

October 1 is the first day that anyone expecting to apply for financial aid can access, complete, and submit the FAFSA and CSS/PROFILE.

Here's what you need to know about these forms and their deadlines:

- All institutions require submission of the FAFSA for financial aid consideration. For current high school seniors expecting to attend college next year, the 2018-2019 FAFSA can be accessed and submitted at <https://fafsa.ed.gov/> beginning October 1, 2017.
- About 250 colleges and universities also require submission of the CSS/PROFILE. This can be accessed and submitted at <https://cssprofile.collegeboard.org/> beginning October 1, 2017.
- The deadline to submit these forms varies college to college. It is necessary to check each college's website or financial aid office to know the final deadline for each. Missing these deadlines will seriously impact your child's eligibility for financial aid.
- A growing number of colleges now have a November 1 or November 15 financial aid deadline for Early Decision and Early Action applicants.

Here's what you need to know to correctly begin the FAFSA:

- The FAFSA belongs to the student, although many parents complete this form on their child's behalf. To begin the FAFSA, the student must first create their own FSA ID (Federal Student Aid identification number). This ID is like an electronic fingerprint, and each person wanting to access a student's FAFSA will need their own. Here are step-by-step instructions on how to do this: <https://ifap.ed.gov/eannouncements/attachments/050415FSAIDReplaceHowToCreateFSAIDGuideATTACH.pdf>
- Parents wanting to complete the FAFSA on their child's behalf will need their own FSA ID.

Here's who should file the FAFSA and/or the CSS/PROFILE:

- Anyone wanting to receive need-based aid who believes they might qualify
- Anyone who thinks they may require financial aid at any point during their child's undergraduate career. Many colleges will not consider a financial aid application from a current student admitted as a full-pay freshman if they did not submit the FAFSA.
- Anyone who expects to have two or more children in college at the same time, which significantly lowers the threshold for need-based eligibility
- Anyone applying for merit aid at institutions that require either the FAFSA or PROFILE for consideration for such awards