

Who Should Apply?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

How Long Does it Take to Complete?

It takes most people 30 minutes to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.

What do I Need?

- *Verified account username and password (FSA ID)*
- *Parent or spouse contributor's email address*
- *Parent or spouse contributor's name, date of birth, and Social Security number (for the 2025–26 FAFSA form only)*
- *Income and asset information (if required)*

What is the Student Aid Index (SAI)?

The Student Aid Index (SAI) is a number that indicates a student's eligibility for federal, state, and institutional financial aid. The SAI represents a student's financial strength and their ability to pay for college. The SAI ranges from –1,500 to 999,999. A lower or negative SAI indicates a higher level of financial need.

What are the Requirements for Pell Grant Recipients?

For the 2025-2026 award year, the maximum Pell Grant amount is \$7,395. Eligibility requires being an undergraduate student with financial need who has not earned a bachelor's or professional degree. You must also be enrolled at least half-time and have a low Student Aid Index (SAI) as calculated by the FAFSA. You can receive Pell Grants for a maximum of 12 semesters, or about six years, in total.

What other College Funding is Available from FAFSA?

Federal student loans with lower, fixed interest rates, and loan forgiveness programs for graduates entering certain public service jobs.

FAFSA determines **your eligibility for work-study**, which provides part-time jobs for students with financial need. This allows students to earn money for educational expenses while they are in school.

State-funded aid: Many states use FAFSA data to determine eligibility for their own grant and scholarship programs. Missing a state-specific FAFSA deadline can mean missing out on significant funding.

College-specific aid: Most colleges and universities use FAFSA results to award their own financial aid, including institutional scholarships and grants. Some schools won't even consider you for this "merit-based" money unless you have a FAFSA on file.

Private scholarships: While many private scholarships do not require the FAFSA, some do. Your application may be strengthened by having this information readily available.