

3 TYPES OF FAFSA DEADLINES YOU SHOULD PAY ATTENTION TO

Ah, deadlines. The sworn enemy of students across the nation. When you're busy with classes, extracurricular activities, and a social life in whatever time you've got left, it's easy to lose track and let due dates start whooshing by. All of a sudden, your 10-page term paper is due in an hour, and you're only on page 5 (with the help of 26-point type and triple line spacing). We get it.

Nevertheless, we're here to point out a few critical deadlines that you really shouldn't miss: those to do with the Free Application for Federal Student Aid (FAFSA®) form. By submitting your FAFSA form late, you might be forfeiting big money that can help you pay for college.

THE THREE DEADLINES YOU SHOULDN'T MISS

1. THE COLLEGE DEADLINE

The first type of deadline comes from colleges themselves, and—spoiler alert—it's typically pretty early. These deadlines vary from school to school, but they usually come well before the academic year starts. If you're applying to multiple colleges, be sure to look up each school's FAFSA deadline and apply by the earliest one.

Many of these FAFSA due dates are priority deadlines. This means that you need to get your FAFSA form in by that date to be considered for the most money. Many colleges have this date clearly marked on their financial aid pages. If you can't find it, you can always call the school's financial aid office.

If you're worried about [gathering information to complete the FAFSA form](#) in time to meet this deadline, don't be. You can apply as [early as Oct. 1](#) (instead of Jan. 1 as you may have done in the past). This earlier submission date will give you more time to complete the FAFSA form before college deadlines approach, which means more time to compare schools. You'll use tax information from two years ago, so there's no need for estimates.

Didn't think it could get any easier? The earlier launch date coincides with many college application deadlines, so go ahead and apply for schools and for federal aid at the same time. If you haven't figured out where you're applying yet, don't worry! You can still submit the FAFSA form. Just add any school you're considering, even if you're not sure whether you'll apply or be accepted. You can always [add or remove schools](#) later.

2. THE STATE DEADLINE

The second deadline is determined by your home state. You can [check your state's deadline here](#). Some states have hard deadlines and other states have suggested deadlines to make sure you get priority consideration for college money. Many states have limited funds, so their FAFSA deadlines may be quite early. If your state's deadline is "As soon as possible after Oct. 1," you should get your FAFSA form submitted ASAP. Many of these states with limited funds award financial aid funds only until they run out, so the sooner you apply, the better your chances.

5. THE FEDERAL DEADLINE

This last deadline comes from us, the U.S. Department of Education, aka the FAFSA folks. Our only time constraint is that each year's FAFSA form becomes unavailable on June 30 at the end of the academic year it applies to.

That means that the most current FAFSA form will disappear from studentaid.gov on June 30 because that's the end of the current school year. That's right; you can technically go through your entire year at college before accessing the FAFSA form. However, a few federal student aid programs have limited funds, so be sure to apply as soon as you can. Also, as we said, earlier deadlines from states and colleges make waiting a bad idea.

WHY SO MANY DEADLINES?

All these entities award their financial aid money differently and at different times. What they all have in common, though, is that they use the FAFSA form to assess eligibility for their aid programs. So when a college wants to get its aid squared away before the academic year starts, it needs your FAFSA form to make that happen. If you want in on that college money, you need to help the college out by getting your information in by its deadline. The same goes for state aid programs. Additionally, many outside scholarship programs need to see your FAFSA info before they will consider your application. If you're [applying for scholarships](#), you need to stay on top of those deadlines, too.

WHAT HAPPENS IF I MISS THE DEADLINES?

Don't miss the deadlines. Plan to get your FAFSA form in by the earliest of all the deadlines for your best crack at college money. By missing deadlines, you take yourself out of the running for money you might otherwise get. Some states and colleges continue awarding aid to FAFSA latecomers, but your chances get much slimmer, and the payout is often less if you do get aid. It's just better not to miss the deadlines.

If you miss the end-of-June federal deadline, you're no longer eligible to submit that year's FAFSA form. Did we mention not to miss the deadlines?

Across the board, the motto really is "the sooner the better." So turn in your FAFSA form and that term paper as soon as possible (without the 26-point type). Apply by the earliest deadline. Get your FAFSA form done today!