

Why

you will want
to fill out
the FAFSA

1

It's easy. Complete it online, and you will only be asked questions that YOU need to answer. If you make an error, you will be directed to correct it before it is sent in. If you don't already have a PIN (your electronic signature), apply for that at the same time you begin the electronic FAFSA (www.fafsa.gov). **Concordia's FAFSA school code is 002346.**

2

Maximizes eligibility for gift assistance and federal loans, which means you may be able to use fewer private loans, home equity loans or funds from protected accounts such as retirement accounts.

3

You may be eligible for need-based grants and scholarships.

4

You may be eligible for federal and state work-study and need-based loans like Perkins and Subsidized Direct Stafford.

5

You will be eligible for most federal and state non-need-based loans like the Unsubsidized Direct and Parent Direct PLUS.

6

You may apply for most non-need-based private loans.

7

It allows you to use financial aid to supplement and spread your college savings over four years.

8

If you are awarded federal or state work-study, you can deduct the earnings on next year's FAFSA.

9

Concordia will award more than \$27 million in gift assistance to students in 2011-12 – fill out the FAFSA to find out whether you qualify for some.

10

If you do not qualify for any merit- or need-based financial aid, completing the FAFSA prior to July 1, 2011, may result in gift assistance from Concordia College.

Do not Google FAFSA as it may result in FAFSA.com, which will charge you to complete this FREE form.

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