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## NEWS RELEASE

**FOR IMMEDIATE RELEASE**

*Contact:* Heather Doe  
877-272-4456  
515-725-3417 direct  
515-975-6769 cell  
[heather.doe@iowa.gov](mailto:heather.doe@iowa.gov)

### **Free Application for Federal Student Aid Now Available** *Early Application Can Increase Amount of Aid Received*

**Des Moines, IA, January 2, 2015** –January is more than the start of the New Year for college-bound students and their parents; it also marks the availability of the Free Application for Federal Student Aid (FAFSA) for the 2015-2016 academic year. The FAFSA is a standardized application used to determine eligibility for federal grants, loans and work-study funds from the federal government. In addition, many colleges and states, including Iowa, use FAFSA information when determining eligibility for institutional and state financial aid programs.

Completing and filing the FAFSA is not as difficult as many people think. “We encourage students and parents to complete the FAFSA online at [www.fafsa.gov](http://www.fafsa.gov) rather than filing a paper form because the help features and built-in edits reduce applicant error,” explained Karen Misjak, executive director of the Iowa College Student Aid Commission (Iowa College Aid). “With all of the recent enhancements to the online form, it only takes about 30 minutes to complete.”

To help Iowa families, Iowa College Aid offers the following FAFSA filing tips.

**File the FAFSA whatever your financial situation.** Even if you do not think you will qualify for need-based financial aid, you should still file the FAFSA. Many colleges require that you file the FAFSA to be considered for institutional aid, and in addition, you are required to complete a FAFSA to be eligible for federal Stafford loans. Completing the FAFSA does not obligate you to accept any of the aid offered.

**Never pay to file the FAFSA.** You can file the FAFSA for free at [www.fafsa.gov](http://www.fafsa.gov). Reputable free resources, including Iowa College Aid, are available to help. In addition, more than 70 College Goal Sunday events will be held throughout Iowa to provide one-on-one assistance with FAFSA filing. Dates and locations of the events can be found at [http://www.iowacgs.org/en/201415\\_events/](http://www.iowacgs.org/en/201415_events/).

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**Meet state and college deadlines.** Many states, including Iowa, have FAFSA filing deadlines for state-funded scholarships, grants and work-study opportunities. Several state of Iowa financial aid programs have priority filing dates as early as March 1. Keep in mind, most colleges and universities have their own FAFSA filing deadlines. You should check with your college of choice to verify its priority deadline for financial aid and to determine if additional documentation is required.

**Double check information to avoid delays.** Review your FAFSA information before you submit it for processing. Make sure the Social Security numbers for you and your parent(s) are typed in the correct spaces. Incorrect information will cause processing delays.

**It's easier than ever.** One of the newest enhancements, the IRS Data Retrieval Tool, allows you to automatically transfer the required tax information to the FAFSA, which saves time and reduces applicant error. You can file your FAFSA prior to completing your 2014 taxes by using estimated income information. The tax data should be available within 1-2 weeks of electronically filing taxes and then the IRS Data Retrieval Tool can be used to make a FAFSA correction, streamlining the completion of the FAFSA.

**Electronically sign your FAFSA.** The electronic application is not complete until both you and your parent electronically sign the FAFSA using your respective Federal Student Aid Personal Identification Numbers (PINs). You can apply for student and parent PINs while completing the FAFSA online, or go to the Federal Student Aid PIN website, [www.pin.ed.gov](http://www.pin.ed.gov), to obtain PINs prior to starting the FAFSA.

In addition to the FAFSA, some Iowa-funded grants and scholarships also require the completion of the Iowa Financial Aid Application. All Iowa residents who complete the FAFSA have the option to link directly to this application from their FAFSA confirmation page. Linking to the Iowa Financial Aid Application from the FAFSA enables demographic information to be pre-populated and streamlines the federal and state financial aid application processes for Iowa applicants.

Students and families who have questions about applying for financial aid, or are interested in learning more about the resources available for college and career planning can contact Iowa College Aid at 877-272-4456 or go to Iowa College Aid's website, [www.IowaCollegeAid.gov](http://www.IowaCollegeAid.gov).

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***About the Iowa College Student Aid Commission***

*Iowa College Aid provides college access, financial literacy, and outreach services to Iowa's students and families as they prepare, plan and pay for college. Iowa College Aid also administers state scholarship, grant, work study, and loan forgiveness programs totaling over \$70.0 million annually, conducts research and distributes higher education data, and offers Iowans assistance in obtaining student financial aid and college-related information. Through its role, Iowa College Aid also serves as the state-designated administrator of the U.S. Department of Education's College Access Challenge Grant, which is designed to increase the college-going culture in Iowa. Additionally, Iowa College Aid is the administrator of the Federal GEAR-UP Grant, a multi-year state-wide grant which is being utilized to provide early awareness programming and outreach initiatives to thousands of Iowa's students and families. More information is available at [www.IowaCollegeAid.gov](http://www.IowaCollegeAid.gov).*