



Helpful Hints for FAFSA 2026-2027

In this document, you will find important and helpful information for completing the FAFSA application form for 2026-2027. Please read carefully as there have been some changes to the FAFSA application process for this year.

StudentAid.gov Account

Prior to starting your FAFSA form, we strongly recommend you create your StudentAid.gov account. To avoid any issues with FSA ID/studentaid.gov accounts, it works best if the student creates her studentaid.gov account first and waits until it is verified with the Social Security Administration before any contributor begins the FAFSA. Each required contributor –student, parent(s), (and spouse)—must have their own studentaid.gov account (FSA ID) linked to a separate email address. This is one of the most important steps, and it's where most issues arise. While the system will allow you to begin the FAFSA before the studentaid.gov account validates, doing so can cause issues down the line if the account fails verification and the FAFSA was already started.

When creating your account, be careful to enter your legal name and Social Security number (SSN) exactly as they appear on your Social Security card (check the spelling of your name for accuracy). When entering your email address, note that the Department of Education strongly discourages using a school email address for FAFSA communication. The email used to create each account should belong to that individual and they must have access to it. It's a good idea to add a recovery email to the email address associated with the studentaid.gov account. This way if a student loses access to her email address, she will still be able to access her studentaid.gov account.

Only list a phone number on the studentaid.gov account if the phone can receive text messages. It is optional to include a phone number but note that each phone number can only be linked to one account.

It generally works best if the student starts the FAFSA first and then invites their parents to contribute. The student just enters her parent's email, and the system sends the parent a code which they will enter on the FAFSA website. This replaces the system in 25-26 where the information in the student's invite had to match the parent's account exactly.

If the student and parent (or spouse) are using the same computer, once the student completes her part and signs, they must sign out before the parent or spouse logs in to complete their part.

Create your account at www.StudentAid.gov. Note that it can take 3-5 days to receive an active FSA ID.

2026-2027 FAFSA® Form

On the 2026–2027 FAFSA form, a “contributor” is anyone who is required to provide information on the form. Every contributor (you, your spouse, biological or adoptive parents, or your parent’s spouse) will need a StudentAid.gov account before accessing and completing his or her section of the online form. Contributors will access their StudentAid.gov account by using their FSA ID (account username and password).

The student is always a contributor and, therefore, always needs to sign the FAFSA form. If the student is considered Dependent (see below), one parent is always a contributor and needs to sign. If that parent is married, the parent’s spouse’s information must be included unless the parents filed a joint tax return. In that case, the first parent only needs to enter the second parent’s DOB – name and SSN is not needed as in the past. The parent’s spouse is not required to sign the application.

Whichever parent the student enters first will receive the invite to contribute. The second parent will only be invited if the first parent indicates that they did not file a joint tax return. Students should enter the parent with easier email/internet access as the first parent.

To start the online 2026–2027 FAFSA form, you’ll select “Start a New Form.” You’ll be taken to the “Log In” page to enter your account username and password. After logging in, you’ll be given the option to select your applicable role to fill out the FAFSA form: “Student” or “Parent.” The student should select “Student”. If a parent wants to start their dependent child’s FAFSA form, they should select the “Parent” option.

Note to students: You will be asked what your college grade level will be at the beginning of the 2026-2027 school year. Students going to their first year of seminary choose “first year”. Students returning from seminary should choose “other undergraduate”.

When asked if you will have your first bachelor’s degree before you begin the 2026-2027 school year, answer NO.

Regarding state of legal residence, if you have been a resident of the same state since birth, enter your birthday.

Documents Needed to Apply for FAFSA

You might need the following information or documents as you fill out the 2026–2027 FAFSA form:

- Your parents' SSNs if you are a [dependent student](#)
- 2024 Tax returns – for parents **and** student, if you filed
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Investments, business value. The net worth of small family-owned businesses (with 100 or fewer full-time employees) is now exempt from the SAI calculation which makes it easier for these families to qualify for aid.

Keep these records! You may need them again.

Listing Colleges and/or Career Schools

While completing the FAFSA form, you must list at least one school to receive your information. The schools you list will use your FAFSA information to determine the types and amounts of aid you may receive. Use the [Federal School Code Search](#) to find the colleges you are interested in including on your FAFSA form. The school code for Women's Institute of Torah Seminary & College is **042652**. You may list up to 20 schools.

Determining Your Dependency Status

The FAFSA form asks a series of questions that determine whether you are a dependent or [independent student](#) for purposes of applying for federal student aid. If you are a [dependent student](#), you must report parent information, as well as your own information, on your application. Most of our students are Dependent unless they are married or over the age of 24.

Providing Financial Information

The FAFSA form asks for financial information, including information from tax forms and balances of savings and checking accounts.

- The 2026–2027 FAFSA form will ask for **2024** tax information.

Note: If your or your family's financial situation has changed significantly from what is reflected on your federal income tax return (for example, if you've lost a job or otherwise experienced a drop in income, or are paying for unusual out-of-pocket medical expenses), you may be eligible to have your financial aid adjusted. Complete the FAFSA questions as instructed on the application (including the transfer of federal tax return and income information), submit your FAFSA form, then contact WITS to discuss how your current financial situation has changed.

Automatically Transferring Your Tax Information

The Financial Aid Direct Data Exchange (FADDX) will transfer contributors' federal tax information from the IRS directly into your FAFSA form. For the FADDX to work, the name on the federal tax return must match the name on the contributor's social security card.

All contributors must provide consent and approval to:

- disclose their personally identifiable information provided on the FAFSA form to the IRS for matching purposes.
- obtain their federal tax information from the IRS via direct data exchange.
- allow the U.S. Department of Education (ED) to use their federal tax information to determine the student's eligibility and amount of federal student aid.
- allow ED to share their federal tax information with colleges, career/trade schools, and state higher education agencies for use in awarding and administering financial aid; and
- allow ED to reuse their federal tax information on another FAFSA applicant's form (e.g., if a parent has multiple dependent students or a parent's own FAFSA form).

NOTE: Even if contributors don't have an SSN, didn't file taxes, or filed taxes outside of the U.S., they will still need to provide consent and approval.

IMPORTANT: If a required contributor doesn't provide consent and approval to have their federal tax information transferred into the FAFSA form, the student will not be eligible for federal student aid—even if the contributor manually enters tax information into the FAFSA form. To ensure the information is secure, the federal tax information won't display on the FAFSA site or the FAFSA Submission Summary (FSS) which you will receive after the successful submission of the FAFSA.

After you complete your required section of the FAFSA form online, you'll acknowledge the terms and conditions of the form and electronically sign your section. You can then submit your section of the FAFSA form. However, your FAFSA form won't be considered complete until all required contributors provide their information on the FAFSA form, give their consent and approval to transfer federal tax information into the form, and provide their signatures. After the student and parent/s (and/or any other required contributor) sign and submit the FAFSA form, the form will be considered complete and will be submitted for processing.

If you submit the FAFSA form successfully, you'll see a confirmation page that displays your completion date, data release number, and next steps. You'll also see your estimated Student Aid Index (a number used by college and career/trade schools to determine your eligibility for federal student aid – this replaces the EFC formerly used by FAFSA), Federal Pell Grant eligibility, and information about other federal student aid for which you may be eligible. This confirmation page is emailed automatically to you for

your records. Note: The Student Aid Index on the confirmation page is only an estimate. The official Student Aid Index will appear on the FAFSA Submission Summary.

IT IS CRUCIAL THAT YOU COMPLETE THE FAFSA BEFORE MARCH 1 IN ORDER TO BE CONSIDERED FOR ANY STATE AWARDS. IT IS STRONGLY RECOMMENDED THAT YOU SUBMIT THE FAFSA AS EARLY AS YOU CAN BEFORE MARCH 1 FOR PRIORITY CONSIDERATION FOR STATE AWARDS. FOR 2026-2027, AWARDING OF THE MD EEA AWARD WILL NOT BEGIN BEFORE MAY 1 AND MAY CONTINUE UNTIL SEPTEMBER OR OCTOBER.

To apply for MD state awards, go to mdcaps.mhec.state.md.us and create a student login. Check off that you are interested in the need-based GAG (Guaranteed Access Grant) and/or EEA (Educational Access Award), and also legislative awards. GA awards are only applicable to students who are seniors graduating this year, 2026. EEA awards may be applicable to seniors who will be in seminary/college for the 26-27 academic year and also to returning current seminary students.

MDCAPS will notify you if you qualify for the GA or EA awards (you can only qualify for one of these), and they will let you know what they need from you to be granted the award. Legislative awards are not necessarily need-based and must be applied for individually. Guidelines are on the MDCAPS website. For information regarding who represents your district go to

<https://mgaleg.maryland.gov/mgawebsite/members/district>

PLEASE NOTE: EVEN IF YOU FILED A FAFSA APPLICATION FOR THE CURRENT ACADEMIC YEAR, YOU MUST RENEW IT IN ORDER TO CONTINUE TO RECEIVE PELL AND STATE AWARDS FOR THE COMING ACADEMIC YEAR. GA AND EA AWARDS AND STATE SENATORIAL AWARDS WILL AUTOMATICALLY RENEW IF YOUR FINANCIAL INFORMATION IS THE SAME OR SIMILAR TO WHAT IT WAS FOR THIS YEAR'S DETERMINATION, AS LONG AS THE FAFSA RENEWAL IS FILED BEFORE MARCH 1.

LEGISLATIVE DELEGATE AWARDS MUST BE RENEWED EACH YEAR.

To apply for a Central Scholarship from the Crane Foundation, go to central-scholarship.org.

Please be aware of the **WITS policy** regarding WITS Institutional Scholarships: To be considered for a WITS institutional scholarship, you must first apply for FAFSA. For Maryland state residents, you must **also** apply for state scholarships including legislative awards, and **also** Central Scholarship from the Crane Foundation.

If you have any questions, please don't hesitate to contact Mrs. Tova Rappaport, Director of Financial Aid – trappaport@wits.edu.

Important Deadline Dates

- **March 1, 2026:** deadline to submit 2026-2027 FAFSA to qualify for most state awards, including Guaranteed Access Grant (GAG) and Educational Access Grant (EAG)
- **August 1, 2026:** deadline to submit required documents for Guaranteed Access Grant (GAG)
- **April 2026:** MHEC will begin the State Awarding process
- **For Senatorial and Delegate award applications and deadlines, contact the office of your state senators and delegates—FAFSA must still be filed by March 1, 2026 to qualify**
- **March 2, 2026:** Deadline to submit Central Scholarship Application
- **July 1, 2026:** Awarding of Central Scholarship begins
- **June 30, 2027: Deadline to submit FAFSA for 2026-2027 academic year**

Additional Help

If you need additional help filling out the FAFSA form, use these free tools:

- In the online FAFSA form, select the white question mark icon next to a FAFSA question to view a “tool tip” that provides information about how to answer that question.
- Visit the [“FAFSA Help Center”](#) for the 2026–2027 FAFSA form and [“FAFSA Help”](#) page for the 2026–27 FAFSA form, where you can find answers to common questions.
- In the online form, chat with Aidan®, the virtual assistant.
- Chat with, email, or find a phone number for the [Federal Student Aid Information Center](#).



For your convenience, you may record all your usernames and passwords below.

FSA ID

Student's Username: _____

Student's Password: _____

FSA ID: _____

Parent 1 Username: _____

Parent 1 Password: _____

FSA ID: _____

Parent 2 Username: _____

Parent 2 Password: _____

FSA ID: _____