






# 2024-25 Better FAFSA Family Guide

FAFSA opens  
**Dec. 31**  
2023

The Free Application for Federal Student Aid (FAFSA), branded as the Better FAFSA, is all new for 2024-25. It includes the most significant updates to the form and process in decades, allowing more students access to the financial aid they need to attend college.

## Better FAFSA 2024-25 changes

A lot of positive change is coming with the new Better FAFSA, including:

-  A more streamlined, user-friendly application with fewer questions
-  Expanded eligibility for federal student aid
-  Increased Pell Grant eligibility
-  Reduction in verification
-  FSA IDs for those without a social security number

## Why the FAFSA is important

Filing the Free Application for Federal Student Aid is your gateway to Federal financial aid programs, including grants, loans, and work-study opportunities. In addition to federal aid, many colleges use FAFSA data to determine your eligibility for state and institutional financial aid.

## Terms to know

- **Direct Data Exchange (DDX):** Replaces the IRS Data Retrieval tool. DDX imports tax data directly from the IRS to your FAFSA. Use your 2022 tax return to complete the income section of the application.
- **FSA ID:** A username and password combination you use to log in to the FAFSA online system. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid form and for the lifetime of your federal student loans.
- **Student Aid Index (SAI):** Calculated by FAFSA data and will determine student aid eligibility. This replaces the Expected Family Contribution (EFC) that was used in previous years. SAI will still be subtracted from the cost of attending to determine how much aid you might need, but it will no longer be divided by the number of students a family has in college.

Apply at [studentaid.gov](https://studentaid.gov)

## How to create an FSA ID Checklist

Before you begin the FAFSA, you will need to create an FSA ID. Students and parents must make their own accounts. Your FSA ID will be your user name.

You should create your FSA ID as soon as possible. You can apply for an account anytime; however it typically takes 3-5 days before you can use your account, so plan ahead and register early.

- 1. CREATE** a Student Aid Account (otherwise known as an FSA ID) before beginning your application. An FSA ID is an account username and password combination. All users, including parents without a Social Security number (SSN), will need an FSA ID to access the FAFSA. This will require a two-step verification process with an email and phone number.
- 2. MAKE** your account at least 3-5 days before starting your FAFSA form.
- 3. LOG IN** to the FAFSA. Students and parents must log in separately to complete their respective sections.

## Need help?

Schedule an appointment with your high school counselor or college adviser. Visit [bwcan.org](https://bwcan.org) for a list of advisers by high school and their contact information.