WHAT'S NEXT

AFTER SUBMITTING YOUR

FAFSA

FREE APPLICATION FOR FEDERAL STUDENT AID

FAFSA®

CHECK THE STATUS OF YOUR FAFSA®
- You can check the status of your FAFSA immediately after submitting it online. Go to **fafsa.gov** and log in using your FSA ID.
- If your FAFSA is still being processed, we recommend that you wait a few days before checking the status again.

REVIEW YOUR STUDENT AID REPORT (SAR)
- Your SAR is a summary of the FAFSA data you submitted.
- You'll get your SAR within three days to three weeks after you submit your FAFSA.
- Be sure to look over your SAR to make sure you didn't make a mistake on your FAFSA.
  - If you find an error, go to the online My FAFSA page, click "Make FAFSA Corrections."
  - Enter your FSA ID (username and password).
  - Correct your information.
  - Submit your new information.
- Add **FederalStudentAidFAFSA@cpsemail.ed.gov**, to your e-mail contact list so that your SAR notification e-mail won't go to your spam folder.

PREPARE FOR VERIFICATION
- Verification is the process your college uses to confirm that the data reported on your FAFSA is accurate.
- Not every student is selected for verification. If you're selected for verification, don't assume you're being accused of doing anything wrong. Many schools verify all students' FAFSAs. All you need to do is provide the documentation the college requests. Be sure to do so by the college's deadline, or you may not be eligible for some types of financial aid.

COMPARE AWARD LETTERS/OFFERS
- At some point after you submit your FAFSA, colleges will send you a summary of all the financial aid award information offered to you. Note that if you have not applied to a college, they most likely will not send you an award letter/offer.
- Make sure to use ISAC's online tool to compare the financial aid offered to you from each college. Find the tool and other resources at **isac.org/studentportal-toolbox**
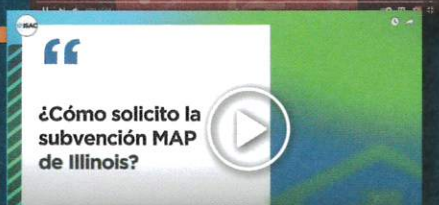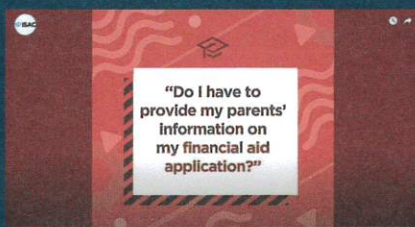

ISAC Student Portal

COLLEGE PLANNING MADE EASY.

isac.org/studentportal

ISAC COLLEGE MINUTE

NOW PLAYING

"Do I have to provide my parents' information on my financial aid application?"

¿Cómo solicito la subvención MAP de Illinois?

PAUL OLIVER
OUTREACH COORDINATOR
ILLINOIS STUDENT ASSISTANCE COMMISSION

COLLEGE PLANNING AND FINANCIAL AID VIDEOS

Get quick tips and answers to college planning and financial aid questions. Check out ISAC College Minute videos and more at **www.isac.org/nowplaying**

APPLY FOR ISAC GRANT/ SCHOLARSHIP PROGRAMS

APPLY NOW

Create a student profile on the Portal to apply for some of ISAC's specialized grant and scholarship programs:

- Minority Teachers of Illinois (MTI) Scholarship
- Illinois Special Education Teacher Tuition Waiver (SETTW) Program
- Illinois Veteran Grant (IVG)
- Illinois National Guard (ING) Grant

You can also use the Portal to check your MAP Paid Credit Hours.

ISAC
Illinois Student Assistance Commission

COLLEGE APP

WHAT'S NEXT

AFTER SUBMITTING YOUR

⬇

APPLICATIONS COLLEGE

FINISH SENIOR YEAR STRONG!
- Don't let "senioritis" creep up on you! Maintain a strong performance during your last year in high school. Maybe even use the time to join clubs and/or organizations. Colleges love that!

CONFIRM THAT YOUR APPLICATION MATERIALS ARE COMPLETE
- Just because you submitted your application does not mean that it is complete!
- Schools will send you notifications via e-mail if there is any missing documentation. Make sure you read and respond to them.
- Maintain open communication with the Admissions and Financial Aid offices of the colleges to which you are applying.
- Maintain regular contact with your high school guidance counselor on the status of your application and/or missing application materials like ACT scores, transcripts, essays, etc.

SET UP A VISIT TO COLLEGES OF INTEREST
- Set aside some dates and times to visit colleges that interest you, if you haven't already. This is a great opportunity to get familiar with the college and with campus life, get to know student organizations, and meet key individuals involved in the admissions process.
- Many colleges also offer virtual tours if you cannot make the trip!

VISIT THE ISAC STUDENT PORTAL
- The Portal has all the tools you need to help you with college planning, college and scholarship search, financial aid, student loans, money management, and even careers and job search--all free and just a click away!
isac.org/studentportal

🎓 ISAC Student Portal

COLLEGE PLANNING MADE EASY.

isac.org/studentportal

The ISAC Student Portal has all the tools you need to help you with college planning, financial aid, student loans and money management, and even career exploration and job search—all free and just a click away!

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COLLEGE AND SCHOLARSHIP SEARCH

Check out ISAC partner **Cappex** to search college profiles with student reviews, videos and more. Plus search a database of billions of dollars in scholarships.

Also check out

ILLINOIS COLLEGE 2CAREER

For more college/career search assistance focused on Illinois schools.

💲🖩

FINANCIAL AID

Need financial aid for college but not sure what's out there and how to apply? Learn about financial aid with the **FinAid Game**, use our **MAP Esitmator** to determine your eligibility for a MAP grant, and compare your financial aid award letters with our easy-to-use, online **Financial Aid Comparison Worksheet**.

ISACorps

IN-PERSON AND ONLINE HELP WITH COLLEGE PLANNING AND FINANCIAL AID

Find a free in-person workshop in your area, an online workshop, or contact your local ISACorps member for free one-on-one assistance with college planning, college and financial aid applications, and more.

Plus...more tools and resources to assist you!

Claim Your Future® · **MONEY MANAGEMENT**

ILLINOIS workNet® CENTER · **CAREERS AND JOB SEARCH**

WHAT INFORMATION DO I NEED TO **COMPLETE MY 2023-24 FAFSA** OR **THE 2023-24 ALTERNATIVE APPLICATION FOR ILLINOIS FINANCIAL AID?**

Complete Your FAFSA® at FAFSA.gov
Complete the Alternative Application for Illinois Financial Aid at isac.org/AlternativeApp

- Your 2021 federal tax returns, W-2's, and other records of money earned.
- Banking statements and records of investments (if applicable).
- Records of untaxed income (if applicable).
- List of colleges you would like to attend.

Additional information you will need if you are completing the FAFSA:

- Social Security Number. Be sure it is correct!
- Your Alien Registration Number, if you (student) are not a U.S. citizen.
- An FSA ID to sign electronically. (This can be created beforehand at fsaid.ed.gov, or at the time of application).

ISAC F3786 8/22 (ON3786 30M 8/22) Printed by authority of the State of Illinois

If you are a dependent student, you will report your information and your parents' information.

If you are an independent student, you will only report your own information (and, if you are married, your spouse's). Please visit **studentaid.gov/dependency** for more information.

Parents who do not have a Social Security Number and are providing information in the parent section on the FAFSA must enter 000-00-0000 on the FAFSA.

isac.org

ISAC
Illinois Student Assistance Commission

THE 4 STEPS TO COLLEGE CHECKLIST

Choosing & Applying to College

4

1 BE A PAIN / Let everyone know that you are going to college and need their help.

- Ask for help early in your high school years to identify your interests and skills and think about jobs and careers that fit.
- Talk to your parents, siblings, friends, teachers, coaches, professionals in your chosen field of study and other adults with experience for advice on college.
- Research colleges and careers online, with free resources like those available on the ISAC Student Portal, and at your local library.
- Begin asking teachers, counselors, and/or employers if they would be willing to write a letter of recommendation to include with your admission and scholarship applications, if needed.

2 PUSH YOURSELF / Working a little harder today will make getting into college even easier.

- Have your high school counselor help you pick the curriculum that will help you get into the college of your choice.
- Don't be afraid to take the tough classes, including Honors and Advanced Placement courses, which most colleges prefer over the easier courses, and will better prepare you for college.
- Create a profile on the ISAC Student Portal and use the tools to search for colleges and scholarships, manage your money, navigate the financial aid process, learn about careers, search for jobs, and more.
- Take the SAT and/or ACT in your junior year. Check with your high school counselor for test schedules.
- Find out admission requirements and make sure you fulfill them. Most colleges require 3 – 4 years of math, English, science and social studies. A lot of colleges also want at least 2 years of a foreign language.

3 FIND THE RIGHT FIT / Find out what kind of college is the best match for you and your career goals.

- Attend college fairs in your area – make a list of colleges you want to learn more about and questions to ask at the fair.
- Participate in extracurricular activities to help you determine your interests, which can help lead you to the right college.
- Know your Grade Point Average (GPA), class rank, and SAT and/or ACT scores.
- Check out the websites of colleges your interested in to get information about the college and its programs. You can also use the ISAC Student Portal's Cappex and Illinois Postsecondary Profiles resources to help narrow your search. Make sure to discuss your choices with your parents and get their input.
- When thinking about where you'd like to attend, consider things like 2-year vs. 4-year colleges, type and length of academic programs, cost and financial aid availability, housing options, location and community, services and programs, campus life, and enrollment size.
- Apply to at least 3 – 5 colleges at the beginning of your senior year.
- Find out if the admission application process at your top choice colleges requires any fees, transcripts, reference/recommendation letters, tests, essays, and/or interviews.
- Visit the campus, take a tour, sit in on classes, talk with students and professors, find out if the college has job placement services, research the college's reputation and graduation rate, and talk with the financial aid office about your aid package. A lot of colleges offer online "virtual" tours that help keep travel costs down – check their websites.
- Once admitted, find out if the college requires you to pay a deposit to reserve your admission place.
- When you decide which college to attend, let colleges you applied to know your final decision and make sure to sign up for placement testing and student housing, if needed.

Track and complete these separate processes

MEET DEADLINES

- Apply for admission to colleges — Date completed: _____/_____/_____
- Free Application for Federal Student Aid (FAFSA) and other financial aid applications — Date completed: _____/_____/_____
- Send acceptance form/enrollment deposit — Date completed: _____/_____/_____
- Housing application and fees — Date completed: _____/_____/_____
- Sign up for placement testing — Date completed: _____/_____/_____
- Sign up for class registration/advising — Date completed: _____/_____/_____

4 PUT YOUR HANDS ON SOME CASH! / If you think you can't afford college, think again. There's lots of aid out there.

FRESHMAN, SOPHOMORE AND JUNIOR YEARS

- Research federal, state, institutional and private sources of financial aid by visiting isac.org. Search for scholarships using Cappex on the ISAC Student Portal. Don't be fooled by services that ask you to pay for information and guarantee results.
- In your junior year, use the FAFSA4caster on fafsa.gov to get your estimated federal financial aid and the MAP Estimator on the ISAC Student Portal to determine your eligibility for the Monetary Award Program (MAP).
- Get summer jobs or internships that relate to your career interests to save money for college. Check out the Internship/Summer Job Board on the ISAC Student Portal.

SENIOR YEAR

- Call an ISAC Call Center Representative, contact an ISACorps member or visit isac.org for financial aid information.
- Get ready to fill out a FAFSA* or an Alternative Application for Illinois Financial Aid** as soon as possible after October 1st of the *calendar year before* you plan to attend college, and check with the college financial aid office for other required forms and deadlines. Most students submit the FAFSA at fafsa.gov, so you'll need to apply for an FSA ID at studentaid.gov/fsaid. A parent will need to get a separate FSA ID.
- Use a scholarship search service like Cappex on the ISAC Student Portal to search for other financial aid sources.
- ISAC provides free assistance in completing financial aid applications and free tools for scholarship search, so beware of companies that ask you to pay for help with the applications and scholarship searches – they may be scams or frauds.
- Investigate the total cost of attendance for the colleges you think you might want to attend, and continue to research funding available from federal, state and institutional sources. Look for more information on private sources of financial aid: search community-based organizations, local libraries and companies and ask high school counselors and financial aid administrators for suggestions.

SENIOR YEAR (AFTER OCTOBER 1ST)

- You and your parents should gather income tax forms for the previous year since tax information is reported on financial aid applications.
- If you're the beneficiary of a 529 college savings and/or prepaid tuition program, start the process to retrieve the proceeds.
- Attend a Financial Aid Application Completion workshop*** event or meet with an ISACorps member for help filling out applications.
- Complete, electronically submit (via fafsa.gov) or sign and mail the FAFSA after October 1st but as soon as possible to be considered for MAP, and before the priority date for the college you are interested in attending.
- If you are not using an FSA ID when submitting the FAFSA online, sign and mail the signature page.
- If you are eligible, complete and sign an Alternative Application for Illinois Financial Aid at isac.org.
- Complete and submit applications for financial aid programs not covered by the FAFSA or Alternative Application.

7-10 DAYS AFTER THE FAFSA IS FILED

- You will receive a Student Aid Report (SAR) (via e-mail, if you supplied an e-mail address) that will include all of the information you submitted on the FAFSA, as well as your official expected family contribution (EFC).
- Review the accuracy of your data and follow instructions on the SAR. If the SAR needs to be corrected or if financial circumstances have changed, contact your college's financial aid office for assistance.

DECEMBER – SUMMER

- You will receive a financial aid award letter from each college to which you've been admitted about the different programs and awards you are eligible to receive from that college.
- Compare financial aid packages and other factors to help you choose the college you will attend. You can use the Financial Aid Comparison Worksheet in the Toolbox area of the ISAC Student Portal to compare financial ai award letters you have received.
- Accept all or part of the financial aid offered. If required, sign and return the award letter to the college by the deadline.

REMEMBER

- ▶ Meet deadline dates and keep photocopies and/or e-mail confirmation of all completed forms and worksheets.
- ▶ Reapply for financial aid each year and use the Renewal FAFSA process.
- ▶ Along with isac.org, your college's financial aid office is the best source for information about all federal, state, institutional and private financial aid programs.
- ▶ Your college may be required to verify your financial situation and may ask you to supply additional information.
- ▶ Although cost is always a consideration, check out the financial aid packages from different schools. More expensive colleges may offer more financial aid through institutional funding, making their cost comparable to a less expensive school. Another option is to start at the local community college and then transfer to a four-year college later.

When You Receive a Scholarship

- ▶ Make sure you understand the conditions of the scholarship. Know what you are accepting and agreeing to do!
- ▶ Report to the financial aid office any scholarships from outside groups you are/will be receiving.

If You Need a Loan

- ▶ Follow procedures outlined by the financial aid office when applying for a student or parent loan.
- ▶ Make sure you understand all the loan terms and how it will be repaid before you take out the loan.
- ▶ Only borrow what you need!

* **FAFSA** - Free Application for Federal Student Aid - All students must file this application to be considered for the federal Pell grant, the Illinois Monetary Award Program (MAP) grant, other federal and state grants and federal student loans.

** **Alternative Application for Financial Aid** – the application for MAP for students who are not eligible for federal financial aid and are not completing the FAFSA, including undocumented students.

*** **Check with your high school counselor** or see the Outreach Activities calendar at isac.org for information and a listing of workshops and events in your community. All events are free and open to the public.

ISAC
Illinois **Student Assistance** Commission

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REMEMBER

- Meet deadline dates and keep photocopies and/or e-mail confirmation of all completed forms and worksheets.
- Reapply for financial aid each year and use the Renewal FAFSA process.
- Along with isac.org, your college's financial aid office is the best source for information about all federal, state, institutional and private financial aid programs.
- Your college may be required to verify your financial situation and may ask you to supply additional information.
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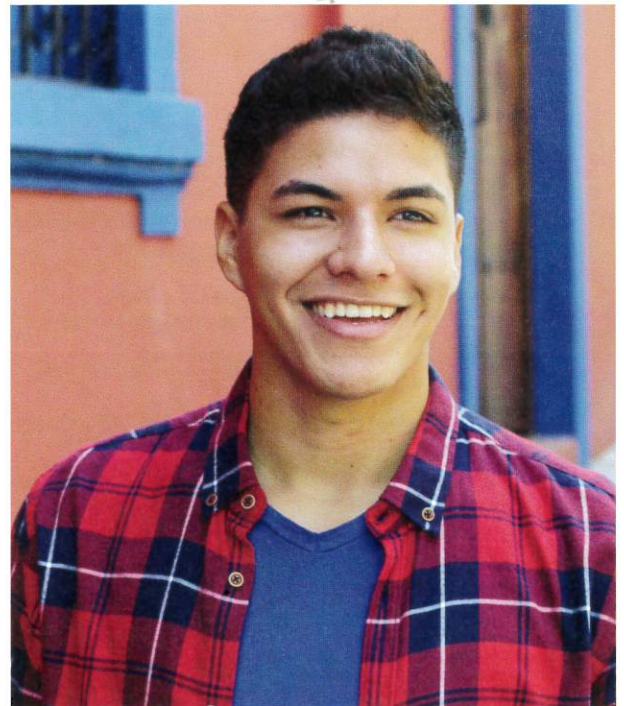
** **Alternative Application for Financial Aid** – the application for MAP for students who are not eligible for federal financial aid and are not completing the FAFSA, including undocumented students.

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ISAC
Illinois **Student Assistance** Commission

THE
FINANCIAL AID
PROCESS
Paying For College

isac.org

ISAC
Illinois Student Assistance Commission

The Illinois Student Assistance Commission (ISAC)

is committed to helping students plan and pay for college. ISAC works to provide the information and assistance students need to make informed choices about college. Then, through the state grant and scholarship programs we administer, ISAC can help make those choices a reality.

If you are planning to go to college, you might be wondering how you will pay for it. Use this guide to find out how to get financial aid that can help with that.

How can I get help to pay for college?

Families have the responsibility to pay for higher education, but sometimes a family's resources are not enough to pay all college expenses. To help close the gap, different types of financial aid are available to help meet the cost.

You can get financial aid for different types of schools, such as technical, trade or vocational schools, not just colleges and universities. Financial aid comes from a variety of sources, including the federal government, state government, your college and private organizations.

What are the federal programs?

Federal financial aid programs are administered by the U.S. Department of Education (ED) and include Pell Grants, work-study, loans and other programs. They can help you pay tuition, fees, books, room and board, and other living expenses. You will have to demonstrate financial need for most programs and there are other eligibility requirements that will have to be met. If you take out a loan, you will need to sign a legally binding promissory note promising to repay the money plus interest.

Some of the most common federal programs are described in the chart on the next page. Visit **studentaid.gov** for detailed information about all of the available federal programs.

Are there State of Illinois financial aid programs?

Yes. ISAC administers one of the largest state grant programs in the country — the Monetary Award Program (MAP) — to help pay for tuition and fees. Eligibility for MAP is based on financial need. There are also specialty grant and scholarship programs based on military service and field of study (such as teaching). Grants and scholarships are types of financial aid that typically do not need to be paid back.

See the chart on the next page and visit **isac.org** to learn more about ISAC's programs.

What about other types of financial aid?

Most colleges and universities offer some aid from their own funds. The financial aid office on campus is the best place to find out about these programs. They may include grants, scholarships, work-study, internships, cooperative education and loans.

Many agencies, associations and organizations (for example, corporations or civic, religious and philanthropic groups connected with your field of interest) provide money for college students.

Use the resources on ISAC's Student Portal at **isac.org/studentportal** to search for possible scholarship matches.

How do I apply for financial aid?

To apply for both federal and state financial aid, you must complete the **Free Application for Federal Student Aid (FAFSA®)**. First, you will need to create an FSA ID at **studentaid.gov/fsa-id** to use as your electronic signature. Parents will need an FSA ID separate from the student's. Then, your FAFSA can be completed online at **fafsa.gov**. The information you report on the FAFSA — income, asset and family information — is used to calculate your family's financial need and to determine your eligibility for financial aid. If you are not able to fill out the FAFSA online, you may request a paper FAFSA by calling 800.4FEDAID (800.433.3243).

The Alternative Application for Illinois Financial Aid provides a way to apply for the Illinois Monetary Award Program (MAP) for undocumented students who have not obtained legal permanent residence, and transgender students who are not eligible for federal student aid because they did not register for Selective Service. The Alternative Application is used to apply for Illinois MAP grants and is not an application for federal student aid. Students applying for federal aid must complete the FAFSA.

Failure to register for Selective Service no longer disqualifies an applicant from receiving federal student aid, which removes that obstacle for certain transgender students who do not register for Selective Service. These students should consider completing a FAFSA instead of the Alternative Application to maximize their financial aid opportunities.

Please note that while Selective Service registration is no longer required to qualify for federal student financial aid, there is still a federal law requiring Selective Service registration for those who are under 26 and assigned a male gender at birth, and this federal requirement continues to apply to both citizens and noncitizens.

Depending on the college you attend, the information you provide on your Alternative Application may also be used to determine your eligibility for institutional aid from the college itself. For more information about the Alternative Application, and to complete it online, visit **isac.org/AlternativeApp**.

How do I know whether to complete the FAFSA or the Alternative Application for Illinois Financial Aid?

Undocumented students and transgender students use the pre-screening questions on the Alternative Application to determine whether to complete the Alternative Application or the FAFSA. If you are unsure which application to file, contact your college counselor, an ISACorps member, or the financial aid office of the college you plan to attend.

Federal and ISAC Programs

Federal Grants, Loans and Work-Study Programs

Program	Who's eligible?	How much?
Federal Pell Grant Program studentaid.gov/pell-grant	For students with financial need to help pay undergraduate costs such as tuition, fees, room and board, and living expenses. Can be used by undergraduate students for a maximum of six academic years. Apply using the FAFSA.	Up to $6,495 in the most recent year. Award amounts can change every year.
Federal Student Loans studentaid.gov/sub-unsub	A variety of loan programs, including subsidized (government pays interest) and unsubsidized (borrower pays interest), to help students pay educational expenses. Can be used by undergraduate and graduate students attending at least half time. Interest rates are fixed for the life of the loan. Apply using the FAFSA.	Up to $5,500 – subsidized loans Up to $20,500 – unsubsidized loans
Federal PLUS Loans studentaid.gov/plus	For parents of dependent students attending at least half-time and for graduate/professional students. Interest rates are fixed for the life of the loan. Financial need is not considered.	Cost of attendance minus other financial aid.
Federal Supplemental Educational Opportunity Grant (FSEOG) studentaid.gov/fseog	For students with exceptional financial need, with priority given to Pell Grant recipients. Funds depend on availability at school. Apply using the FAFSA.	Up to $4,000
Federal Teacher Education Assistance for College and Higher Education (TEACH) Grant studentaid.gov/teach	For students pursuing course work necessary to begin a teaching career. Undergraduate and graduate recipients commit to teaching full time in a high-need field for four complete academic years within eight years of completing course work. Teaching must take place at an elementary or secondary school or educational service agency for children from low-income families.	Up to $4,000
Federal Work-Study studentaid.gov/workstudy	On or off-campus jobs paying at least federal minimum wage for undergraduate and graduate students. Funds depend on availability at school.	No minimum or maximum amount.

For more information on federal financial aid programs, including student loan interest rates, visit **studentaid.gov/types**.

ISAC Programs (Illinois Grant Programs)

Monetary Award Program (MAP)	For Illinois undergraduate students with financial need. Can be used at approved Illinois public and private 2- and 4-year colleges, hospital schools and other degree-granting institutions. Apply using the FAFSA or Alternative Application for Illinois Financial Aid as early as possible; funding is limited.	Pays toward tuition and fees. Up to $5,496. Annual award amounts will vary based on limited funding.
Illinois Veteran Grant (IVG)	For Illinois veterans (including Illinois National Guard and Armed Forces Reserve members) with at least one year of federal active duty service in the U.S. Armed Forces. Illinois residency requirements apply. Can be used for a maximum of four academic years by undergraduate and graduate students at Illinois public 2- and 4-year colleges.	Pays tuition and mandatory fees.
Illinois National Guard (ING) Grant	For currently active enlisted members and officers of the Illinois National Guard with one full year of service or those who were recently discharged. Can be used for a maximum of four academic years by undergraduate and graduate students at Illinois public 2- and 4-year colleges.	Pays tuition and certain fees.

For more information on these programs and applications, and to find out about other ISAC financial aid programs, visit **isac.org/students/during-college/types-of-financial-aid**.

Am I eligible for other Illinois financial aid programs as an undocumented student?

You may be eligible for state student financial aid, including aid from Illinois public colleges and universities, and ISAC financial aid programs, if you meet certain residency-related conditions and meet all eligibility requirements for each program. The Alternative Application is used to apply only for MAP; you can apply for ISAC programs other than MAP by completing each program's separate application.

When do I fill out the FAFSA or the Alternative Application for Illinois Financial Aid?

You should file your application as soon as possible after October 1st of the calendar year before you plan to attend college. It's important to file your application as early as possible because financial aid funds are limited and some are awarded on a first-come, first-served basis. Your financial aid application must be completed every year.

On the application, you can list several different colleges that you might be thinking about attending and have your information sent to them, even if you have not made a final decision yet.

What information do I need to report on the FAFSA or on the Alternative Application for Illinois Financial Aid?

If you are a dependent student, you must report your parents' income and assets along with your own. If you are an independent student, you report only your (and your spouse's if you're married) income and assets.

Independent students must meet at least one of the criteria listed below.

- At least 24 years old
- Married
- Graduate or professional student
- Have legal dependents other than a spouse, for whom you provide more than 50% of their support

- Both parents deceased, in foster care, dependent or ward of the court at any time since you turned age 13
- Emancipated minor, or in legal guardianship (or were until age 18)
- Veteran or currently serving on active duty for other than training purposes
- Unaccompanied youth who is homeless or at risk of being homeless

How much financial aid will I get?

The amount of financial aid you receive is determined by the information you provide on the application and is based on several factors, including your:

- Expected family contribution or EFC – this is a calculation of the financial resources you and your family are expected to have for college. Because it's based on family information, your EFC is the same no matter which college you attend.
- Cost of attendance or COA – the COA includes things like tuition, fees, living expenses (room and board), books, supplies and transportation.

To figure out how much aid you may be offered, colleges will first determine your financial need. Even though your EFC will be the same at each college, the COA will be different, so your financial need will not be the same at every college.

Here are some examples of how colleges calculate financial need.

COA − EFC = Financial Need

	College A	College B
COA (varies)	$32,500	$12,500
EFC (remains constant)	$ 6,000	$ 6,000
Financial need (varies)	$26,500	$ 6,500

Available aid is then compared to your financial need to determine how much financial aid you are eligible to receive.

Am I eligible for other Illinois financial aid programs as an undocumented student?

You may be eligible for state student financial aid, including aid from Illinois public colleges and universities, and ISAC financial aid programs, if you meet certain residency-related conditions and meet all eligibility requirements for each program. The Alternative Application is used to apply only for MAP; you can apply for ISAC programs other than MAP by completing each program's separate application.

When do I fill out the FAFSA or the Alternative Application for Illinois Financial Aid?

You should file your application as soon as possible after October 1st of the calendar year before you plan to attend college. It's important to file your application as early as possible because financial aid funds are limited and some are awarded on a first-come, first-served basis. Your financial aid application must be completed every year.

On the application, you can list several different colleges that you might be thinking about attending and have your information sent to them, even if you have not made a final decision yet.

What information do I need to report on the FAFSA or on the Alternative Application for Illinois Financial Aid?

If you are a dependent student, you must report your parents' income and assets along with your own. If you are an independent student, you report only your (and your spouse's if you're married) income and assets.

Independent students must meet at least one of the criteria listed below.

- At least 24 years old
- Married
- Graduate or professional student
- Have legal dependents other than a spouse, for whom you provide more than 50% of their support

- Both parents deceased, in foster care, dependent or ward of the court at any time since you turned age 13
- Emancipated minor, or in legal guardianship (or were until age 18)
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What happens next?

The financial aid office at the colleges you listed on your FAFSA or Alternative Application for Illinois Financial Aid will combine different kinds of financial aid and send you either an electronic or paper financial aid offer with the types and amount of aid available to help meet your financial need. Because each college has its own policy, the types of financial aid offered to you will probably vary from college to college.

Make sure you get a financial aid offer from each college you are considering so you can compare what you must pay to attend; use the Financial Aid Comparison Worksheet at ISAC's Student Portal to help. Remember, though, that your financial need may not always be completely met at any college, and it is the family's responsibility to cover the difference.

Do I apply for financial aid every year?

Yes, applying for financial aid is an annual process. Make sure to check application deadlines and procedures in case they have changed from previous years. Also, remember that your financial aid doesn't move with you if you transfer to a different school.

Have a question?

Ask the experts. The financial aid process can be confusing, but there is professional assistance available. If you are in high school, your school's counseling office is a great place to start. You can also contact the financial aid office at the college you plan to attend. For one-on-one assistance, or to attend an in-person or virtual workshop, get in touch with your local ISACorps member. Visit **isac.org/studentportal/isacorps** to find your ISACorps member. The ISACorps are available in communities across the state to assist students and families with the college planning and financial aid process. Help is also just a phone call or e-mail message away — talk to an ISAC Call Center Representative at 800.899.4722 or e-mail them at **isac.studentservices@illinois.gov** for assistance.