

Maximize your financial aid and don't make these... COMMON MISTAKES

Not Completing the Free Application for Federal Student Aid (FAFSA)

All State of Michigan financial aid programs require a student to file the FAFSA. By not completing the FAFSA, you are missing the opportunity to qualify for what could be thousands of dollars to help you pay for college. The FAFSA determines if you are eligible for need-based financial aid and is the application used for Federal Direct Loans.

Not Using the Correct Web Site

The official FAFSA Web site is fafsa.gov. You never have to pay to complete the FAFSA.

Not Getting a FSA ID Ahead of Time

To log in and sign the FAFSA online, you must use a FSA ID. Register for a FSA ID at fsaid.ed.gov.

Waiting to File the FAFSA

It is important to file the FAFSA early. You may complete the FAFSA as early as October 1. Students are required to report income information from an earlier tax year. For example, on the 2020-21 FAFSA, students (and parents, as appropriate) will report their 2018 income information.

Missing FAFSA Deadlines

The State of Michigan deadline for the Michigan Competitive Scholarship (MCS) and Michigan Tuition Grant (MTG) is March 1.

Not Reading FAFSA Directions Carefully

Too many students see delays in their financial aid for simple mistakes that could have been easily avoided.

- **College Grade Level**

Question 29 asks that you select your grade level in college from July 1, 2020 through June 30, 2021. If you are currently a senior in high school or will be a first-time college student, select "1st year, never attended college."

- **Certificate/Degree**

Question 30 asks that you select the degree or certificate that you will be working toward during the 2020-21 school year. If you are currently a high school senior, do not select "graduate/professional degree."

- **Confusing Parent and Student Information**

Remember that the FAFSA is the student's application. When the FAFSA refers to "you" or "your," it's referring to the student.

- **Entering the Wrong Name**

You must enter your full name as it appears on official government documents (no nicknames). Your full name should also be reported the same way on your SAT.

- **Entering the Wrong Social Security Number (SSN)**

To avoid delays in processing your FAFSA, make sure that you have entered the correct SSN.

- **Amount of Income Tax**

Income tax is not the same as income, taxes withheld, or taxes due. It is the amount of tax that you (and if married, your spouse) paid on your income earned from work.

- **Entering the Wrong Address**

Make sure you enter your permanent address, not your temporary or summer address. To be considered for State of Michigan financial aid, you must be a resident of Michigan (which needs to be reported on your FAFSA). Questions 18 and 19 (for the student) and 69 and 70 (for the parent, if applicable) asks you to report residency information. Do not leave these answers blank.

- **Citizenship Status**

Students must be a U.S. citizen or eligible non-citizen to receive Federal and State financial aid. Question 14 asks you to report your citizenship status. Do not leave this answer blank.

Not Reading FAFSA Directions Carefully (Continued)

- **High School Completion Status**

Question 26 asks you to report your high school completion status when you begin college in the 2020-21 school year. If you earned a high school diploma or its recognized equivalent, do not select "None of the above."

- **Not Reporting Parent Information**

Even if you fully support yourself, pay your own bills, and file your own taxes, you may still be considered a dependent student for Federal student aid purposes; therefore, you'll need to provide parent information on your FAFSA. Parent information will need to be provided if you do not meet the criteria for independent status. To see if you qualify for independent status, visit www.studentaid.ed.gov (Dependency Status).

- **Listing Only One College**

You can add ANY college you are considering to your FAFSA, even if you aren't sure whether you'll apply or be accepted. It doesn't hurt your application to add more colleges. **Don't forget to add the Michigan college you plan to attend as your FIRST school code listed on the FAFSA.** If you qualify for State aid, only the college you list first on your FAFSA will be notified of your eligibility for an award. Log into your MiSSG Student Portal account at www.michigan.gov/misssg or contact MI Student Aid at 1-888-447-2687 when your college choice changes.

- **Not Signing the FAFSA**

Many students fail to actually sign the FAFSA with their FSA ID and submit it.

Not Completing the TIP Application Before the Deadline

For TIP eligible students, the TIP application must be completed by August 31 of each student's high school completion year. Otherwise, all TIP benefits are forfeited permanently.

Not Logging into MiSSG Student Portal

MI Student Aid offers an online Student Portal where students can log in and update their contact information, change their college choice, and view their State aid eligibility and payments. To access the MiSSG Student Portal, visit www.michigan.gov/misssg and click the "Student Portal" button. First-time users must know their SSN and have a FAFSA or TIP application on file to create an account. To begin, click the link on the sign-in page to create a username and password.

No SAT Score on Record

To be considered for MCS, MI Student Aid must have your SAT record linked with a SSN. To verify that your SSN is on file, please contact our Customer Care Center at 1-888-447-2687.

If MI Student Aid did not receive your score from SAT, you should complete the following steps:

1. Make sure you checked the box on your SAT allowing permission for your score to be released.
2. Contact...
 - a. your high school for permission to fax your SAT score to MI Student Aid at 517-241-5835, or;
 - b. your college for permission to fax your SAT score to MI Student Aid at 517-241-5835, or;
 - c. SAT at 1-866-756-7346 to send a copy of your scores to MI Student Aid, or;
 - d. log into the CollegeBoard at <https://collegeboard.org/mysat> to request your scores be sent to MI Student Aid (the State of Michigan code is 1173).

For questions or more information, please contact MI Student Aid.

Phone: 1-888-447-2687

Email: mistudentaid@michigan.gov

Fax: 517-241-5835

Web: www.michigan.gov/mistudentaid

Address: P.O. Box 30462, Lansing, MI 48909



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