

Financial Aid Checklist

A checklist for applying for financial aid and comparing award offers.

Prepare and plan

- List the schools you want to receive your aid information.
- Find the federal, state and school aid deadlines.
School and state deadlines are often earlier than the federal one.
- Create or recover your application account and ID.
- Identify whose information the forms require.
- Estimate your costs and expected aid need.
- Add every deadline to your calendar.

Gather documents

- Collect identification and Social Security details.
- Gather tax returns and income records.
- Compile bank and investment statements.
- Record any benefits or untaxed income.
- Note family size and household details.
- Confirm the exact document list with your aid authority.

Complete the FAFSA

- Start the FAFSA as soon as it opens.
- Enter your information accurately and completely.
- Add every school that should receive your data.
- Have a parent provide details and sign if required.
- Review for errors before you submit.
- Submit and save your confirmation.

Apply for other aid

- Complete any state aid applications.
- Fill out school-specific aid forms if required.
- Apply for grants you may qualify for.
- Search and apply for scholarships.
- Look into work-study opportunities.
- Keep copies of every form you submit.

Follow up

- Check your application status after submitting.
- Respond quickly to any requests for documents.
- Complete verification if your file is selected.
- Correct any errors flagged on your results.
- Confirm each school received your information.
- Watch for and read your award notifications.

Compare and decide

- Separate grants and scholarships from loans on each offer.
- Calculate the net cost after free aid at each school.
- Compare total out-of-pocket cost across schools.
- Understand any loan terms before accepting.
Borrow only what you need and confirm repayment terms.
- Check whether aid is renewable in future years.
- Accept your aid and meet any acceptance deadlines.