

# FAFSA Updates

## 2027-2028 FAFSA Will Open By October 1st

### WHAT STUDENTS & FAMILIES NEED TO KNOW

The FAFSA is changing! Here are some of the most important updates for the 2027-2028 FAFSA

#### 1. FAFSA Results-Right Away

After submitting the FAFSA, students will receive their **FAFSA Submission Summary** immediately

It Includes:

- Student Aid Index (SAI)
- Pell Grant Eligibility
- Comments or Rejection Codes

Be sure to review your Submission Summary!

#### 2. The FAFSA Is Easier

Several steps have been simplified:

- The **Signature Step** is now on the review page
- Creating a **StudentAid.gov** account takes about half as long
- A new **confirmation step** helps catch mistakes before they become problems

#### 3. Photo ID? Don't Worry!

Federal Student Aid now uses **real-time screening** as a routine security measure to help prevent fraud

Only a very small number of students will be selected for additional verification

If selected, students will need a **government-issued photo ID** during the FAFSA session

This is a security step--not a problem with your FAFSA

#### 4. More Support for Complex Tax Situations

Contributors with an ITIN (Individual Taxpayer Identification Number) can now import tax information directly from the IRS

This can mean less manual entry for many mized-status families

## 5. Important Changes to Financial Aid

### PARENT PLUS LOANS ARE NOW CAPPED

Parent PLUS borrowing is limited to:  
\$20,000 per year  
\$65,000 over the student's program

Families who previously relied on Parent PLUS loans to cover the full cost of attendance may need to explore other options

## 6. Pell Grant Eligibility Is More Restrictive

Some students may receive less-or no-Pell Grant funding if:

- Their **SAI is at least twice the maximum Pell Grant**, OR
- Non-federal grants and scholarships fully cover their cost of attendance

**IMPORTANT:** Before accepting an outside scholarship, ask the college's financial aid office how it could affect your Pell Grant

## 8. Look Beyond the Price Tag

The FAFSA Submission Summary will include a lower earnings indicator for colleges where graduates earn less, on average, than typical high school graduates in the same state

**REMEMBER:**

**Earnings are only ONE piece of the puzzle**

Also Consider:

Cost- Program Quality - Completion Rates - Student Goals- Career Opportunities

## 7. More Options For Career Training

Federal aid and 529 savings plans now support certain **short-term workforce credentials**

- Pell Grants may help pay for eligible short-term training
- Some certificate and credential programs may qualify for federal aid
- 529 plans can now cover a broader range of credentialing expenses

**Not every program qualifies. Eligibility is determined at the program level**

## FAFSA Success Tips

1. Complete it early
2. Review your Submission Summary
3. Watch for requests for additional information
4. Ask questions when you're unsure
5. Compare your financial aid offers carefully

**Have Questions?**

Talk with your school counselor or the financial aid office at the college you're considering