

Your FAFSA Quick-Start Guide

For students starting college in fall 2027

Dear Families,

Thank you for your interest in Westminster College! The FAFSA (Free Application for Federal Student Aid) is the first step toward receiving federal grants, work-study, and student loans. Pennsylvania residents also need to complete it to be eligible for the PA State Grant. And it's important that Westminster College receives your FAFSA, because we use it to build your financial aid offer.

This guide walks you through what to have ready so filing goes smoothly. Once everything is gathered, it usually takes families less than half an hour.

1. Which FAFSA, and which tax year?

Starting college in fall 2027? Complete the **2027–28 FAFSA**.
It uses your **2025 federal tax return** (the one you filed in spring 2026).

This surprises many families. The FAFSA looks back two years ("prior-prior year"), so you can file right away with a tax return you have already completed. You do **not** need to wait for your 2026 taxes.

FAFSA opens	October 1, 2026
Tax year used	2025
Westminster's school code	003392
Westminster FAFSA Filing Grant deadline	April 1, 2027 (\$1,000 grant; submit FAFSA to Westminster)
PA State Grant deadline	May 1, 2027 (PA residents; separate PA State Grant application also required)

Westminster FAFSA Filing Grant: file your FAFSA by **April 1, 2027** and submit it to Westminster (school code 003392) to be eligible for a **\$1,000 grant** from Westminster College. There's no need to wait: you can file as soon as the FAFSA opens.

Pennsylvania residents: you must file your FAFSA by **May 1, 2027** to be eligible for the PA State Grant. The FAFSA alone is not enough: you also need to apply for the PA State Grant separately through PHEAA at pheaa.org/grants/state-grant-program/apply-renew.

2. Create StudentAid.gov accounts (FSA ID) first

Your StudentAid.gov username and password (still often called the “FSA ID”) is how you log in and legally sign the FAFSA.

- **The student and each parent contributor need their own account.** Never share one, and never create one for someone else.
- Each person needs their **own email address** and ideally their own mobile number. The same email cannot be used on two accounts.
- Have your Social Security number, date of birth, and mailing address ready. Parents without an SSN can still create an account.
- **Set up accounts before you sit down to file.** Identity verification is usually instant. If an account shows “Pending,” it can take 1–3 days to clear, but you can still complete and sign the FAFSA in the meantime.
- Write down your username and password somewhere safe. You will use them every year.

Important for students: don't use your high school email address. It will be deactivated after you graduate, and you'll need access to this email for the next four years of college. Use a personal email you'll keep.

Create an account at [StudentAid.gov/fsa-id](https://studentaid.gov/fsa-id)

3. Tax info comes straight from the IRS

The old “IRS Data Retrieval Tool” has been replaced. Now the FAFSA pulls your 2025 tax information directly from the IRS. You don't need to click a separate tool or type in your tax numbers.

- **Everyone must give consent.** The student and each parent contributor will be asked to approve sharing their tax information with the FAFSA.
- **This is required even if you didn't file taxes.** If anyone skips consent, the student won't be eligible for federal aid.
- Keep your 2025 tax return and W-2s handy anyway, so you can answer any questions and double-check.

4. Who fills out which part?

The FAFSA calls anyone who provides information a **contributor**. On the FAFSA, a **parent** means a biological, adoptive, or stepparent. Grandparents, aunts, uncles, and legal guardians do not count as parents, even if the student lives with them.

- The **student** starts the FAFSA, adds Westminster College (code 003392) and any other schools, and invites their parent(s) by name, date of birth, SSN, and email.

- If parents are married to each other, one parent usually completes the parent section for both.
- If parents are divorced or separated, the parent who gave **more financial support in the last 12 months** completes it. If that parent has remarried, the stepparent is included too.
- Each parent logs in with their own account to complete their section, consent, and sign.

5. Gather these before you start

Student

- ☐ StudentAid.gov login
- ☐ Social Security number
- ☐ Driver's license number (if any)
- ☐ 2025 tax return / W-2s (if filed)
- ☐ Current savings & checking balances
- ☐ Westminster's school code: **003392**
- ☐ Alien Registration Number (non-U.S. citizens)

Parent(s)

- ☐ StudentAid.gov login (each parent)
- ☐ Social Security number(s)
- ☐ 2025 tax return and W-2s
- ☐ Child support received in 2025
- ☐ Current savings & checking balances
- ☐ Investments (not home or retirement)
- ☐ Business or farm value (if any)
- ☐ Number of people in the household

Good to know: your home, retirement accounts (401(k), IRA), and life insurance are **not** reported as assets. Report bank balances as of the day you file.

6. After you submit

- Make sure the FAFSA shows as **submitted**, not just saved. Everyone must sign before it can be submitted.
- Within a few days you'll get a **FAFSA Submission Summary** by email. Review it and fix any mistakes on StudentAid.gov.
- When StudentAid.gov sends your FAFSA information to Westminster, we'll email you to let you know it has been received.
- Watch your email for messages from Westminster's Office of Financial Aid, which may request additional documents.
- Has your income dropped a lot since 2025 (job loss, medical costs, divorce)? File with your 2025 information anyway, then contact Westminster's Office of Financial Aid and ask about a **special circumstances review**.

Questions? We're here to help.

Westminster College Office of Financial Aid

finaid@westminster.edu · (724) 946-7102

Federal Student Aid: 1-800-433-3243 · [StudentAid.gov](https://studentaid.gov)

The FAFSA is always free. Only use StudentAid.gov, and never pay a website to file it for you.