

# HOUSTON COMMUNITY COLLEGE

# 2025–2026 FAFSA GUIDE

## HOW TO COMPLETE YOUR FAFSA:

- ✓ Visit [fafsa.gov](https://fafsa.gov) to create a FSA ID. With a FSA ID you can apply and sign your FAFSA online.
- ✓ If you are selected for verification, turn in documentation that your financial aid office needs for completion.
- ✓ Complete the FAFSA and submit as soon as possible. Apply online at [fafsa.gov](https://fafsa.gov).
- ✓ Review your Student Aid Report (SAR) to find out your Student Aid Index (SIA). Make corrections and resubmit if needed.

## WHAT YOU WILL NEED:

- Email address or mobile phone number
- FSA ID for the student and the dependent student's contributors
- Student social security number
- 2023 federal income tax returns, W-2's, and other records of money earned
- Bank statements and records of investments
- Records of untaxed income (if applicable)
- Contributors date of birth, social security number (if not enter all 0's), marital status, date parent was married, divorced, or widowed (if applicable) and their consent

## FEDERAL STUDENT AID ID:

Use your FSA ID to confirm your identity when you access your financial aid information and electronically sign your federal student aid documents, including the FAFSA.

1. Visit [fafsa.gov](https://fafsa.gov)
2. Create an account by entering your email address, then create a username and password
3. Fill out the personal questions completely and choose two challenge questions on your own
4. Confirm your mobile phone number by using the secure code, which will be texted to the number you provided
5. Confirm your email address using the secure code, which will be sent to the email address you entered when you created your FSA ID

Note: Keep track of your FSA ID and user information. You will use it frequently throughout the federal student aid application process each year and every year you want financial aid during your college career.

# ARE YOU INDEPENDENT OR DEPENDENT?

**IF YOU ANSWER “YES” TO ANY QUESTION BELOW, YOU ARE CONSIDERED AN INDEPENDENT STUDENT.**

- Were you born before January 1, 2000?
- As of today, are you married? (Answer, “yes” if you are separated but not divorced)
- At the beginning of the 2025-2026 school year, will you be working on a master’s or doctoral program?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you now have, or will you have children who will receive more than half of their support from you between July 1, 2025, and June 30, 2026?
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half their support from you, now through June 30, 2026?
- At any time since you turned age 13 were both of your parents deceased, or were you in foster care, or were you a dependent of ward of the court?
- As determined by a court in your state of legal residence, are you now or were you, upon reaching the age majority, an emancipated minor (released from control by your parent or guardian)?
- As determined by a court in your legal state of residence, are you now or were you, upon reaching the age of majority, in legal guardianship (of someone other than your parent or stepparent)?
- At any time on or after July 1, 2023, did any of the following determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?
  - Your high school or school district homeless liaison; the director of emergency shelter or transitional; housing program funded by the U.S. Department of Housing and Urban Development; the director of a runaway or homeless youth basic center; or transitional living program or a college financial aid administrator?

## WHOSE INFORMATION DO I USE AS A DEPENDENT?

**If you have determined that you are dependent, use this guide to figure out which parent’s information to include.**

Note: the following people are not considered parents unless they have legally adopted you:

- Widowed stepparents, grandparents, foster parents, legal guardians, older siblings, aunts, or uncles.

1. Are your parents married to each other? If yes, then report both parents’ information on the FAFSA
2. Do your parents live together?
  - If yes, then report both parents’ information on the FAFSA, even if they were never married, are divorced, or are separated.
3. Did you live with one parent more than the other over the past 12 months?
  - If yes, then report information on the FAFSA for the parent you lived with more. Also, if this parent remarried, you would need to report information for your stepparent on the FAFSA even though he or she may not be responsible for your college costs.
  - If no, then report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support. Also, if this parent is remarried, you will need to report information for your stepparent on the FAFSA.
4. Are you married? If yes, report your spouse’s income.
5. Are you 24 years or older? If yes, use only your income unless you are married.



# HELPFUL HINTS

## FAFSA.GOV NAVIGATION

- To get clarification and guidance for each data field, click on the question mark next to each data box to show HELP text.
- The top of the screen will indicate whose information is needed on that page, either student or parent. When the FAFSA says, “you,” it is referring to the student (not the parent).
- Make sure that you select the correct form. High school seniors graduating in 2025 will need to complete the 2025-2026 FAFSA.
- Your FAFSA will reset after 45 days if it isn’t submitted.

## DATA SECURITY

- Each email address or mobile phone number can be used with only one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.
- Keep track of all usernames and passwords in a safe, secure place. You will need your FSA ID every year you complete a FAFSA, as well as to log in to all Department of Education websites.

## IMPORTANT INFORMATION

- Name and social security number need to match what is on your social security card and tax forms, if applicable.
- Tax filers should use the IRS Data Retrieval Tool to transfer income information from the IRS to the FAFSA if possible (both student and parent).
- Review confirmation page and check your email as an indicator the FAFSA was submitted correctly.

## COMMUNICATION

- If you have one, use your HCC email for your FSA ID and the FAFSA. You will receive important information and directions via your HCC email from Financial Aid.

## FIRST YEAR COLLEGE STUDENTS

- The grade level for high school seniors and first-year students will be “Never attended college and 1st year undergraduate” even if you have taken AP or dual credit courses.
- The question, “What degree or certificate will you be working on when you begin the 2025-2026 school year?” is referring to the category of type of program and NOT college major. Refrain from choosing
- “Other/undecided.” First-year college students will not be in a graduate program.