

**FAFSA
Filing Guide
for Music
Families**

Bonus Material #4

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Bonus #4: FAFSA Filing Guide for Music Families

Part of The Music Scholarship Success Guide Package

What is FAFSA and Why It Matters for Music Students

FAFSA (Free Application for Federal Student Aid) is the gateway to:

1. Federal student aid (grants, work-study, loans)
2. State aid programs
3. **Institutional aid from colleges** (THIS IS THE BIG ONE!)
4. Private scholarships

Critical for Music Students:

Most music scholarships require FAFSA - even merit-based scholarships. Why?

1. Colleges need to see your full financial picture to package aid
2. Merit scholarships are often combined with need-based aid
3. Some "merit" scholarships have financial need components
4. Colleges use FAFSA to determine total cost of attendance

Bottom line: File FAFSA even if you think you won't qualify for need-based aid. You could be leaving thousands (or tens of thousands) of dollars on the table.

FAFSA Basics: What You Need to Know

Who Should File?

✔ **Every college-bound student** - regardless of family income ✔ **Even if:**

1. Your family earns "too much" (you'd be surprised - middle-income families often qualify)
2. You expect full merit scholarships (colleges still require it)
3. You're only applying to private colleges (they use FAFSA data)
4. Your student is homeschooled or international (some situations apply)

✗ **The only reason NOT to file:**

1. You're 100% certain you'll attend a college that doesn't require it AND you don't want any federal loans

When to File:

FAFSA opens: October 1st (for the following fall semester) **Timeline:**

1. **October 1 (Senior Year):** FAFSA opens - FILE AS SOON AS POSSIBLE
2. **October-November:** Priority deadlines for many states and colleges
3. **January-February:** Most college-specific deadlines
4. **March-June:** Late deadlines (but aid may be limited by then)

⚠ **Important:** Many colleges award aid on a first-come, first-served basis. File early!

FAFSA Filing Timeline for Music Students

Junior Year (Spring):

April-May:

1. Create FSA ID (Federal Student Aid ID) for student and one parent - Go to: studentaid.gov/fsa-id - Use real information (needed for taxes) - Store username/password securely
2. Gather financial documents (see checklist below)

3. Review prior-prior year tax returns (these will be used)

Senior Year (Fall):

October 1:

4. File FAFSA on DAY ONE (or within first week)
5. Submit to all colleges on your application list (you can add more later)
6. Note FAFSA confirmation number **October-November:**
7. Check if colleges require CSS Profile (additional form - see section below)
8. Monitor email for any correction requests from colleges
9. File state aid applications if required **December-January:**
10. Update FAFSA with any new colleges
11. Respond promptly to any verification requests
12. Check college-specific financial aid portals

Senior Year (Spring):

March-April:

13. Receive Student Aid Report (SAR) - review for errors
14. Receive financial aid award letters from colleges
15. Compare offers (see comparison section below)
16. Submit FAFSA corrections if needed **May 1:**
17. Accept admission and financial aid package (typical deadline)
18. Decline other offers

Step-by-Step: How to Complete FAFSA

STEP 1: Create FSA ID (Do This First!)

Who needs FSA ID:

19. Student (required)
20. One parent (required for dependent students)

How to create:

1. Go to studentaid.gov/fsa-id
2. Provide: Name, date of birth, Social Security number, email, phone
3. Create username and password
4. Answer security questions
5. **Verify email address** (you'll get a confirmation email)

⚠ **Use accurate information** - must match Social Security records EXACTLY **Store credentials securely** - you'll need these every year and for loan management later

STEP 2: Gather Required Documents

Before you start FAFSA, collect: Tax Information (Prior-Prior Year):

1. Federal tax returns (filed 2 years prior - e.g., 2024 taxes for 2026-27 FAFSA)
2. W-2 forms
3. 1099 forms (interest, dividends, self-employment)
4. Business/farm records if applicable

Example: Filing FAFSA in October 2026 for Fall 2027? You'll use 2024 tax returns. **Other Financial Information:**

1. Current bank account balances (checking, savings)
2. Investment account values (stocks, bonds, mutual funds)
3. Real estate values (not including primary home)
4. Business values (if you own a business)

Student Information:

1. Social Security number
2. Driver's license number (if you have one)
3. Alien registration number (if not a U.S. citizen)
4. List of colleges (names and federal school codes)

Parent Information (if dependent student):

1. Social Security numbers
2. Date of birth
3. Marital status

🎵 **Music-Specific Note:** Do NOT include value of musical instruments as assets unless they're rare collectibles held for investment. Your \$8,000 violin is a tool, not an asset.

STEP 3: Complete FAFSA Online

Go to: fafsa.gov **Section-by-Section Guide:**

Student Demographics:

1. Name, address, contact info
2. Date of birth, Social Security number
3. Citizenship status
4. State of legal residence

School Selection:

1. List ALL colleges you're considering (you can list up to 20)
2. Use federal school codes (find at fafsa.ed.gov/help/fotw47)
3. Order doesn't matter for federal aid, but some states prioritize #1

Dependency Status:

Most college music students are "dependent" - FAFSA will determine this based on your answers.

You're independent if:

1. Age 24+ by January 1 of the academic year
2. Married
3. Have children who receive more than half their support from you
4. Both parents are deceased
5. Are/were in foster care, homeless, or ward of the court
6. Active duty military or veteran

Otherwise: You're dependent and must provide parent information.

Student Financial Information:

1. Adjusted Gross Income (from tax return)

2. Income earned from work
3. Untaxed income (child support received, interest income, etc.)
4. Cash, savings, checking account balances
5. Investment values
6. Business/farm values

IRS Data Retrieval Tool (DRT):

1. HIGHLY RECOMMENDED - links directly to IRS to import tax data
2. Reduces errors and verification requests
3. Available 2-3 weeks after filing taxes

Parent Financial Information (if dependent):

Same as student section above, but for parents.

Whose information to include:

1. Married parents: Both parents
2. Divorced/separated: Parent you lived with most in past 12 months
3. Remarried: Include stepparent information

⚠ Common Mistake: If parents are divorced, you report the parent you lived with most - NOT the higher-earning parent (unless that's who you lived with).

Sign and Submit:




1. Student signs with FSA ID
2. Parent signs with FSA ID (if dependent)
3. Review for accuracy
4. Submit

You'll receive a confirmation email immediately.

STEP 4: Review Student Aid Report (SAR)

Within 3-5 days you'll receive your SAR via email. **Review for:**

1. Correct personal information

2.  Accurate financial data
3.  Correct colleges listed
4.  EFC (Expected Family Contribution) - THIS IS THE KEY NUMBER **Your EFC determines:**
5. Federal Pell Grant eligibility (EFC under ~\$6,000)
6. Subsidized vs. unsubsidized loan eligibility
7. How colleges calculate need-based aid

If corrections needed:

1. Log back into fafsa.gov
2. Make corrections
3. Resubmit

Understanding Your EFC (Expected Family Contribution)

EFC = What FAFSA calculates your family can afford to pay

EFC Examples:

| Family Income | Typical EFC | What This Means |

|-----|-----|-----|

| Under \$30,000 | \$0 - \$1,000 | Eligible for maximum federal aid + significant need-based aid |

| \$30,000-\$60,000 | \$1,000-\$6,000 | Eligible for some federal grants + need-based aid |

| \$60,000-\$100,000 | \$6,000-\$15,000 | Eligible for subsidized loans + institutional need-based aid |

| \$100,000-\$150,000 | \$15,000-\$30,000 | May qualify for need-based aid depending on college cost |

| \$150,000+ | \$30,000+ | Primarily merit-based aid, but file anyway! |

Important Notes:

 **High EFC doesn't mean no aid:**

1. Private colleges costing \$60,000-\$80,000/year often provide need-based aid to families with \$150K+ income
2. Merit scholarships (like music scholarships) don't depend on EFC
3. Many colleges meet 100% of demonstrated need

💡 **How colleges calculate need:**

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Cost of Attendance (COA) - EFC = Financial Need

Example:

\$65,000 (private college) - \$20,000 (your EFC) = \$45,000 need

College will attempt to meet that \$45,000 with:

1. Grants (don't repay)
2. Music scholarship (don't repay)
3. Work-study (earn while in school)
4. Loans (repay after graduation)

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CSS Profile: The "Other" Financial Aid Form

What is CSS Profile?

CSS Profile = Additional financial aid form required by ~250 colleges (mostly private schools) **Key differences from FAFSA:**

1. More detailed (asks about home equity, sibling college costs, etc.)
2. Costs \$25 first school, \$16 each additional (FAFSA is free)
3. Operated by College Board (not federal government)
4. Due dates vary by college (often earlier than FAFSA)

Do You Need to File CSS Profile?

Check each college's financial aid website. Common schools requiring CSS:

1. Most Ivy League schools
2. Many prestigious conservatories (Juilliard, Curtis, Eastman, etc.)
3. Elite liberal arts colleges

🎵 **Music School Note:** Many standalone conservatories require CSS Profile.

Timeline:

October 1: CSS Profile opens (same as FAFSA) **October-November:** File CSS Profile (often BEFORE college application deadlines) **Where to file:** cssprofile.collegeboard.org

Common FAFSA Mistakes to Avoid

✗ Mistake #1: Waiting Too Long

Problem: Filing in February or March means you miss priority deadlines **Solution:** File in October, within the first 2 weeks

✗ Mistake #2: Not Filing Because "We Won't Qualify"

Problem: Miss out on merit scholarships that require FAFSA **Solution:** FILE ANYWAY - even if you think you won't qualify

✗ Mistake #3: Reporting Primary Home Value

Problem: FAFSA does NOT ask for primary home value - people include it and inflate assets

Solution: Do NOT report your family home value (investment properties, yes; primary residence, no)

✗ Mistake #4: Including Musical Instruments as Assets

Problem: Some families report expensive instruments as "investments" **Solution:** Instruments used for education are NOT reportable assets

✗ Mistake #5: Typos in Social Security Numbers

Problem: Causes massive delays and verification issues **Solution:** Triple-check every SSN before submitting

✗ Mistake #6: Guessing Financial Information

Problem: Colleges will verify and request corrections (delays aid) **Solution:** Use IRS Data Retrieval Tool or exact tax return figures

✗ Mistake #7: Wrong Parent Information (Divorced Parents)

Problem: Reporting the wrong parent's income inflates/deflates EFC incorrectly **Solution:** Report the parent the student lived with most in past 12 months

✗ Mistake #8: Forgetting to List All Colleges

Problem: Colleges not listed won't receive your FAFSA data **Solution:** List ALL schools you're considering (you can add more later)

✗ Mistake #9: Not Responding to Verification Requests

Problem: Colleges can't finalize aid packages without verification **Solution:** Respond immediately to any requests from colleges

✗ Mistake #10: Missing State Deadlines

Problem: Some states have earlier deadlines than colleges (and run out of money) **Solution:** Research your state's deadline and prioritize it

State Financial Aid Programs

Many states offer additional aid beyond federal aid. Requirements vary by state.

Common State Programs:

High-Performing States for Music Students:

1. **California:** Cal Grant (covers significant tuition at CA schools)
2. **New York:** TAP (Tuition Assistance Program)

3. **Texas:** TEXAS Grant
4. **Florida:** Bright Futures (merit-based, great for music students with strong academics)
5. **Georgia:** HOPE Scholarship (merit-based)
6. **Illinois:** MAP Grant

How to apply: Most states use FAFSA data automatically. Check your state's higher education website. 🎵 **Music Student Tip:** Some states offer specific arts scholarships - research "[your state] arts scholarship" or "[your state] music scholarship"

Comparing Financial Aid Offers

You'll receive financial aid award letters from each college (typically March-April).

How to Compare:

Don't just look at the total scholarship amount - calculate **NET COST**:

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Cost of Attendance (COA)

1. Grants (don't repay)
2. Scholarships (don't repay)
3. Work-Study (optional, you earn it)

= OUT-OF-POCKET COST

Loans are NOT subtracted - you pay those back with interest!

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Example Comparison:

School A:

1. Cost of Attendance: \$45,000
2. Music Scholarship: \$15,000
3. Need-Based Grant: \$10,000
4. Work-Study: \$3,000

5. Loans: \$5,500

6. **OUT-OF-POCKET: \$16,500** (not counting work-study or loans)

School B:

1. Cost of Attendance: \$35,000

2. Music Scholarship: \$8,000

3. Need-Based Grant: \$5,000

4. Work-Study: \$2,000

5. Loans: \$5,500

6. **OUT-OF-POCKET: \$20,000**

School A is actually cheaper even though School B has lower sticker price!

Aid Comparison Worksheet:

| Item | School 1 | School 2 | School 3 |

|-----|-----|-----|-----|

| **Cost of Attendance** | \$ | \$ | \$ |

| - Grants (list each) | \$ | \$ | \$ |

| | \$ | \$ | \$ |

| - Music Scholarship | \$ | \$ | \$ |

| - Other Scholarships | \$ | \$ | \$ |

| - Work-Study (optional) | \$ | \$ | \$ |

| = **NET COST** | \$_____ | \$_____ | \$_____ |

| | | | |

| Loans offered (separately) | \$ | \$ | \$ |

Winner based on cost: _____

FAFSA Renewal: Continuing Students

Good news: You only do the heavy lifting once! **Each year:**

1. File FAFSA renewal (much simpler - most info carries over)
2. Update financial information (new tax year)
3. File by October 1 again
4. Required every year to maintain aid eligibility

🎵 **Music Scholarship Renewal:**

Most music scholarships require you to file FAFSA annually, even if it's not "need-based." Also check scholarship renewal requirements (GPA, participation, etc.).

Special Circumstances for Music Families

1. High Instrument Costs

Situation: You spent \$10,000 on an instrument this year. **Impact:** This doesn't reduce your EFC directly, but you can appeal to colleges. **How:** Write a letter to financial aid office explaining extraordinary expenses.

2. Multiple Children in Music

Situation: You have 2+ children in expensive music training simultaneously. **Impact:** CSS Profile asks about this; FAFSA doesn't capture it well. **How:** Include in special circumstances letter to colleges.

3. Recent Income Change

Situation: Parent lost job, or income dropped significantly. **Impact:** FAFSA uses prior-prior year, which doesn't reflect current reality. **How:** File FAFSA with old data, then immediately contact colleges' financial aid offices to request Professional Judgment review with current income documentation.

4. Self-Employed Parents

Situation: Parents own a business, making FAFSA more complex. **Impact:** CSS Profile digs deeper into business finances than FAFSA. **How:** Be prepared to provide detailed business financial statements. Consider consulting a CPA.

Resources & Help

Official FAFSA Help:

Website: studentaid.gov **Phone:** 1-800-4-FED-AID (1-800-433-3243) **Hours:** Monday-Friday, 8am-11pm ET

Financial Aid Workshops:

1. Check local high schools (often offer FAFSA nights in October-November)
2. Libraries and community centers
3. College access organizations

College-Specific Help:

Every college has a financial aid office. **Don't hesitate to call with questions:**

1. "Can you walk me through my award letter?"
 2. "What does this term mean?"
 3. "Is there additional aid available?"
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Final Tips for Music Families

- ✓ **File FAFSA even if you think you won't qualify** - you never know, and many merit scholarships require it
- ✓ **File early** - October 1, not January or February
- ✓ **Use IRS Data Retrieval Tool** - reduces errors

- ✓ **Don't include instruments** - they're not assets
 - ✓ **Check for CSS Profile** - required by many conservatories and private colleges
 - ✓ **Compare net cost** - not just scholarship amounts
 - ✓ **Appeal if circumstances changed** - colleges have professional judgment
 - ✓ **Negotiate** - if you have competing offers, colleges may increase aid (see main guide Chapter 13)
 - ✓ **File annually** - required to maintain aid eligibility
 - ✓ **Meet deadlines** - state and college deadlines vary and are often earlier than you expect
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FAFSA Checklist

Before October 1 (Senior Year):

- Create FSA ID for student and parent
- Gather prior-prior year tax returns
- List all colleges with federal school codes
- Collect bank account balances
- Gather investment account statements
- Review divorce decree (if applicable) to determine which parent reports

October 1-15 (Senior Year):

- File FAFSA online at fafsa.gov
- Use IRS Data Retrieval Tool if possible
- List all colleges you're applying to
- Student and parent sign with FSA ID
- Note confirmation number
- Check email for SAR (Student Aid Report)

October-November (Senior Year):

- Review SAR for errors

- Check if colleges require CSS Profile
- File CSS Profile if required
- Check state financial aid deadlines
- Respond to any verification requests immediately

December-March (Senior Year):

- Add any new colleges to FAFSA
- Monitor email for college requests
- File FAFSA corrections if needed

March-May (Senior Year):

- Receive and compare financial aid offers
- Negotiate if you have competing offers
- Accept admission and aid package by May 1
- Decline other offers

Next Year (and Every Year):

- File FAFSA renewal by October 1
- Update financial information
- Maintain scholarship renewal requirements

Filing FAFSA is tedious but essential. Budget 1-2 hours to complete it carefully, and you'll be eligible for thousands (or tens of thousands) of dollars in aid. You've got this!

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