



Each year families prepare for the annual ritual of completing the Free Application for Federal Student Aid (FAFSA). If you've never experienced "FAFSA Time", it's time to get ready. Completing the FAFSA has never been easier, if you are prepared.

The FAFSA is used to apply for federal, state and institutional financial aid that includes grants, scholarships, work-study, and loans. The application process begins in January when you start gathering the required information. You will need the following for *you and your parent(s)*:

- ✓ driver's license and social security number
- ✓ Alien registration number, if you are not a U.S. citizen
- ✓ completed tax returns
- ✓ most recent W-2s
- ✓ records of untaxed income received during the previous tax year
- ✓ value and debt of business and/or farm (excluding a farm on which you live)
- ✓ value of investments, excluding retirement accounts and home equity
- ✓ a PIN (you each need one) - go to [www.pin.ed.gov](http://www.pin.ed.gov) to get the PIN that will act as your electronic signatures
- ✓ if you choose to file a paper FAFSA, get a copy from your high school counselor or from a college/university near you

Many sources of financial aid are limited in funding, so you are strongly encouraged to annually complete the FAFSA by the priority date. You are encouraged to complete the FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), but paper FAFSAs are available upon request. Eligible students who complete their financial aid file after the priority date usually receive less need-based grant aid.

You may file your FAFSA using information provided on your tax returns without actually filing your taxes until the due date. If you do not have your tax forms completed, you may use estimated figures. However, you need to make necessary changes to your FAFSA once your tax returns are complete. For additional assistance with completing the FAFSA, contact the Federal Processor at 1-800-433-3243.

\* Check with the schools where you are sending FAFSA results to determine their specific application deadlines/priority dates and add this information to your calendar.



## Financial Aid Programs at a Glance *Federal & State of Kansas*

All award ranges and terms subject to change by federal, state, and/or institutional guidelines. There are typically school specific aid programs available. Please check with the school(s) in which you are interested for more funding opportunities.

\*Due to limited funding, schools may establish a priority date for filing the Free Application for Federal Student Aid (FAFSA) to be considered for these awards.

Name	Terms	Available to	How to apply
State of Kansas Scholarship	No repayment	KS resident undergraduates working on a first degree who are designated state scholars; limited funding.	File Kansas Student Aid Application ( <a href="http://www.kansasregents.org">www.kansasregents.org</a> ) by May 1; pay appropriate fee. File the Free Application for Federal Student Aid (FAFSA) at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Kansas Ethnic Minority Scholarship	No repayment	KS resident undergraduate minority students working on a first degree; limited funding.	File Kansas Student Aid Application ( <a href="http://www.kansasregents.org">www.kansasregents.org</a> ) by May 1; pay appropriate fee. File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Multiple Kansas Teacher Scholarships	Requires commitment to teach in Kansas	KS resident undergraduates and graduates seeking initial teacher certification; limited funding	File Kansas Student Aid Application ( <a href="http://www.kansasregents.org">www.kansasregents.org</a> ) by May 1; pay appropriate fee. File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Private Scholarships	Varies by donor	All students attending or planning to attend college	Varies by donor
Federal Pell Grant	No repayment	Undergraduates working on a first degree	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Federal Supplemental Educational Opportunity Grant*	No repayment	Pell eligible undergraduates working on a first degree	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Kansas Comprehensive Grant*	No repayment	KS resident undergraduates working on a first degree	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Academic Competitiveness Grant	No repayment	Pell eligible undergraduates in their first two years of study	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> and meet general eligibility requirements.
National Science and Mathematics Access to Retain Talent Grant	No repayment	Pell eligible undergraduates in their third and fourth years of study majoring in specified academic programs.	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> and meet general eligibility requirements.
Federal Work-Study*	Work at a job on or off campus. Community service positions available; financial need is required	Undergraduates and graduates	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> . Answer yes to the question specifically about work-study.
Federal Perkins Student Loan*	No interest until repayment begins 9 months after leaving school; then 5% interest	Undergraduates and graduates	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Federal Student Loan (subsidized and unsubsidized; 6.8% fixed interest)	Subsidized – no interest in school; Unsubsidized – interest varies; Repayment begins 6 months after leaving school	Undergraduates and graduates	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .
Federal Parent Loan for Undergraduates (PLUS)	Interest varies; Repayment begins 60 days after the final disbursement	Parents of dependent students	File the FAFSA at <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> . Check with the school(s) in which you are interested about additional paperwork that may be required.
Alternative Loans	Varies by lender	Undergraduates, graduates, and international students	Information about loan programs available from the financial aid office at the school(s) in which you are interested.

### Financial Aid Terms

Scholarships	Awards in this category generally do not have to be repaid. Meritorious achievement is required.
Grants	Awards in this category generally do not have to be repaid. Financial need is required.
Work-Study	Awards are earned through employment either on-campus or in the community and are paid in the form of a regular paycheck.
Loans	The borrower must repay awards in this category even if the student does not complete his/her academic program.