Apply for your PIN. Complete your FAFSA. Receive your SAR.

For all the acronyms, it's really a pretty straightforward process. Okay; maybe it's not exactly pretty, but it **IS** straightforward, **IF** you take the time to see it through. After all, millions of students just like you apply successfully each year. So, go ahead. Apply. The results may surprise and delight you.

We've set everything up so you can apply and check the progress of your application online. (Although you can still do it the conventional way if you choose.)

In the case of student loans, there are a few points we should make up front. One, interest rates are far lower than those for commercial loans because the federal government subsidizes them. Repayment terms are liberal and in most instances you don't begin to repay until you leave school. And if you're worried about your credit history disqualifying you … don't … because the amount of your aid depends entirely on your financial need not your past history with creditors.

So … you can go for it, or you can hang back. The how-to is right here, but you have to supply the drive.

b1 GETTING YOUR PIN

What is a PIN and what is it used for?

Should I get a PIN if I'm not applying online?

How and when should I get a PIN?

Is going to the Web site the only way I can get a PIN?

What if I have questions about the PIN?

Can I get a PIN from the Federal Student Aid Information Center?

What is a PIN and what is it used for?
Your **Personal Identification Number (PIN)** is an electronic access code number that serves as your personal identifier.

Your PIN allows you to:
- Apply online for federal student aid, using *FAFSA on the Web*.
- "Sign" your application electronically and complete the student aid process completely online—no paper is involved.

- If you're a dependent student and one of your parents has a PIN, he or she can sign the application electronically online as well.
- Make online corrections to your FAFSA.
- Access your **Student Aid Report*** and make online corrections to it.
- "Sign" a master **promissory note*** for a federal student loan.
- Access your federal student aid records online, including your student loan history information on NSLDS.

Should I get a PIN if I'm not applying online?
We encourage you to apply online because that process is much faster and easier. But, even if you don't apply online, you can use a PIN later to:
- Look up your processed FAFSA data online.
- Make online corrections to your application information.
- Complete your renewal FAFSA online.

How and when should I get a PIN?
Go to **www.pin.ed.gov** anytime—you don't have to wait until you're ready to apply for federal student aid. You should request your PIN *before* you complete your *FAFSA on the Web* application. If you're a dependent student, your parents should request a PIN also, so you and your parent can electronically sign your *FASFA on the Web* before it's submitted. That way, you'll get your results much faster.

When requesting a PIN, you must provide your name (as it appears on your Social Security card), your Social Security number, date of birth and mailing address. After this information has been verified with the Social Security Administration's records, a PIN will be generated. If you provide an e-mail address, you'll get an e-mail response that contains a link to your PIN. If you don't provide an e-mail address, you'll get your PIN through regular mail.

Is going to the Web site the only way I can get a PIN?
No. When you submit your FAFSA, (either online or paper), if certain personal data such as your Social Security number and date of birth match Social Security Administration records, we'll send you a PIN automatically. By getting a PIN early, you'll speed up the application process.

See "Important Terms," page 35.
Terms frequently used in discussing financial aid throughout this publication will appear in boldface type with an asterisk, and you'll find a description of them under "Important Terms," beginning on page 35.

PREPARE ▶▶ APPLY ▶▶ RECEIVE ▶▶ REPAY

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What if I have questions about the PIN?

Go to **www.pin.ed.gov**. Or go to **www.studentaid.ed.gov**, click on "Get Your PIN" in the left column, right above the FAFSA logo. Or, call the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)**.

Can I get a PIN from the Federal Student Aid Information Center?

No. You can only request a PIN online or through a FAFSA application.

SAFEGUARD YOUR PIN AND REMEMBER IT!

- **Your PIN is used to sign legally binding documents electronically. It has the same legal status as a written signature.**

- **Don't give your PIN to anyone—not even to someone helping you fill out the FAFSA.**

- **Make sure no one can get access to your student aid records or "sign" a FAFSA application with your PIN.**

- **Remember your PIN! You'll use this same PIN for future online FAFSAs and the many different actions we listed above regarding your student aid records.**

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b2 ⠿ COMPLETING THE FAFSA

What information do I need to complete a FAFSA accurately?

- Your Social Security number and your parents' numbers, if you're a dependent student.

- 2005 W-2 forms and other records of money earned (by you and by your parents, if you're a dependent student).

- Your 2005 Federal Income Tax Return (and that of your spouse, if you're married).

- Your parents' 2005 Federal Income Tax Return (if you're a dependent student).

- Any foreign tax return or tax return from Puerto Rico.

- Your 2005 untaxed income records—examples include Social Security payments, Temporary Assistance to Needy Families, welfare or veterans benefits records.

- Your current bank statements, business and investment mortgage information; business and farm records; and stock, bond and other investment records.

- Your alien registration card (if you are not a U.S. citizen).

If possible, have the necessary 2005 income tax returns finished so you can complete the FAFSA more easily and accurately. If you apply before your tax return has been completed, you'll have a two-step application process.

- Step 1—Apply and estimate your tax information on your application.

- Step 2—Make corrections later if your estimated income or tax information **was not accurate**.

You cannot receive federal student aid unless all your information is complete and accurate.

Read the FAFSA instructions very carefully. Pay close attention to questions on income because most errors occur in that area.