bonds, mutual funds**
  Plus money market accounts & CDs
- ✓ **Real estate you do NOT live in**
  Anything other than your primary residence
- ✓ **529 plan (owned by dependent student or parent)**

DO NOT Report

- ✗ **Your primary home**
- ✗ **401(k)s, IRAs, pensions, annuities**
- ✗ **Life insurance policies**
- ✗ **529 plans for student's siblings**
  Or UGMA/UTMA accounts the student does not own
- ✗ **Small businesses & family farms**
  New under OBBBA: under 100 employees, or a farm you live on

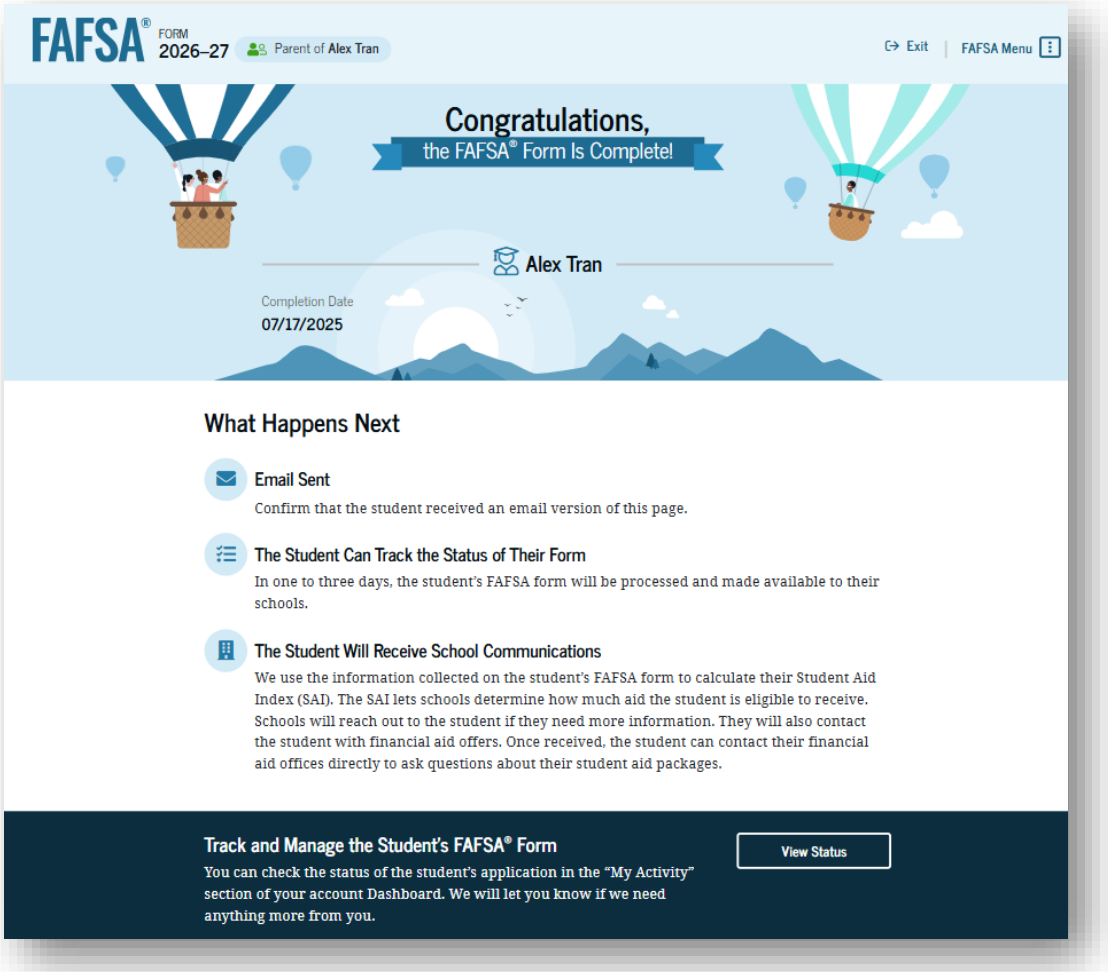
COMPLETING THE FAFSA

PARENT REVIEW PAGE & SIGNATURE



COMPLETING THE FAFSA

FAFSA CONFIRMATION



AFTER THE FAFSA

What Happens After Submitting Your FAFSA Form?

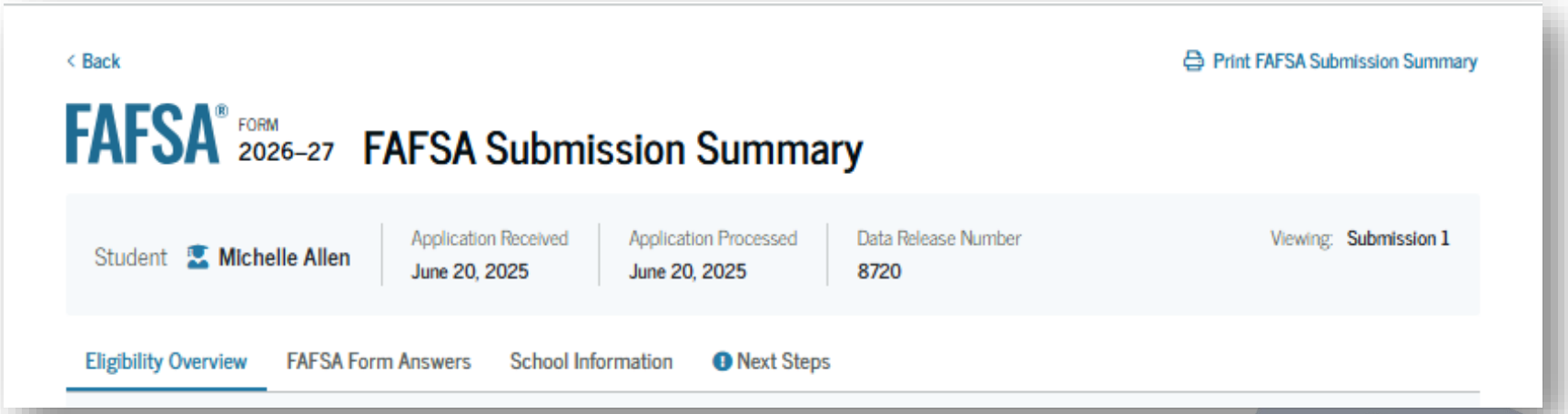


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AFTER THE FAFSA

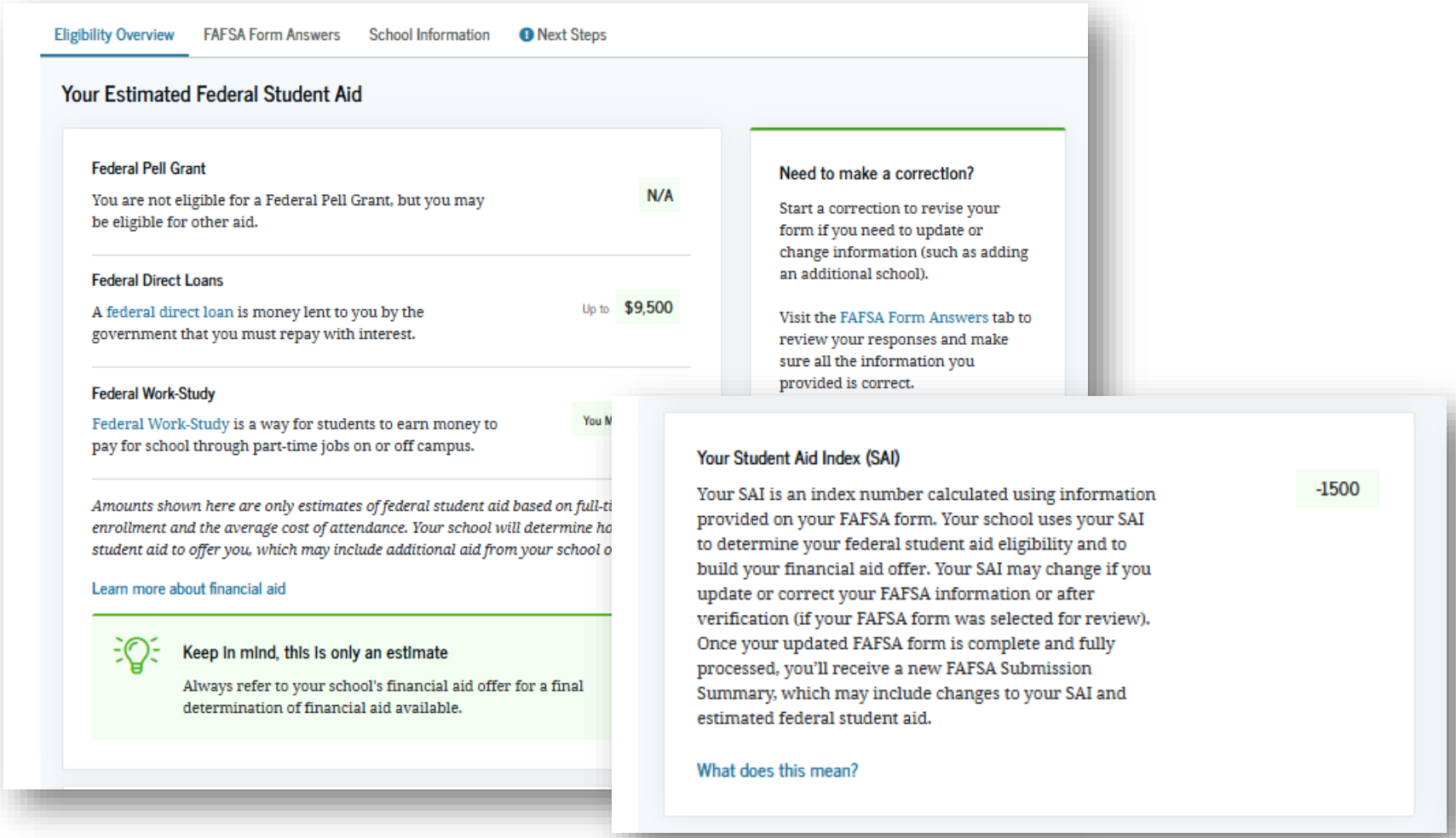
FAFSA SUBMISSION SUMMARY LANDING PAGE





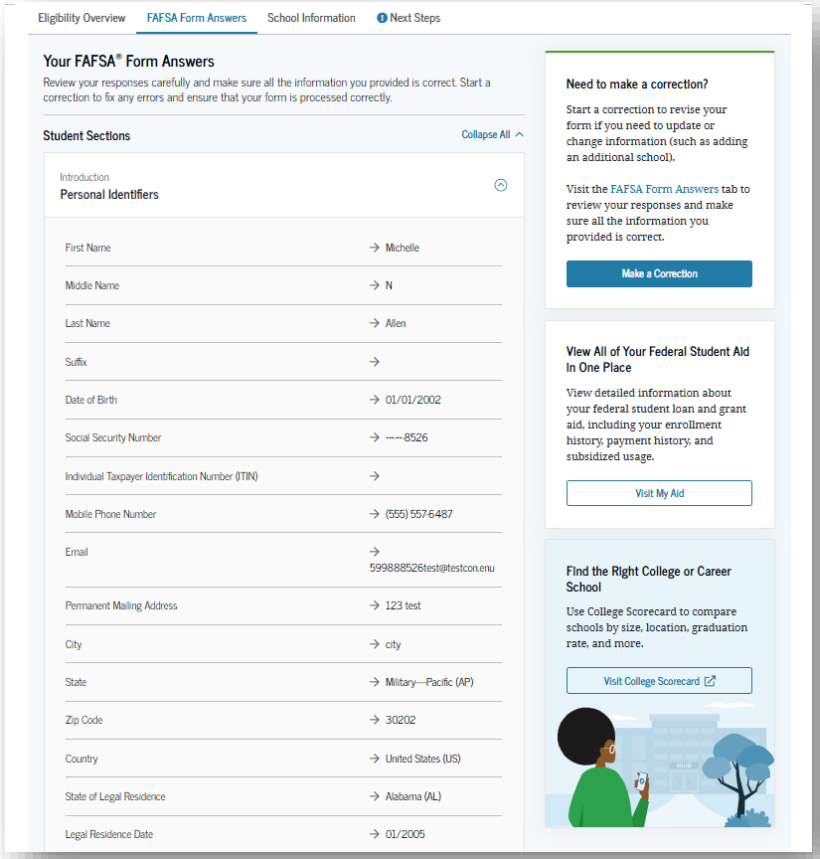
AFTER THE FAFSA

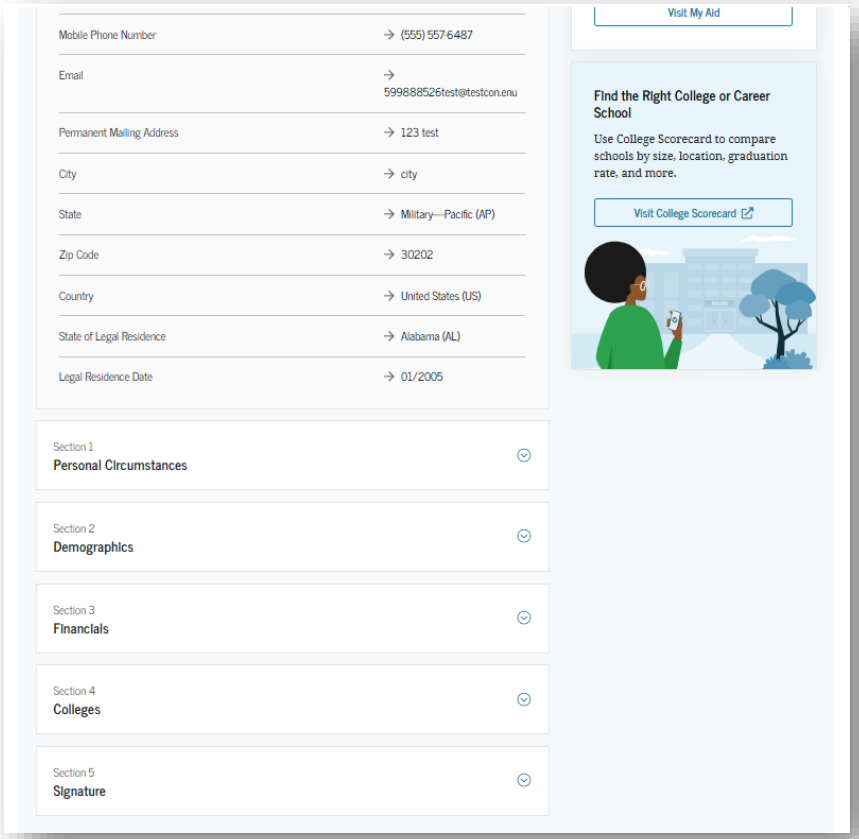
ELIGIBILITY OVERVIEW



AFTER THE FAFSA

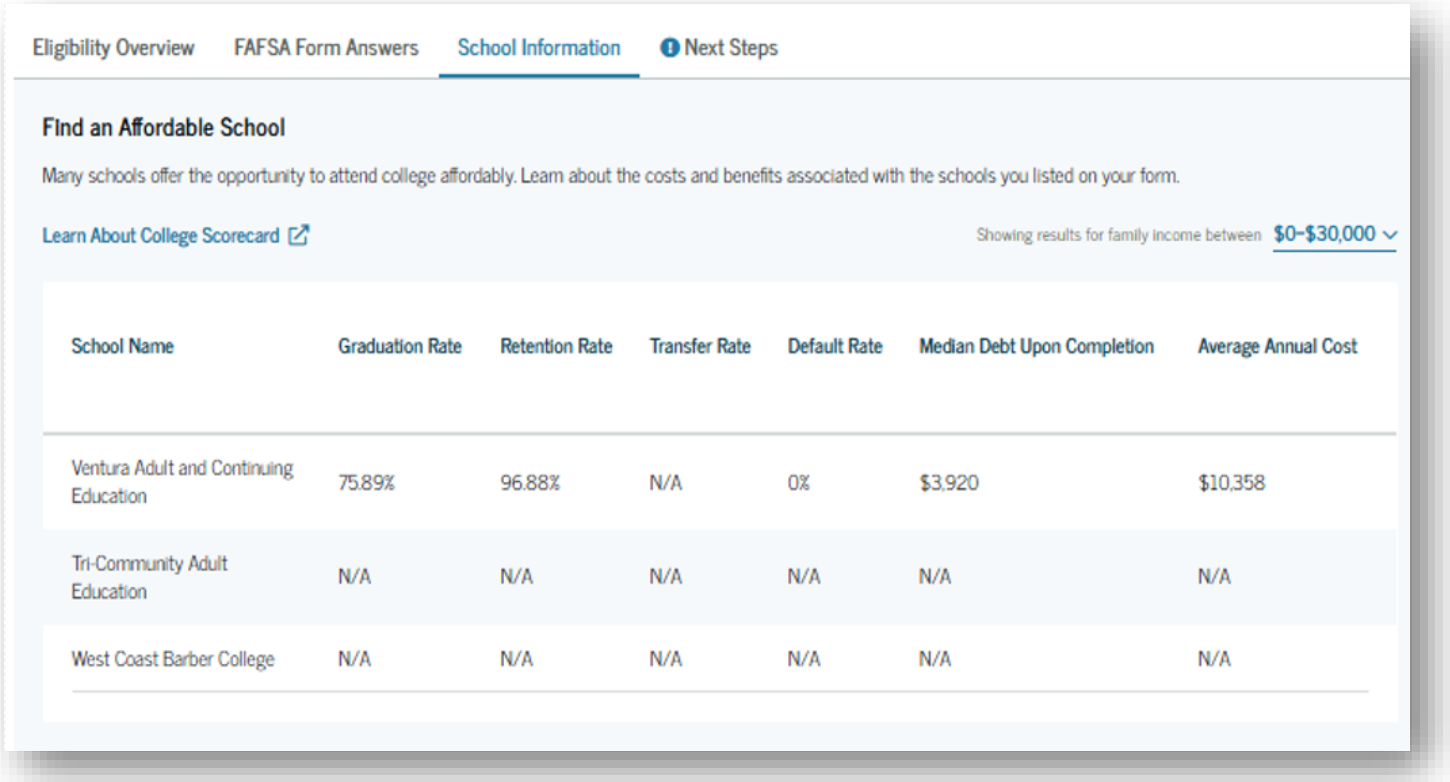
FAFSA FORM ANSWERS





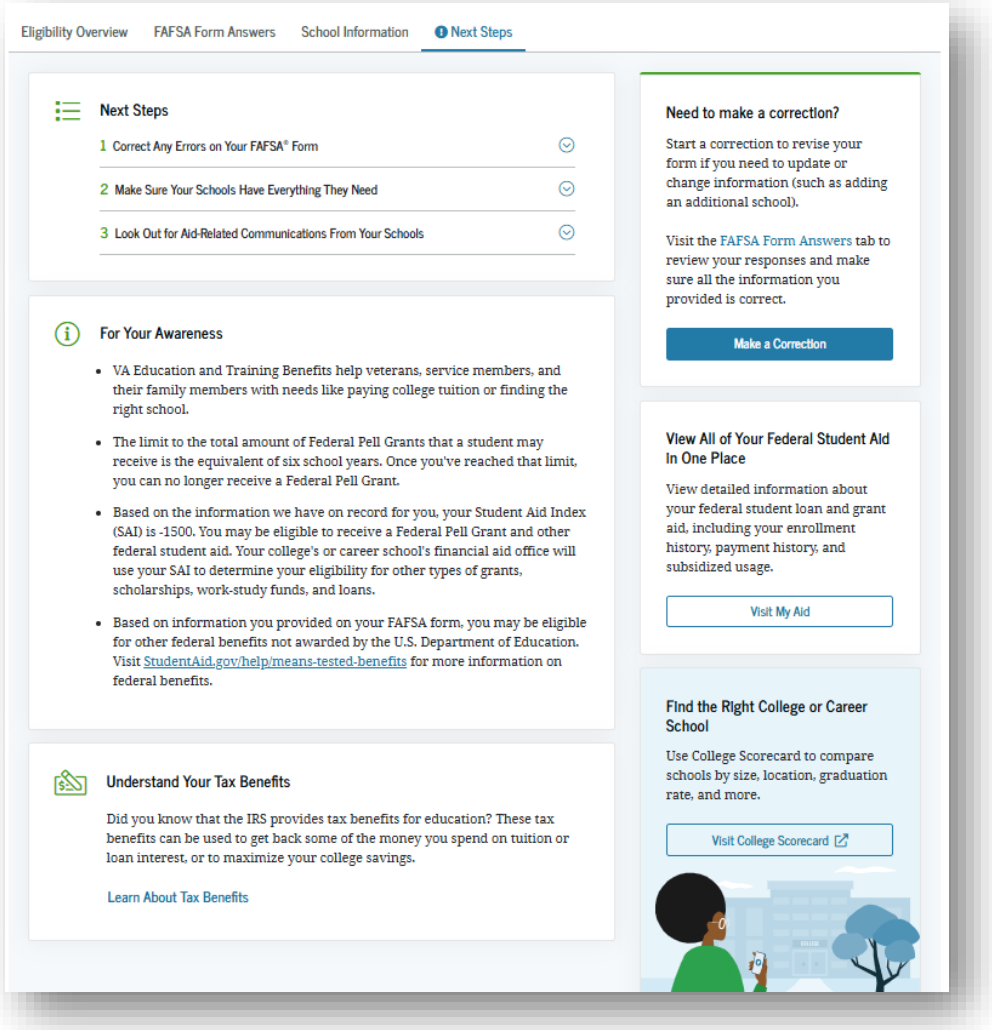
AFTER THE FAFSA

SCHOOL INFORMATION



AFTER THE FAFSA

NEXT STEPS



COMPARING FINANCIAL AID PACKAGES

Review your Financial Aid Award



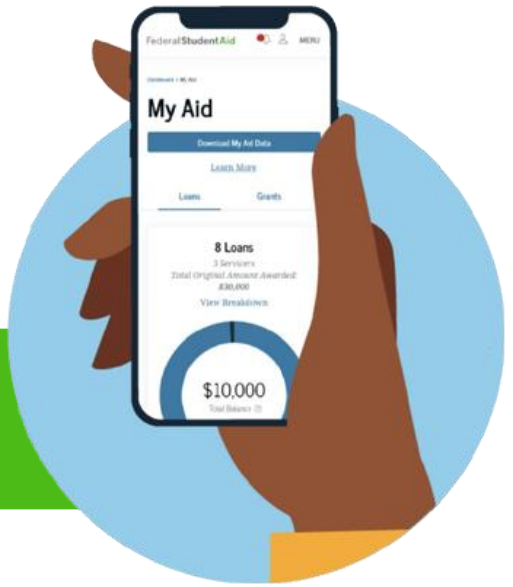
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RECEIVING A FINANCIAL AID AWARD LETTER

To receive a Financial Aid Package, a student must:

- List the institution on the FAFSA
- Complete verification process, if selected
- Apply for admission
- At some institutions, be accepted



Each institution is different. For more information, check with your college's Financial Aid Office.

COMPARING FINANCIAL AID PACKAGES

FINANCIAL AID AWARD OFFERS



Financial aid awards will all have basically the same information included:

Cost to attend the institution for the year	Amount of financial aid the institution is providing
Amount family is expected to contribute	Additional need to be funded through other sources

COMPARING FINANCIAL AID PACKAGES

COMPARE AWARD OFFERS

SCHOLAR UNIVERSITY

Housing: On Campus Residency: In-State	Cost of Attendance (COA) Student Aid Index (SAI) Estimated Financial Need	$29,086 - 1,000 $28,086

Type of Aid	Fall	Spring	Total
Pell Grant	$3,698	$3,697	$7,395
HOPE Scholarship	$3,840	$3,840	$7,680
Band Scholarship	$1,000	$1,000	$2,000
Volunteer Organization	$1,000	$1,000	$2,000
Something Church	$200	$200	$400
Subsidized Loan	$1,750	$1,750	$3,500
Unsubsidized Loan	$1,000	$1,000	$2,000
Total for Academic Year			$24,975

HALLMARK COLLEGE

Housing: On Campus Residency: In-State	Cost of Attendance (COA) Student Aid Index (SAI) Estimated Financial Need	$20,185 - 1,000 $19,185

Type of Aid	Fall	Spring	Total
Pell Grant	$3,698	$3,697	$7,395
FSEOG	$2,000	$2,000	$4,000
HOPE Scholarship	$1,335	$1,335	$2,670
Volunteer Organization	$1,000	$1,000	$2,000
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Subsidized Loan	$1,295	$1,295	$2,590
Unsubsidized Loan	$565	$565	$1,130
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COMPARING FINANCIAL AID PACKAGES

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COMPARING FINANCIAL AID PACKAGES

THE BEST ORDER TO ACCEPT AID

1

Scholarship and Grants

(e.g., money that you don't have to pay back!)

Understand all the conditions.

Make sure it's truly free.

2

Earned money

(e.g., Work Study)

Does not have to be paid back.

Money is paid through paycheck based on hours worked.

Considers class schedule and study time.

3

Borrowed money

(e.g., federal student loans, state government loans, college loans, private loans)

Must be paid back with interest.
Understand all conditions.

RESOURCES

Learn about resources to help you prepare for college.



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

www.studentaid.gov

Federal Student Aid offers resources and tools to help students manage their financial aid, including loan repayment options and the FAFSA application.

FEDERAL STUDENT AID ESTIMATOR

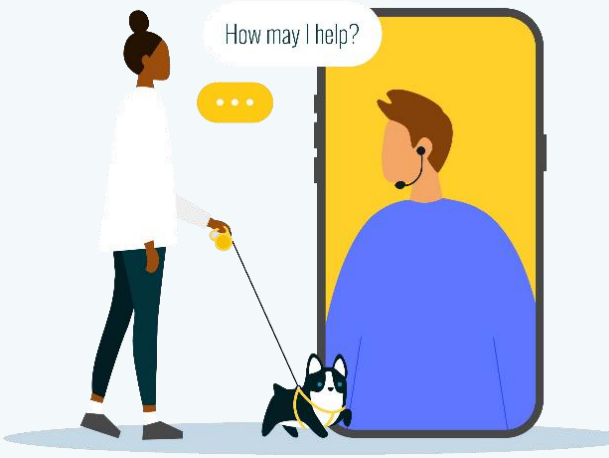
Estimate types of federal student aid you may be eligible for before you complete the Free Application for Federal Student Aid (FAFSA®) Form.

LOAN SIMULATOR

Loan Simulator helps you estimate monthly student loan payments and choose a loan repayment option that best meets your needs and goals.

FEDERAL STUDENT AID INFORMATION CENTER:

1-800-433-3243



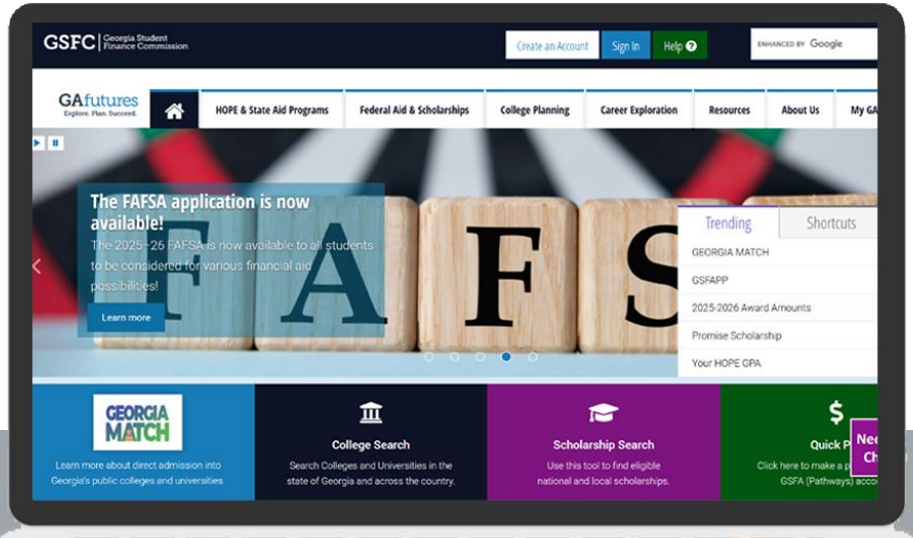
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GAfutures.org

Explore. Plan. Succeed.

Georgia's FREE online resource to help students plan, apply, and find affordable ways to pay for college.



COLLEGE SEARCH TOOL

Search for colleges and universities in Georgia and across the country, using attributes such as public/private, size of school, programs offered.

COLLEGE MONEY MATTERS

Financial literacy education so you are better equipped to make smart financial choices in relation to planning, applying, and paying for college.

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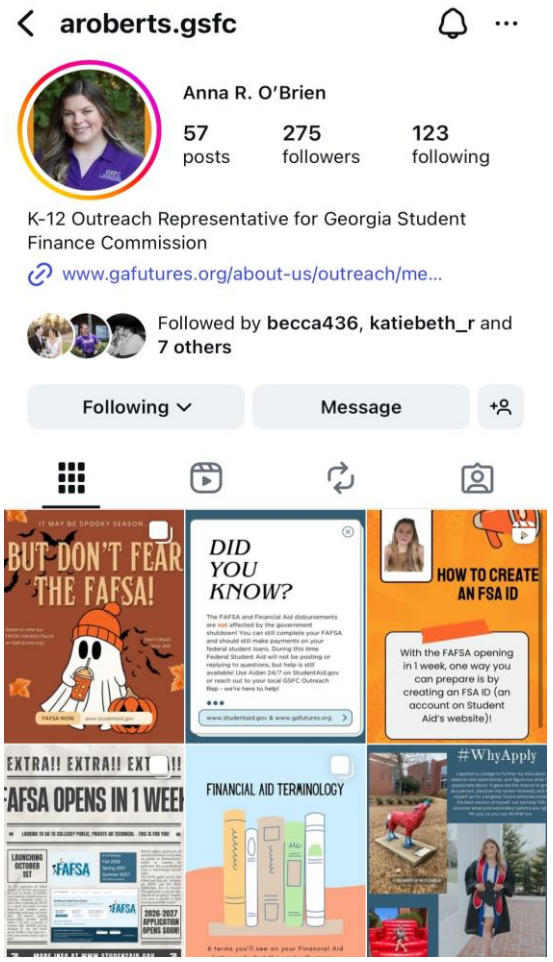
RESOURCES

CONTACT US

aroberts@gsfc.org

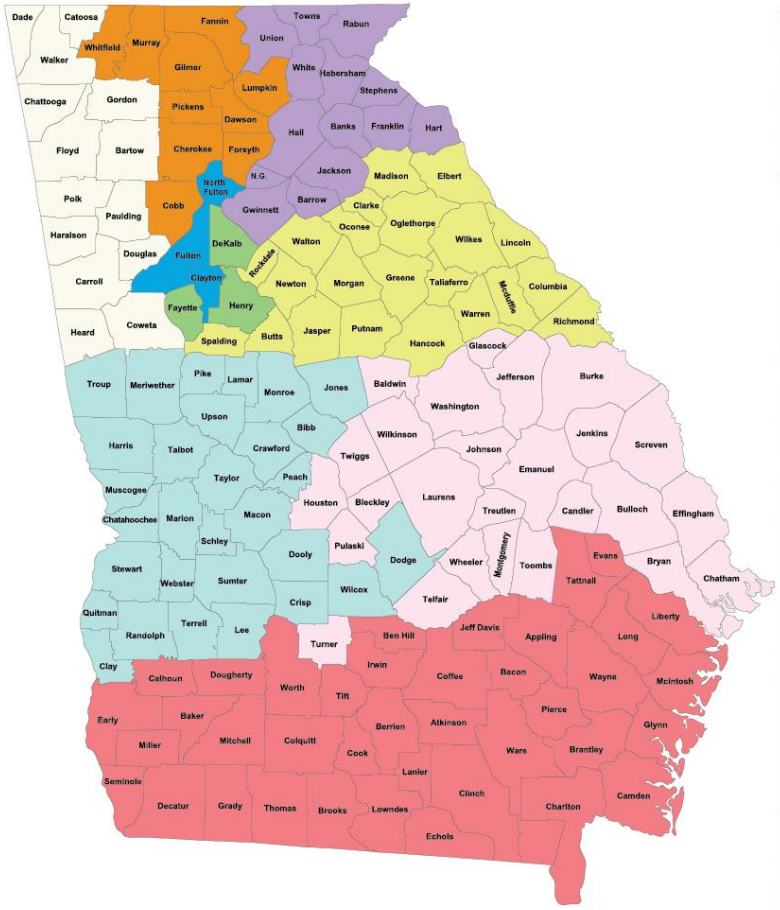
@aroberts.gsfc

(404) 706-1550



RESOURCES

GSFC REPRESENTATIVE MAP



Contact your GSFC Representative



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Lakissa Jackson
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RESOURCES

CONTACT US



outreach@gsfc.org



(800) 505-4732



RESOURCES

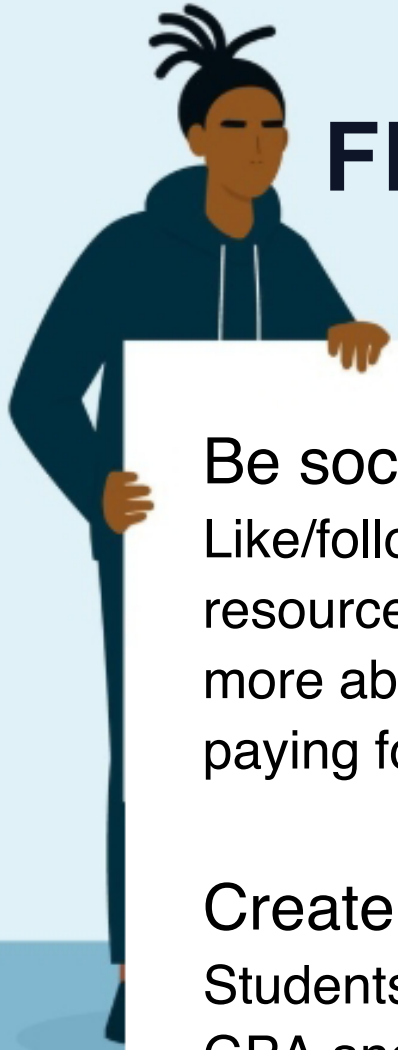
NEXT STEPS

- Create an account at **GAfutures.org**
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship

HIGH SCHOOL SENIORS:

- Complete the GSFAPP on GAfutures.org today!
- Create your studentaid.gov account today. Also encourage your parent(s) to create their studentaid.gov account.
- Complete the FAFSA on fafsa.gov!





FRIENDLY REMINDERS



Be social with GSFC

Like/follow us and find tips, resources, event information and more about planning, preparing and paying for college.

Create a GAfutures account

Students can check their HOPE GPA and learn more about the HOPE and Zell Miller Scholarship.

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