

# College Students and Parents: What You Need to Know About the 2018–19 FAFSA®

## What changed?

Starting with the 2017–18 *Free Application for Federal Student Aid* (FAFSA®):

- **You are now able to submit your FAFSA® earlier.** You can file your 2018–19 FAFSA as early as Oct. 1, 2017. The earlier submission date will be a permanent change, enabling you to complete and submit a FAFSA as early as October 1 every year.
- **You can now use earlier income and tax information.** Beginning with the 2017–18 FAFSA, students are required to report income and tax information from an earlier tax year. For example, on the 2018–19 FAFSA, you—and your parent(s), as appropriate—will report your 2016 income and tax information, rather than your 2017 income and tax information.

The following table provides a summary of key dates as we transition to using the early FAFSA submission timeframe and earlier tax information.

When a Student Is Attending College (School Year)	When a Student Can Submit a FAFSA	Which Year's Income and Tax Information Is Required
July 1, 2015–June 30, 2016	January 1, 2015–June 30, 2016	2014
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
<b>July 1, 2018–June 30, 2019</b>	<b>October 1, 2017–June 30, 2019</b>	<b>2016</b>

## How do these changes benefit me?

We expect that you'll benefit in these ways:

- Because the FAFSA will ask for older income and tax information, you will already have done your taxes by the time you fill out your FAFSA, and you won't need to estimate your tax information and then go back into the FAFSA later to update it.
- Because you'll already have done your taxes by the time you fill out your FAFSA, you may be able to use the IRS Data Retrieval Tool (IRS DRT) to automatically import your tax information into your FAFSA. (Learn about the IRS DRT at [StudentAid.gov/irsdrt](http://StudentAid.gov/irsdrt).)
- Because the FAFSA is available earlier, you may feel less pressure due to having more time to explore and understand your financial aid options and apply for aid before your state's and school's deadlines.

## Where can I get more information about—and help with—the FAFSA?

- Visit [StudentAid.gov/fafsa](http://StudentAid.gov/fafsa); and remember, as you fill out your FAFSA at [fafsa.gov](http://fafsa.gov), you can refer to help text for every question and (during certain times of day) chat online with a customer service representative.

# Who Is My “Parent” When I Fill Out the FAFSA<sup>SM</sup>?

## Which parent’s information should I report on the FAFSA<sup>SM</sup>?

Maybe you know you’re considered a dependent student\* by the *Free Application for Federal Student Aid* (FAFSA<sup>SM</sup>), and you’re supposed to put information about your parents on the application. But what if your parents are divorced? Remarried? What if you live with your sister? Whose information should you report?

Below are some guidelines that might help. Unless otherwise noted, “parent” means your legal (biological and/or adoptive) parent or your stepparent. In addition, the rules below apply to your legal parents regardless of their gender.

- If your parents are living and legally married to each other, answer the questions about both of them.
- If your parents are living together and are not married, answer the questions about both of them.
- If your parent is widowed or was never married, answer the questions about that parent.
- If your parents are divorced or separated and don’t live together, answer the questions about the parent with whom you lived more during the past 12 months. If you lived the same amount of time with each parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.
- If your parents are divorced but live together, you’ll indicate their marital status as “Unmarried and both parents living together,” and you’ll answer the questions about both of them.
- If your parents are separated but live together, you’ll indicate their marital status as “Married or remarried,” and you’ll answer the questions about both of them.
- If you have a stepparent who is married to the legal parent whose information you’re reporting, you must provide information about that stepparent as well.
- The following people are not your parents unless they have adopted you: grandparents, foster parents, legal guardians, older brothers or sisters, and uncles or aunts.

**EXCEPTION:** The FAFSA asks about your parents’ education level. For these two questions, your parents are considered to be your birth parents or adoptive parents—your stepparent is not your parent in those questions.

## What if my parents are worried about providing their private information on the FAFSA?

Their information is safe with us. We recommend you fill out your FAFSA online, where your information is put into special code before it’s sent over the Internet to our processor. Also, we won’t share your FAFSA information with anyone except the schools you tell us you want to attend (so they can use the information to award financial aid to you) and a few federal and state government agencies (so they can check to be sure you’ve reported your information accurately or can assess your information to see what financial aid they could offer you).

## What if I don’t live with my parents?

You still must answer the questions about them if you’re considered a dependent student.

## What if my parents aren’t going to help me pay for college and refuse to provide information for my FAFSA?

You can’t be considered independent of your parents just because they refuse to help you with this process. If you do not provide their information on the FAFSA, the application will be considered “rejected,” and you might not be able to receive any federal student aid. The most you would be able to get (depending on what the financial aid administrator at your college decides) would be a loan called an unsubsidized loan.

The FAFSA will tell you what to do if you are in this situation. You also will need to speak to the financial aid administrator at the college or career school you plan to attend.

## What if I have no contact with my parents?

If you don’t know where your parents live, or you’ve left home due to an abusive situation, fill out the FAFSA and then immediately get in touch with the financial aid office at the college or career school you plan to attend. The financial aid administrator will tell you what to do next. Don’t put this off or you might miss financial aid deadlines!

*\*Find out whether you’re a dependent student: see “Am I Dependent or Independent?” at [StudentAid.gov/resources](http://StudentAid.gov/resources).*

For more information on federal student aid, visit [StudentAid.gov](http://StudentAid.gov) or call 1-800-4-FED-AID (1-800-433-3243).