COLLEGE CORNER

$80 Billion Up For Grabs: Tips For Submitting A Flawless Federal Student Aid Application

(NAPSA)—The federal government will award more than $80 billion this year in student financial aid. So what can you do to get a slice of the financial aid pie?

While applicants have until June 30, 2009, to submit their Free Application for Federal Student Aid (FAFSA) for the 2008-2009 academic year, Amanda Joyner, vice president and general manager of FastWeb, the Internet's leading scholarship search service, recommends that applications be submitted as soon as possible after January 1.

"The FAFSA is often a prerequisite for other sources of financial aid, such as state- and college-controlled aid, so it's a good place for families to start," said Joyner. "And with 14 million applications moving through Federal Student Aid each year, it makes sense to submit early. Other sources of aid have earlier deadlines, sometimes as early as February 15."

The following tips will help ensure an error-free application process:

• **Use your legal name—**This is the name that appears on your Social Security card. Nicknames and aliases will cause delays in processing the application.

• **Pay attention—**The words "you" and "your" are always directed to the student, not the parent.

• **Keep your options open—**The application includes a question that determines interest in different aid types (work-study and student loans, for example). Answering "yes" does not obligate you to accept a work-study position or loan, but it does leave the door open to other aid opportunities. Answering "no" to loans will not increase your eligibility for grants.

When looking for sources of financial aid for college, be sure to start early.

• **Complete all fields—**If the answer to any question is "zero" or "not applicable," write in a zero or "N/A." When a space is left blank, the processor assumes the applicant missed the question.

• **Sign on the line—**Whether submitting the FAFSA via mail or online, ensure that it includes all required signatures. If the form is not signed, the FAFSA will be rejected.

• **Apply for a PIN—**A PIN, available at www.pin.ed.gov, is required to electronically sign the FAFSA and access records online.

• **Submit on time—**Priority for programs with limited funds is often given to students who file the FAFSA shortly after the start of application submissions (January 1).

There are many resources available to students who are interested in additional scholarship and loan information. Visit www.fastweb.com for the most complete source of local scholarships, national scholarships and college-specific scholarships. Additional information about completing the FAFSA is available at www.fafsa.ed.gov.