

# 5 things to know about FAFSA

Joan Westlake, for Mesa Community College 7:39 a.m. MST February 2, 2016

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(Photo: Mesa Community College)

Looking for ways to pay for college? Juan Carlos Sanchez, [financial aid](https://www.mesacc.edu/financial-aid) (<https://www.mesacc.edu/financial-aid>) outreach specialist at [Mesa Community College](https://www.mesacc.edu) (<https://www.mesacc.edu>), says your first, go-to resource is the [Free Application for Federal Student Aid](https://fafsa.ed.gov/) (<https://fafsa.ed.gov/>), known as FAFSA. This one application unlocks a trove of federal grants, scholarships, loans and more! Here are five things you need to know.

## 1. [What is FAFSA](https://www.mesacc.edu/new-student-checklist/fill-out-your-fafsa/) (<https://www.mesacc.edu/new-student-checklist/fill-out-your-fafsa/>)?

- This is an online application that collects your academic, personal and financial information and then uses all that to match you with grants, scholarships, loans and work study opportunities. Sanchez pointed out that you don't need to have top grades or a low income to qualify for some of the federal funds so it is worth applying.
- Financial information is based largely on Federal Income Taxes so the student and/or the parents need to file before you can fill out the form.
- You must be enrolled at a college but you do not have to be registered for classes. At some higher education institutions, such as Mesa Community College, there is no charge to enroll. You fill in basic information and create your [Maricopa Enterprise ID](https://www.mesacc.edu/new-student-checklist/create-your-student-account) (<https://www.mesacc.edu/new-student-checklist/create-your-student-account>), known as your MEID. This ID can take a few hours to be issued so create it at least a day before you begin the FAFSA process.
- Meeting with [financial aid specialists](https://www.mesacc.edu/financial-aid/important-dates) (<https://www.mesacc.edu/financial-aid/important-dates>) at the college of your choice is the best first step in making certain you are [avoiding common FAFSA mistakes](https://www.youtube.com/watch?v=AIARWTi3Y5E) (<https://www.youtube.com/watch?v=AIARWTi3Y5E>), which can be as simple as not using the exact name as it appears on your social security card. Financial aid advising is one of the many services that institutions such as Mesa Community College offer at no charge.
- Mesa Community College is one of a number of higher education institutions sponsoring [College Goal FAFSA](https://calendar.google.com/calendar/event?eid=cDE5ZnZ1anVqbWN0NTY4ZGlzamtrajMyYmcyYXBwcy5tYXJpY29wYS5lZHVfOHRpNDU5bWNjNHRlNwZqaXNoZTR1ZnNmb29AZw&ct) (<https://calendar.google.com/calendar/event?eid=cDE5ZnZ1anVqbWN0NTY4ZGlzamtrajMyYmcyYXBwcy5tYXJpY29wYS5lZHVfOHRpNDU5bWNjNHRlNwZqaXNoZTR1ZnNmb29AZw&ct>) from 2 - 4 p.m., Saturday, Feb. 13 in the [Enrollment Center](https://www.mesacc.edu/enrollment-center) (<https://www.mesacc.edu/enrollment-center>), on the east side of campus, 1833 W. Southern Ave., Mesa, Arizona 85202. Students and families are invited to bring their required documents and information and financial aid professionals will help with the online application process.

## 2. When should you apply?

- The financial aid process can take **up to six weeks** from the time you complete the FAFSA to the time you receive your funds. Sanchez says the time to apply is as soon as possible each year.
- Certain things, such as being selected for verification or needing to appeal, can lengthen the processing time. Also, if you complete the FAFSA or submit required paperwork close to the start of a new semester, it will take longer due to the sheer volume of applications being handled.
- Some funding sources have a limited amount of money to be awarded each year. Those qualified who apply first receive the funds. Once the money for that year runs out, no more is available until the next.

## 3. How do you apply?

- Sit down at a computer with all your information and fill out the [online application](https://fafsa.ed.gov/) (<https://fafsa.ed.gov/>). You'll need to create a Federal Student Aid (FSA) ID (<https://fsaid.ed.gov/npas/index.htm>). Sanchez points out that the process has been made more user friendly in recent years by connecting with tax forms so applicants don't need to fill out the FAFSA line by line. Computers are available in Maricopa Community College financial aid offices and enrollment centers at no charge.
- Review [step-by-step instructions](https://www.mesacc.edu/financial-aid/apply) (<https://www.mesacc.edu/financial-aid/apply>) and [videos](https://www.youtube.com/watch?v=AZWniQo9gkw) (<https://www.youtube.com/watch?v=AZWniQo9gkw>) to get comfortable with the process.

## 4. What documentation (<https://www.mesacc.edu/financial-aid/apply>) do you need?

- The college's Federal School Code ([https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en\\_EN](https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en_EN)) -- Mesa Community College's is 001077
- Federal Student Aid ID (<https://fsaid.ed.gov/npas/index.htm>)
- Social Security number
- Driver's license number, if you have one
- Alien Registration number, if you have one - find out more about residency and citizenship requirements (<https://www.mesacc.edu/admissions-records/residency-citizenship>) for applying from the MCC Financial Aid Office (<https://www.mesacc.edu/financial-aid>)
- Last year's income tax return or W-2s
- Records of untaxed income such as social security benefits

## 5. How do you receive your FAFSA funds?

- Colleges and universities employ a variety of methods to inform students of the grants, loans or scholarships they have received as well as most other aspects of their college life. Best practices today are online portals such as the Student Center (<https://www.mesacc.edu/self-help/logins-and-accounts/mymaricopaedu-accessing-your-student-center>) at Maricopa Community Colleges that is accessed via my.maricopa.edu (<https://my.maricopa.edu/>).
- Each college has important deadlines (<https://www.mesacc.edu/financial-aid/important-dates>) and procedures that must be followed. Not filing paperwork or missing reporting deadlines can delay or even revoke funds you may have been awarded.
- \*Another reason to apply for assistance as soon as possible is that if classes start before your FAFSA goes through, you will be responsible for paying to keep your place in the classroom until you are awarded aid. Options such as payment plans (<https://www.mesacc.edu/cashier-services/payment-options/tuition-payment-plan>) are available.
- Sanchez advises students to be diligent about regularly checking online student information portals (<https://www.mesacc.edu/self-help/logins-and-accounts/mymaricopaedu-accessing-your-student-center>) to find out what financial aid has been received, if the money has been processed to the student account and to be alerted in case a problem arises.

"Don't get discouraged if you don't receive grants or scholarships the first time you apply," Sanchez said. "You can apply for the FAFSA and other funding resources again the next year. Your financial circumstances could be different the next time and qualify you for funds. Sometimes rules change that might make you more eligible. Come in and talk with us in the financial aid office about all the potential ways you can fund your higher education."

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