Greetings!

Our newsletter is sporting a new look, which we hope you will find easier to read on your mobile devices! If you have friends who don't know about College Financial Aid, have them join our mailing list or attend one of our free seminars! Happy Fall!

Sincerely, Marie Marie Mayer <u>College Financial Aid</u> Consultant



College Financial Aid News

Helping You Get Your Fair Share 2015

October

Our Financial Aid timeline is included in this newsletter to help keep you on schedule. In addition to college admission applications, your FAFSA and other financial aid applications will be due before you know it. Remember forms must be filed every year to be eligible for any aid!

If you know of anyone who needs to know about financial aid, <u>forward</u> this newsletter to them or suggest that they attend one of our seminars!







Upcoming Seminars

Our FREE seminars explain the college financial aid process. Of course, we discuss the Free Application for Federal Student Aid (FAFSA) but we also explain the CSS Profile, other forms, deadlines and how the information required by these forms is used in calculating a family's Expected Family Contribution



(EFC). Our ultimate goal is to provide you with the tools necessary to obtain the most financial aid possible. Questions are encouraged throughout the presentation.

A seminar, hosted by the Cranford Library, is scheduled for **7:30 PM Wednesday, October 7** at the Cranford Community Center. An additional date has been scheduled for **Thursday, October 15 at 7:00 PM** at our office (331 Centennial Avenue, Suite 102, Cranford). More dates will be added so be sure to check our <u>website</u> often!

<u>Forward</u> this email to a friend who will benefit from the information in our FREE seminars or who may be interested in a private seminar for their group or organization.



Changes to the Federal Student Aid Log In System

As we introduced in our previous newsletters, effective May 10 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 <u>here</u> 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 <u>DATA SHEET</u> to record your information but remember to keep this information secure. Of course, you can always call us if you have any questions.

Deadlines May Be As Early as Nov 1!

Is your son or daughter thinking about applying Early Decision for their top school choice? Be aware that these schools will need your estimated financial information to present a financial aid award along with



the letter of acceptance. This may involve early submission of the CSS Profile or institutional forms. Some deadlines are as early as Nov 1 or 15. Not paying attention to deadlines may impact your award package! **Contact us if you need 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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