

# Top 5 Reasons You Should Complete the FAFSA

By filling out the Free Application for Federal Student Aid (FAFSA) form, you could access grants and scholarships that you do not have to pay back, work-study programs that allow you to earn money working at the school you attend, and low-interest student loans. There is NO requirement to accept any aid offered.



## Learn what financial aid you're eligible for – it's likely more than you think

Almost everyone can take advantage of the FAFSA to learn what aid you can access to help pay for college – including grants, scholarships, federal loans and other aid. The FAFSA is a free tool, and anyone who is considering attending college should complete it. There are only two requirements to be eligible to apply – you must have a high school diploma or equivalent (or will be earning it soon) and you must be a U.S. citizen, permanent resident, or eligible non-citizen with a Social Security Number.



## You can access money for college that doesn't need to be paid back

FAFSA gives you information about what financial aid you qualify for, including federal and state aid that does not need to be paid back. Colleges also use information from the FAFSA to determine if you qualify for college-based scholarships or grants. Some organizations like local community foundations also require the FAFSA to be considered for their scholarships.



## Your financial aid can be used to cover expenses beyond tuition

Financial aid awarded from the FAFSA can be used to cover educational expenses beyond tuition, including books, supplies, meals, fees and housing. Other expenses related to attending college, such as transportation, could also be covered.



## FAFSA can help you fund both two- and four-year college

Money accessed through the FAFSA can help you pay for different types of programs, such as community college and four-year colleges and universities. Financial aid from the FAFSA may also be used to help you pay the cost of some career/technical schools and online programs.



## A degree promotes more opportunities to support your family

By using financial aid obtained through the FAFSA to help you pay for your education, you have access to more career opportunities and higher earnings and will be able to help your family and community in the future. On average, those with a bachelor's degree earn \$1 million more over their working lives than someone with a high school diploma.

