

Hi, just a reminder that you're receiving this email because you have expressed an interest in Garretson Financial. Don't forget to add marie@garretsonfinancial.com to your address book so we'll be sure to land in your inbox!

You may [unsubscribe](#) if you no longer wish to receive our emails.

Greetings!

Filing financial aid forms late may cost you money, and deadlines for the financial aid applications for many schools are right around the corner. This newsletter has helpful information to help you meet those deadlines! If you have friends who don't know about College Financial Aid, have them join our mailing list!

Wishing all of you a wonderful holiday season!

Sincerely,

Marie

Marie Mayer

College Financial Aid Consultant



College Financial Aid News

***Helping You Get Your Fair Share
2015***

December

The Financial Aid applications must be completed each year to be eligible to receive aid. Those of you who completed the FAFSA last year need to get your FSA ID, which replaces the PIN, to file again this year. New applicants, both students and one parent, will also need the FSA ID. Detailed instructions on how to apply for the FSA ID are included in this email.

If you know of anyone who needs to know about financial aid, [forward](#) this newsletter to them!



Make Your Appointment Now!

We recommend filing the FAFSA as soon after January 1 as possible. The CSS Profile can be filed NOW! To help meet this goal, we schedule many client appointments before the end of the year to review all information and update our files. Remember, part of our service is to help estimate your income for 2015. This ensures your submission will be done as early as possible. For returning clients, we can even schedule teleconferences to make it more convenient.



The end of 2015 is approaching quickly. Please contact our office (908-276-9140) to schedule your appointment. Please refer to our website for the list of [Items Needed for Your Appointment](#). We look forward to helping you!



Returning Clients...

...Have You Updated Your Information?

We can't remind you often enough that Financial Aid forms must be filed EVERY YEAR that a student is in school. If you would like to use our services to file this year, please contact our office right away. We may be able to update your information via fax or email, but be sure you have your FSA ID! We are happy to help but need to hear from you to start the process! Call 908-276-9140.



is on the move!

Effective January 1, 2016

We'll be located in our new office:

42 South 21st Street, 2nd Floor
Kenilworth, NJ 07033

Our phone numbers and email addresses will remain the same.
We look forward to providing you with the same personalized service
you have come to expect from our team.



Changes to the Federal Student Aid Log In System

As we introduced in our previous newsletters, effective May 10, 2015, the U.S. Dept. of Education has replaced the FAFSA PIN number with the new FSA ID. The FSA ID is made up of 3 components: the FSA ID, an email address, and the case sensitive password. The password and either the verified email address OR FSA ID must be used to access an already submitted FAFSA or submit a new one. Remember, all students and one parent of dependent students will each need the FSA ID. Only one email can be used per FSA ID, so if a parent and student are each applying for their FSA IDs, you will not be able to use the same email address for both. Go to www.FSAID.ed.gov to get started!

Click [here](#) for instructions for setting up your FSA ID. Remember, all students and one parent of dependent students will each need the FSA ID. Use our helpful [DATA SHEET](#) to record your information but remember to keep this information secure. Of course, you can always call us if you have any questions.

Deadlines...Read Carefully!

Please be especially careful of deadlines when planning to file the FAFSA and CSS Profile. Each school has its own deadlines for the submissions. CSS Profile Deadlines of Dec 15, Jan 1, Feb 1 or Feb 15 are common. Deadlines for returning students are frequently more lenient than the deadlines for new freshmen.

If you have any questions, please check the school's website, contact the school directly, or call our office 908-276-9140. We are happy to help!



Financial Aid Timeline... ...What to Do and When!

If you have a senior in high school, now is a busy time, even in the financial aid timeline! Right now



we suggest you compile current year income and asset information for reporting on financial aid application forms. Review your estimated EFC so there are no surprises later! You should obtain federal FSA ID at www.FSAID.ed.gov now to be sure it is done well ahead of time. As you develop your son or daughter's school list, be mindful of each school's financial aid requirements. Now is the time to complete CSS Profile, if necessary.

For our full timeline, click [here](#).

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