

How to Apply: 2022-2023 FAFSA begins October 1, 2021

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When you are applying for financial aid, here's what you need to know.

What is the FAFSA?

The Free Application for Federal Student Aid (FAFSA) is a government form that prospective and current college students (undergraduate and graduate) must submit each year to determine their eligibility for federal student aid.

What is Federal Student Aid (FSA)?

Federal student aid from the federal government includes:

- Grants - free money that doesn't have to be repaid
- Loans - money you can borrow for school that has to be repaid, sometimes with interest.
- Work-study - money you earn to pay for your education

Federal student aid can be used to pay for education-related expenses included in your CCA's cost of attendance (COA) such as tuition and fees, room and board, books and supplies, and transportation.

Why should you file the FAFSA?

Anyone who plans to attend college should submit the FAFSA. The FAFSA is also utilized to determine eligibility for nonfederal student aid and various scholarships. Some financial aid programs require a FAFSA even though the aid may be awarded without regard to family income.

What is the IRS Data Retrieval Tool?

The IRS Data Retrieval Tool allows applicants who have already filed their federal income tax returns to prefill the answers to some questions on the FAFSA by transferring data from their federal income tax returns. This can save you and your family time in completing the FAFSA.

When to submit the FAFSA?

The 2022-2023 FAFSA is based on 2020 tax year information. You can complete this beginning October 1st, 2021, for the Fall 2022, Spring 2023, and Summer 2023 semesters.

Advantages of filing the FAFSA early

Benefits include:

Avoid Delays — Filing early ensures you will be awarded the maximum financial aid eligibility from Federal, State, and Institutional sources, and allows plenty of time to complete financial aid verification (if required) and to resolve any issues.

Alignment— The financial aid application process may be more aligned with the college admission process. Knowing how much financial aid is available earlier can help families make better enrollment decisions.

Certainty—Applicants will not need to estimate income or taxes paid. Most students and families can use the IRS Data Retrieval Tool to import IRS tax data directly into the FAFSA.

Less pressure—The October 1 start date will provide more time for students and parents to explore and understand financial aid options and apply for aid before state and institution deadlines.

Now, let's get started! File your [FAFSA](#) today.

Remember to add CCA's School Code to your FAFSA: **016058**