

Board Members:  
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*Inspired by Tradition,  
Educating for Tomorrow*

Elida High School  
Darren Sharp – Principal  
Dan Larimore – Assistant Principal  
Dave Evans – Athletic Director  
401 E. North Street  
Elida, Ohio 45807  
Phone: 419-338-6801  
Fax: 419-338-6890

Superintendent:  
Joel Mengerink

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## **FAFSA (Free Application for Federal Student Aid)**

In order to qualify for any grants (money NOT required to be repaid) or federal loans Money that IS required to be repaid) for college, a student **MUST** complete a FAFSA for each year of attendance in college. The FAFSA is to be completed using tax return information from the “Prior Year”. For example, a student who will graduate in 2022 and start college in the summer or fall of 2022 will use tax return information from 2020 (income tax that was due in April of 2021).

“FAFSA Season” opens each October 1<sup>st</sup> for students entering college the next year, and colleges set their own deadlines that students MUST have their FAFSA completed and submitted. Be sure to adhere to your college’s deadline to avoid any issues with being admitted. If you are applying to multiple colleges and then choosing the college that gives you the best financial package, be sure to have your FAFSA completed by the earliest deadline.

There are steps you and a parent MUST complete prior to be able to start your FAFSA application. Both the student AND the parent MUST create a separate FSA ID. Again...there MUST be an FSA ID created by the student and a separate FSA ID must be created by the parent. Each FSA ID must be created using a separate working email (one that you check because this will be how FAFSA communicates with you), so the student AND parent must have separate working emails to set up the FSA IDs. Once created, students and parents are encouraged to copy down their FSA ID login and password information and store in a safe place. From that point forward, both parties will use that information to log in including subsequent years when filing your FAFSA again.

Both student and parent will go to [www.studentaid.gov](http://www.studentaid.gov) and click on “Create Account” to create your FSA IDs. Both student and parent will need to complete this separately to create an account for each of you.

Once both of the FSA IDs (student AND parent) have been created, the FAFSA can be started. You would go to [www.studentaid.gov](http://www.studentaid.gov) and now click on “Log In” using your new username and password created in the FSA ID step because you are now considered a returning user. In subsequent years, you will not need to create a new FSA ID...you will use the same FSA IDs throughout your college years. Although both the parent and student have to create separate FSA IDs, only one FAFSA application is to be completed (not one by each party).

**REMINDER...you cannot qualify for any federal grants or loans (federal student aid) without filing the FAFSA...and you are required to file a new FAFSA each year you are anticipating attending college.**

We encourage you to establish your FSA IDs and then attend Financial Aid Night on October 19<sup>th</sup> for some great information!