

**PLEASE SEE THE ORIGINAL MESSAGE BELOW THESE FAQS.** Original email message sent on September 24, 2025.

## Frequently Asked Questions (FAQs):

### **Question: What is the FAFSA?**

FAFSA stands for the Free Application for Federal Student Aid. To apply for federal student aid, such as federal grants, work-study, and loans, students need to complete the FAFSA. Completing and submitting the FAFSA is free online at [www.fafsa.gov](http://www.fafsa.gov), and it gives students access to the largest source of financial aid to pay for college or career school. In addition, many states (like Illinois) and colleges use the FAFSA information to determine a student's eligibility for state and school aid. For more reasons why every eligible student should submit a FAFSA, see below!

**While parent information is a big part of the FAFSA, please remember that this application belongs to the student (as they are the ones graduating from high school and/or attending college in the fall of 2026).** Every student in a household will have to submit his or her own FAFSA. The parent will use their same FSA ID for each student, but each student needs their own FSA ID and will have to submit their own application. The student should initiate the FAFSA application and invite the parent (contributor) to their FAFSA!

### **Question: What if I am ineligible for the FAFSA?**

Students that are not eligible to submit the FAFSA, *may* be eligible to submit the Alternate Application for Illinois Financial Aid (AAIFA). This application requires similar information as the FAFSA. You would only have the possibility of qualifying for aid to use at colleges in Illinois. The AAIFA also fulfills the Illinois high school graduation requirement. Students that are ineligible to submit both the FAFSA and AAIFA must submit a Non-Participation Form (see below) to meet the graduation requirement.

### **Question: Why submit your FAFSA (besides it being a graduation requirement)?**

Even if the FAFSA was not a graduation requirement, ***it is strongly encouraged that all eligible students submit their FAFSA.*** Here are some reasons why:

1. **Not completing your FAFSA could hold up your financial aid award letter** – including MERIT aid (aid not based on financial need). *Some* colleges wait until they see a FAFSA on file before releasing award letters, and most have a FAFSA priority deadline to be aware of!
2. **Colleges may determine need differently than the government does.** While you may not be eligible for a federal Pell grant, you may qualify for an institutional grant.
3. **To take advantage of loans if needed.** (Loans are considered a type of financial aid.) Federal loans have lower rates and more flexible payback options than private

loans. EVERY student who submits a FAFSA is at least offered a loan (\$5,500 in federal loans are offered to every student).

4. **In case your family's financial situation changes between now and the time the student enters college.** A college's financial aid office can use professional judgment to make changes to your FAFSA if necessary (loss of job, unexpected medical bills, etc.). – *This has never been more relevant than during the years when many experienced COVID-related changes in income and employment! Even though the FAFSA is asking for 2024 income information, students have the ability to appeal with the college's Financial Aid Office if the reality is now much different. There must be a FAFSA on file in order to appeal!*
5. **Some scholarship organizations may require it as part of their application process.**

### **Question: When should it be completed?**

Because some aid money is first-come, first-served, it is very important to submit the FAFSA as soon as possible! (**BE CAREFUL – Do NOT do the wrong year! You need to do the 2026-27 FAFSA!**) I always advise that there is NO NEED to submit this ON October 1st, but feel free to wait a few days for the system to work out any bugs.

We give a **deadline of Thanksgiving** (“Before you feast...FAFSA!”), but **students should check the colleges' specific deadlines. Some might be as early as November 15th!** The FAFSA must be submitted each year a student is in college. Of course, it must be submitted before graduation at the very latest in order to graduate!

### **Question: Where can I get information on Financial Aid and the FAFSA/AIIFA, including how to get individualized help?**

Please check the [\*\*Financial Aid menu\*\*](#) of the JHHS College Application Guide for various options, events, and people you can contact for assistance.

### **Question: How do I prove I submitted the FAFSA or AIIFA for graduation?**

The Illinois Student Assistance Commission (ISAC) tracks submitted applications for each high school in the state. District 214 and Hersey have access to this portal and can confirm if an application was submitted. (We cannot see any financial info, just the date submitted.) This portal is not always completely accurate (a very annoying problem for us!), so we may reach out to you at some point if necessary to ask for additional proof of submission (email, screenshot, etc.). Typically there are issues when students did the wrong year's application, have a hyphenated last name, an apostrophe in their name, or do not enter their legal name exactly like they did when they registered for school. **There is no need to send in proof of submission unless it is requested from you directly!**

**Question: What if a student and/or parent cannot, or chooses not to, provide the necessary information to submit either the FAFSA or AAIFA?**

**For attending college:** Regardless of the reason why a student does not submit a FAFSA/AAIFA, he or she will not be eligible for any federal or state financial aid, and *possibly* institutional aid depending on the college's policy. There will be much less ability to appeal the final cost of attendance without a FAFSA on file.

**For the high school graduation requirement:** A student who will not submit the FAFSA/AAIFA prior to graduation will need to complete a [\*\*FAFSA Non-Participation Form through the Illinois State Board of Education \(ISBE\)\*\*](#). Students (if 18 years old +) or parents (if student is not 18) must create an ISAC Student Portal account and submit a Non-Participation Waiver there for graduation purposes. Instructions can be found [\*\*HERE\*\*](#).

*(Note: Students that submit this form can still submit the FAFSA/AAIFA (if eligible) if they choose. This form is ONLY for high school graduation purposes.)*

If you have any questions, please let me know.

Thank you!  
Mr. Chiakulas

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**Original email sent on Sep 24, 2025**

Dear Seniors and Parent/Guardians,

***\*\*Please read through, and save, this email! It has a lot of really important information! Bookmark this document with this full email and FAQs and check back for any updates!\*\****

The **2026-2027 Free Application for Federal Student Aid, or FAFSA**, will be available for **eligible** students on October 1st. (For students that are *ineligible*, the **Alternative Application for Illinois Financial Aid (AAIFA)** should open on October 1st as well.)

Starting with the high school graduating class of 2021, the FAFSA or Alternative Application for Illinois Financial Aid is an **Illinois public high school graduation requirement** (see [IL Public Act 101-0180](#)).

This year I am able to bring back my "Before you feast...FAFSA!" slogan as a reminder that the FAFSA should be completed by Thanksgiving 2025. (It's not the most fun dinner conversation, so get it done beforehand!) **HOWEVER, please check your colleges' specific deadlines, which may be earlier (like Nov. 15th)!**

ALSO, *you do NOT need to wake up at 12:01am on October 1st* and fill it out! I'd advise to wait a couple of days (the weekend is totally fine!) in case the system gets overloaded, has any kinks to work out, etc.

👉👉 Whether this the first time someone in your family has completed the FAFSA or not, and although there is a non-participation waiver that can be filled out to meet the graduation requirement, **I hope EVERYONE will read these FAQs that explain why we STRONGLY ENCOURAGE that EVERY ELIGIBLE STUDENT submit this important application.**

The last five years Hersey has been awarded a Gold Medal from the state for our high rate of FAFSA completion - and we've been #1 in District 214! I hope to win the Gold – or even get up to Platinum – again this year. Let's go!

-Mr. Chiakulas

### Step 1: Creating an FSA ID

1. **STEP 1: CREATE your FSA ID (You can, and should, do this from now!)** ←
  - a. **Student:** STUDENTS must create their FSA ID (Step 1) and then invite the required Contributor(s) to their FAFSA application (Step 2). This MUST be created at least 3 days prior to attempting to fill out the FAFSA so it can be verified.
  - b. **Contributor(s):** This is a newer term which will essentially be the parent(s) providing the most financial support (*and has nothing to do with who claims the student on their taxes*).
    - i. The required Contributor needs an FSA ID also.
    - ii. If you have one already from an older child, use the same one!
    - iii. If parents are married and file taxes jointly, only one parent needs an FSA ID. ([Who is a contributor?](#))
  - c. **Both:** Please use NON-school and NON-work email addresses!
2. **GATHER:** [This information](#) (English & Spanish) first!

### Step 2: Completing the FAFSA

1. **IMPORTANT:** Students should start the application using their own FSA ID and *then* invite the parent contributor. Starting it from the parent's account *may* complicate things.
2. **STEP 2: CLICK HERE for the FAFSA application.** ←
3. Note: The student must be a citizen or permanent resident to submit a FAFSA. If ineligible to submit a FAFSA, the student *may* be able to file the [Alternate Application for Illinois Financial Aid](#). This would also meet the graduation requirement.

### Where You Can Get Assistance:

1. **IMPORTANT:** Students should start the application using their own FSA ID and *then* invite the parent contributor. Starting it from the parent's account *may* complicate things.
2. **STEP 2: CLICK HERE for the FAFSA application.** ←

3. Note: The student must be a citizen or permanent resident to submit a FAFSA. If ineligible to submit a FAFSA, the student *may* be able to file the [Alternate Application for Illinois Financial Aid](#). This would also meet the graduation requirement.

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