

Completing the FAFSA for Parents

Step-by-step guide for completing the FAFSA. A parent shares her experience completing the FAFSA this year.

[Kathryn Knight Randolph](#) [FASTWEB](#) September 16, 2025

The FAFSA will be launching soon, and all students will have access to the form. However, some districts have been able to complete the form ahead of time thanks to the beta testing, and **now the [beta testing FAFSA is available](#) to all who would like to participate**. Beta testing of the FAFSA ensures that any bugs or discrepancies are flagged and corrected before the form goes live for all students. These students do not have an advantage over others when it comes to financial aid distribution. They are simply filling out the form early to help the Department of Education manage any issues before the official launch. Fortunately, beta testing allows for opportunities to preview the FAFSA. Below is a parent's perspective on completing the beta version and their experience [filing the FAFSA for the first time](#).

Parents Filing the FAFSA

The Free Application for Federal Student Aid (FAFSA) is a form that all students must complete if they hope to qualify for financial aid. Even if students and families don't feel like they would qualify, it's still helpful to fill it out and have it on file at your school in the event your family experiences job loss, unexpected health care costs, or any other unusual circumstance. [Parents who will not be contributing financially to their child's education](#) should know that it's still imperative that they help their child complete the FAFSA. Without their parents' information, students will not be eligible for financial aid. Remember, completing the FAFSA in no way obligates you to pay for college.

Steps for Completing the FAFSA

Filling out the FAFSA used to be a long, arduous process. Thankfully, several years' worth of updates have resulted in a shorter, more streamlined form. The Department of Education outlines the ease of [completing the FAFSA through an eight-step process](#).

Collect necessary materials and create an account.


The FAFSA requires documentation of financial circumstances, so **you will need specific forms, like your federal tax returns**. You'll also need to create an account on [StudentAid.gov](#) to get started. You can set your account up before October 1.

Start the FAFSA.

Log in to your studentaid.gov account and **click "Start the Form" under the FAFSA section of the site**. If you are entering information on your child's behalf, remember that they must consent, approve, and sign the form in the final step. Be sure the information they input matches what you have filled out. ***Pro Tip: It may be helpful to fill this section out together!***

Complete the "Student Personal Finances" section.

Next, you will answer questions about your child's current circumstances to determine if they will be viewed as dependent or independent on the FAFSA. The form will also ask questions about whether the child is homeless or exhibits any [unusual financial circumstances](#). **If your child is designated as a dependent, your information will be required on the FAFSA; if they are independent, the FAFSA will require only their information.** ***Note: The FAFSA's specifications for [dependent vs. independent on the FAFSA](#) are different from those of the IRS. It is much harder for a student to qualify as an independent on the FAFSA.***

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1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Signature

Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? ⓘ

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

☐ Yes ☐ No

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Provide consent and approval.

At this point, you will move on from the student to the parent section. Here, you will **consent and approve for the IRS to input your financial information directly into the FAFSA form**. You are also consenting to sharing your financial information with colleges and universities as well as state governments that you select, so that they can determine an aid package for your child. *Note: Reminder, providing your consent and approval does not obligate you to pay for your child's education. Refusing to provide your financial information will disqualify them from receiving ANY financial aid.*

Complete the “Parent Demographics” section.

Fill out the Parent Demographics section. This part of the FAFSA focuses mostly on marital status.

Complete the “Parent Financials” section.

The simplified FAFSA has made this part easier for parents to complete. Your financial information will be directly input by the IRS. This section of the form will also ask about:

- Federal benefits you may have received.
- Tax filing status and whether you filed with your spouse.
- Number of people in your family.
- Number of people in your family who will be enrolled in college in the next academic year.
- If you received the Earned Income Credit.
- Dollar amount of taxable college grants, scholarships, or AmeriCorps benefits reported as income on the IRS.
- Dollar amount of Foreign Earned Income Exclusion.
- Child support received.
- Total of cash, checking, and savings accounts.
- Net worth of investments, including real estate.
- Net worth of businesses and investment farms.

Pro Tip: Have your 1040 form handy. You may be asked to input financial information from that tax form, too.

Sign the form.

At this point, you will be able to view the information you provided before submitting. If everything is correct, you will sign the form using your StudentAid.gov username and password.

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Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA[®] form. Continue once you're ready to submit.

Scroll To Continue
After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Student Sections Expand All

- Introduction Personal Identifiers
- Section 1 Personal Circumstances

Parent Sections Expand All

- Introduction Personal Identifiers
- Section 1 Demographics
- Section 2 Financials

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Have your child consent, approve, and sign the FAFSA.

If you started the form for your child, remember that they will have to [provide information for the FAFSA to be complete](#). They will need to fill out the Student Demographics, Student Financials, and Select Colleges and Universities sections. Once this step is complete, they will consent, approve, and sign the FAFSA.



Student Personal Circumstances

Select all that apply or "None of these apply."

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ①
- ☐ The student is a veteran of the U.S. armed forces. ①
- ☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026, and June 30, 2027. ①
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). ⑦
- ☐ At any time since the student turned 13, they were a ward of the court. ①
- ☐ At any time since the student turned 13, they were in foster care. ①
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ①
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ①
- ☒ None of these apply.

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Which Parent Files the FAFSA?

Oftentimes, there are many questions around which parent completes the FAFSA, especially in cases of divorce or separation. Fortunately, this answer has been simplified in recent years as well. **If you are married and living together, both parents provide financial information for their child's FAFSA. If you are unmarried and living together, you will both provide your financial information. Even if you are divorced or separated but living together, both will need to contribute. Finally, if you are divorced or separated and not living together, or you are widowed, the parent who provided the most financial support over the last 12 months will be required to complete the FAFSA. If this parent has remarried, their spouse will also be required to contribute their financial information. If both parents contributed equal financial amounts in the last 12 months, the parent who has the greater income will be responsible for completing the FAFSA.**

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1 Student Section 2 Parent Section 3 Parent Spouse or Partner Section

Pending Submission
The parent section is complete!

Requirements for FAFSA Submission
This FAFSA form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.

Track the Student's FAFSA Form View Status
The application has been added to the "My Activity" section page in your StudentAid.gov account. Visit this page to keep track of the FAFSA status and review, edit, or delete information on the student's form.

Here's What You Can Do Next



Check Your Email

You'll receive an email version of this page at the following email address:
crystal.scott@outlook.com.



Action Still Needed

You submitted your sections, but the student's FAFSA form is not complete. Either the student or another contributor needs to complete their section and provide their signature. Once this is done, the form can be submitted for processing.

What to Expect on the FAFSA

Crystal Scott, a parent with a senior in high school in the Kansas City suburbs, recently completed the beta testing of the FAFSA that is available now for select student groups and school districts. **Her experience completing the FAFSA was much easier and quicker than expected. Her trick? She prepared beforehand.** In addition to creating her StudentAid.gov account early, she also [downloaded Fastweb's FAFSA checklist](#) and gathered all the materials necessary. Scott told Fastweb, "I was surprised by how easy and fast it was to complete. **It took us about 30 – 35 minutes.** The FAFSA beta testing experience was also stable with no unexpected issues. **There are "helper text bubbles" for additional support in each step and field of the form,** which we did reference in a few places." Their family did run into an issue concerning unique financial circumstances. However, with a little independent research and a quick call to their accountant, they were able to resolve the issue and [submit the FAFSA](#). While Scott felt like the process of completing the FAFSA was seamless, she did have a few recommendations for her fellow parents: • Have your student use a personal email address to establish their FSA ID account instead of their high school account. They will not be able to access their high school email after graduation, and this FSA ID will be used again in the future. Note: **You must complete the FAFSA each year to qualify for aid for the next school year.** • Have your child create their

FSA ID account first and then create the parent account. • Use the [FAFSA checklist](#) to make sure you gather all important information before starting the application, so you don't have to stop midway through to search for financial information. • If you have unusual circumstances, make sure you take the time to read the information on that step of the form. Then, make a plan for the next steps after completing the FAFSA.

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What should I do if I have special financial circumstances?

Special financial circumstances may include the following situations:

- Significant changes to your financial situation, such as loss of employment or pay cuts
- Tuition expenses at an elementary or secondary school
- High amounts of medical or dental expenses not covered by insurance
- A family member who recently became unemployed
- Other changes in income or assets that may affect your eligibility for federal student aid

If you or your family have experienced a significant change in your financial circumstances, submit a completed *Free Application for Federal Student Aid* (FAFSA®) form as instructed and then notify the financial aid office at the college or career school listed on the FAFSA form. The financial aid office may take these special circumstances into account and adjust your FAFSA information. Your school may ask you to document your special financial circumstances so that they can consider making an adjustment to your FAFSA information.

Was this page helpful? *



Submit

Have more questions?

We're here to help. Call, email, or chat with a representative.

Contact Us

If you're a [parent who needs help completing the FAFSA](#), there are multiple resources available to you. **First, you can visit the StudentAid.gov Help section and chat with Aiden, their virtual assistant. You can also chat, email, or call the [Federal Student Aid Information Center](#). Interpreters for 10 different languages are available to assist with conversations in these languages.** Finally, many schools and communities host FAFSA completion workshops. These special days enable students and parents to walk through the form with a FAFSA expert. (Senator Reed often hosts one of these in November in Cranston, but **the best source of help is the College Planning Center of Rhode Island, where you will get expert, free one-on-one support. You can schedule an appointment right at the top of this webpage:** <https://www.risla.com/college-planning-center>