life hacks FAFSA EDITION

Whether you find it exciting, stressful, or both, the time to apply to college has arrived. That also means finding a way to pay for it. Filling out the Free Application for Federal Student Aid (FAFSA) is the best place to start. Here's a list of helpful 'hacks.'

Set your alarm for 12:01 a.m. Jan. 1st

Submit your FAFSA as soon as possible after Jan. 1 to maximize your chances of qualifying for financial aid. Some funds, including grants, are awarded first-come, first-served.

Forget about forgetting deadlines

Some school and state financial aid deadlines are as early as February. They may also require additional applications. Use the **College Ahead℠ Mobile App** from Sallie Mae® to keep track of important deadlines.

Save a tree. Save time. Complete the FAFSA online.

Submit your FAFSA online and it will be processed within 3-5 days. You can mail in the application, but it's called snail mail for a reason; it'll take 2-4 weeks. Get started at **https://fafsa.ed.gov.**

Track down your tax info

Be ready for questions about your family income and additional personal information. Consider using the IRS Data Retrieval Tool as an easy and accurate way to access and transfer tax return information directly into your FAFSA application.

Keep track of your secret code

When you apply online, you'll need a **Federal Student Aid PIN**. With it, you can "sign" the FAFSA online, check your status, e-sign loan promissory notes, and resubmit next year.

Did you know? a Federal Student Aid ID will replace the PIN beginning spring 2015.

Assume nothing

Don't assume your family's income is too high. Income isn't the only factor that decides whether you qualify for aid. The only way to know is to fill out the FAFSA.

If it's not free it's not for you

Submitting the FAFSA is absolutely FREE! Watch out for websites that charge you to file your FAFSA or ask for any credit card information.

Search for scholarships

When paying for college, look for free money first in the form of scholarships and grants. Use **Scholarship Search by Sallie Mae®** to search 3 million scholarships worth more than $18 billion.

Mind the gap

If you've gone through free money and federal loans, and you still need money for college, consider a responsible private education loan. Companies like Sallie Mae can help fill the gap in financing your education.

For more information on the FAFSA and free tools and tips about paying for college, visit SallieMae.com/FAFSA.

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