



Think you don't need to submit a FAFSA? *Think Again!*

Myths vs. Facts and why you should never leave money on the table!

Myth: If I am unsure what I want to do after high school. I may take a Gap Year or go straight to work. I shouldn't bother.

- ✓ **Fact:** If you change your mind along the way and want to attend college or a trade school program anytime between Fall 2024 and Summer of 2025, you will need a 2024-2025 FAFSA. If you take a Gap semester or a Gap Year and choose to start college or trade school in the Spring or Summer of 2025, you will still need the 2024-2025 FAFSA. Don't close doors on yourself. Keep your options open!

Myth: I want to go to a trade school, vocational or workforce training program, so I don't need it.

- ✓ **Fact:** Many accredited trade, vocational and workforce programs participate in federal aid programs and require a FAFSA to be considered for aid. For example, if you want to attend career schools like Paul Mitchell School, New England Tractor Trailer Training School, or Lincoln Tech, they all require a FAFSA in order to be considered for financial aid. For a full list of participating schools/programs in RI and throughout the U.S. visit the [Federal Student Aid](#) website.

Myth: I plan to attend CCRI and will have 2 years free. I don't need to apply for federal aid.

- ✓ **Fact:** To be eligible to use the RI Promise scholarship at CCRI students must first submit a FAFSA. The Promise scholarship is a last dollar scholarship applied after only all other aid. In fact, students who receive a full federal Pell Grant through the FAFSA often have their tuition fully covered already by the Pell grant and don't end up using RI Promise funds. The Hope Scholarship at Rhode Island College which provides the last 2 years of tuition for free also requires a FAFSA.

Myth: I am going to enlist in the military after high school. I won't need it.

Fact: Military basic training is typically 10-weeks long. Students who want to enlist in the military, current military connected students, and student veterans should still submit a FAFSA if there is *any chance* they will attend college or a training program in 2024 or 2025. Students who use military education benefits still need to submit a FAFSA to be considered for federal aid like grants and loans.

Myth: My family makes too much money, so I don't need to do it.

- ✓ **Fact:** It's important to note that FAFSA is more than just federal aid. State aid, work-study programs, and scholarships are all tied to the FAFSA form. Also, several private or merit-based scholarships still require a student to have submitted a FAFSA as part of their general eligibility requirements.

Myth: My parents won't be paying for my college and/or refuse to contribute information to my FAFSA application, so I can't complete it.

- ✓ **Fact:** If your parents don't support you or simply refuse to provide their information on the application, you may submit your FAFSA form without their information, but you won't be able to get any federal student aid other

than a Direct Unsubsidized Loan. Alternatively, if you experience parental abandonment, estrangement, or parental incarceration you may qualify for a special circumstance to file your FAFSA as an Independent student. You should seek advice from a school counselor or other financial aid professional to discuss options and your specific circumstances.

Myth: My parent(s) are undocumented, so I can't or shouldn't complete it.

Fact: All U.S. citizens are eligible for federal financial aid, regardless of their parents' immigration status. Students whose parents are undocumented may be nervous about completing the FAFSA using their parents' information. However, it is safe to apply. The application does not ask if they are undocumented, and FAFSA information is confidential and will not be shared. **Note:** Undocumented students or Deferred Action for Childhood Arrivals (DACA) students are not eligible for federal financial aid. However, RI students in these groups may still submit the *Rhode Island Alternative Application for State Postsecondary Student Financial Assistance* instead of the FAFSA.

Myth: My family or I might be moving to another state after I graduate high school, so I want to wait.

Fact: If you or your family are moving anywhere within the U.S. and there is any chance you may attend a college or training program sometime between Fall 2024 through Summer 2025, you will need to submit a 2024-2025 FAFSA. You can make updates to the application later to add specific schools once you have an idea of where you are moving to or where you will attend school.

Myth: I already submitted FAFSA last year, so I don't need to do it again.

- ✓ **Fact:** The FAFSA needs to be submitted every year if you wish to be considered for financial aid. If you will be attending school in Fall 2024 through Summer 2025, you must file the most recent Fall 2024-2025 FAFSA, which is based on 2022 tax information.

To learn more about upcoming FAFSA events and FAFSA help available at your school or in your community, contact Onward We Learn at **financialaid@onwardwelearn.org**