

Parent and Student Financial Aid Resource Center

The National Association of Student Financial Aid Administrators (NASFAA) is an association of over 3,000 colleges, universities, career schools, and others with an interest in student financial aid who work together to deliver sources of financial aid to students.

NASFAA doesn't provide financial aid directly to students; our members do that within their organizations. Your high school counselor or the financial aid office at the college of your choice can help you with your specific situation. But we've collected the most useful financial aid information on the Web to point you in the right direction.

Hot Topics

[Apply NOW for Federal Student Aid for the 2010-2011 Academic Year](#) using the new, user-friendly FAFSA online. You'll need your 2009 income information - so collect those W-2 forms and tax statements that you'll be receiving soon (and make sure employers have your correct address so that you get them right away). You can estimate your income information if you haven't completed your 2009 tax return, and then update it later.

You can apply for financial aid for next school year - which typically starts in August - starting now and continuing through June of 2011. Some federal aid programs are always available, but others have limited funds. Many schools have earlier deadlines for these, and so do states, which offer their own student aid programs. Here is a list of [Priority Deadlines for State Student Aid for the 2010-2011 Academic Year](#). Check with your school to determine its preferred deadline.

If you want personalized help completing the FAFSA, College Goal Sunday hosts a series of events all over the U.S. during January, February and March! Check the list of [College Goal Sunday event dates](#) for sessions in your area!

Our [Guide to Higher Education Federal Tax Benefits - 2009 Tax Year](#) gives you the facts you need to know about the latest tax credits and tax deductions for higher education expenses. If you had higher education expenses last year, you might qualify to receive a check from the IRS - even if you don't owe any income tax!

[College Preparation Checklist for Students and Parents](#)

Recently Unemployed? Talk to the financial aid administrator at your school; they may be able to help. [Check out Opportunity.Gov](#) and then read more about a new partnership between unemployment offices and financial aid offices and [new temporary financial aid rules for unemployed people](#) that may help you qualify for financial aid.

Financial Aid Videos

For more videos we like - and that you can trust - check out [the NASFAA YouTube channel](#).

Financial Aid Basics

[Learn the basics of financial aid with NASFAA's Cash for College](#)

[Funding Education Beyond High School: The Guide to Federal Student Aid 2009-2010](#)

- [Federal Student Aid Grant Programs](#)
- [Federal Student Aid Loan Programs](#)
- [Federal Student Loan Amounts and Terms for 2009-10](#)

[NASFAA's Financing Graduate Education: A Guide for Prospective Students](#)

Applying for Federal Student Aid

You can still apply for financial aid for the current academic year (2009-2010) or apply for next year (2010-2011) using the improved, more user-friendly [Free Application for Federal Student Aid \(FAFSA\)](#).

[Overview of the information you will need to have available, and steps to completing the FAFSA](#)
[Common Mistakes To Avoid When Completing The FAFSA](#)
[Foster Youth and Wards of the Court: Tips for Completing the FAFSA](#)

Applying for State Student Aid

[Priority Deadlines for State Student Aid for the 2010-2011 Academic Year](#)
[Directory of State Higher Education Finance Agencies](#)

Applying for Scholarships

[Tips on How to Get Scholarships: Advice from Financial Aid Professionals](#)
[Avoiding Scholarship Scams](#)
[About Financial Aid Consultants and Scholarship Search Services](#)

About Student Loans

[Your Federal Student Loans: Learn the Basics and Manage Your Debt](#)
[Think You Need a Student Loan? Use Federal Student Aid First](#)
[Debt Slapped: Guide to Managing and Surviving Student Loans and Debt](#)
[The Credit Crunch and Student Loans: Don't React Before Getting the Facts](#)
[Federal Trade Commission Guide To Avoiding Deceptive Student Loan Offers](#)
[Guide to Private \(or Alternative\) Student Loans](#)
[Comparison Shopping for Private \(or Alternative\) Student Loans: Independent and Unbiased Lender Ratings](#)

Saving for College

[Filling the Piggybank - College Savings Options](#) compares the features, advantages, and disadvantages of some popular savings options so you can select the one that best meets your needs.
[Individual Development Accounts \(Special Savings Accounts for People with Low Incomes\)](#)
[529 Plans \(Qualified Tuition Programs\)](#)

- **NEW!** [Economic stimulus bill adds computer expenses as 529-eligible](#)
[Coverdell Education Savings Plans \(Education IRAs\)](#)
[U.S. Savings Bonds](#)

Tax Benefits for Higher Education

There's great news for parents and students: the federal government provides a number of tax incentives that can help defray the cost of higher education. See NASFAA's [Guide to Higher Education Federal Tax Benefits - 2009 Tax Year](#).
[Tax Benefits for Education \(IRS Information Center\)](#)

Help with Student Loan Repayment

NEW! [Income Based Repayment and Public Service Loan Forgiveness Programs](#)
[Borrower Service Center for FFEL Loans purchased by the Department of Education](#)
[Pros and Cons of Loan Consolidation](#)
[Federal Direct Loan Consolidation Center](#)
[Deferment Options for Parent Direct PLUS Loan Borrowers](#)
[Look Up Your Loan History at the National Student Loan Data System](#)
[The Federal Student Aid Ombudsman of the Department of Education](#)

En Español

Como Costear los Estudios Postsecundarias: Guia de Programas Federales de Ayuda Estudiantil 2009-2010

- Programas Federales de Becas
 - Programas Federales de Préstamos
- Solicitud Gratuita de Ayuda Federal para Estudiantes

Veterans

NewGIBill.org (Iraq and Afghanistan Veterans of America)

Student Veterans of America

From Combat to Campus Military to College Guide for Student Veterans

GI Bill Web site (Veterans Administration)

Students with Disabilities

Heath Resource Center - Clearinghouse on Postsecondary Education for Individuals with Disabilities

Directory of State Vocational Rehabilitation Agencies

Audio Guide to *Funding Education Beyond High School* for blind and visually impaired students

International Study

International Students Seeking to Study in the U.S.

Financial Aid for Study Abroad: An Undergraduate Student's Resource