



## Should You Pay Someone to Complete the FAFSA?

In July of 2105, the United States government finally gained control of the FAFSA.com website. Until then, the website was owned and operated by Student Financial Aid Service, Inc. which charged students to complete the [Free Application for Federal Student Aid](#) (FAFSA). Over the years, FAFSA.com became the poster child for financial aid scams designed to take advantage students and families trying to get financial aid for college. So does its demise represent the final statement of whether or not students should pay for someone to complete the FAFSA?

Not really.

First, you need to understand why Student Financial Aid Services, Inc has shut down and transferred the website to the government. It isn't because it's illegal for people to charge for preparing the FAFSA. It is illegal for companies to provide misleading information, particularly about costs and billing. According to the [Consumer Financial Protection Bureau](#), the company was operating an illegal recurring payment scheme. Essentially, students were signing up for subscriptions without realizing it.

Ultimately, the company was charging for a service it wasn't providing which isn't the same thing as saying that the service wouldn't actually be valuable.

So is paying someone to complete the FAFSA valuable?

Many college financial aid offices and organizations that help students apply for financial aid frequently and loudly point out that the first F in FAFSA stands for "FREE" and students shouldn't pay for a free service. The argument is that because it is something you can do for free, any charge is part of a scam to separate unsuspecting or desperate students from their money. And too often, that has been the case.

However, it's also free to file your taxes with the IRS. Yet, every year many people pay others to prepare and file their taxes for them. Why? Because at the very least, if they're going to owe on their taxes, they want to pay as little as possible while others hope to get a bigger tax return.

The same principles are involved in completing the FAFSA. Given the cost of college, why shouldn't people consider hiring someone to prepare the FAFSA?

The obvious answer is the one I've already mentioned--because you can do it yourself for free. In fact, there are plenty of free resources available to help families complete the FAFSA. If you're low-income, chances are that you won't have to answer most of the questions. And you can pull in most of the information directly from the IRS with the [IRS retrieval tool](#).

Yet people make mistakes. It can be anything from accidentally entering a wrong number to misunderstanding where to enter information from various financial accounts.

Then there's the [PROFILE](#), an additional financial aid form required by over 200 colleges which is even more detailed than the FAFSA. And since it's used by the majority of the most competitive colleges in the country and many that claim to meet 100% of need, the stakes in completing it are even higher.

While it's not necessary to hire someone to complete your financial aid forms, it could be to your advantage.

But who to hire?

What do they provide?

And how much do they cost?

The answer is obvious, it all depends! I really did try to come up with a list of possible providers along with costs so that you can compare them but it just isn't going to happen.

The first reason is that many don't list their fees and I'm not going to bother contacting them. In some ways it's annoying but in others, it's understandable because of the second reason.

There's too much variation in the services to make them comparable. This variation is only compounded when you consider how difficult it might be to complete the FAFSA for someone who is self-employed compared to a person on a salary with no investments.

It's still annoying though.

So what I've done is listed some resources for you to check out to decide if you want to hire a preparer and then what to expect.

[Are college aid planners worth the money?](#)

This is the most detailed article I found on the subject. If you only read one article, this is it.

### [Should You Hire a FAFSA Expert?](#)

While this is from 2010, I think it still has some relevant points. The one I think that is most important is to "hire a FAFSA consultant who can fill out the FAFSA form for you."

### [FAFSA4caster](#) and [BigFuture EFC Calculator](#)

Do a trial run now with these two calculators. It can help you decide how much is at stake and if the process is something you want to deal with.

### [Kahn Academy](#)

The amazing people at Kahn Academy have put together a walk-through of the FAFSA and CSS PROFILE.

### [19 Places to Get Help with the FAFSA](#) and [5 Ways for Getting Smart About Financial Aid](#)

These are two posts I've done on financial aid that link to a lot of free resources so I'm not going to mention them again here.

### [Fact Sheet: Financial Aid Consultants & Scholarship Search Services](#)

A useful lists of tips by the National Association of Student Financial Aid Administrators (NASFAA). According to NASFAA, a student should be able to just contact the financial aid office at any college and get the help they need. I would really like to get some people's feedback who have tried this approach.

### [Go Financial Aid](#) and [Financial Aid Network](#)

I am NOT recommending these services. I think these websites are worth visiting because they can give you some idea of the variety of services that can be provided by a FAFSA preparer. The comparison pages show some of the differences between the options such as the number of schools, appeals assistance, financial aid supplements, consulting hours, and Business/Farm Documents.

And if they offer a money back guarantee as these websites do, ask for more information. In the case of Go Financial Aid, I'm thinking the 60 days from the time you purchase the product to deciding to request a refund isn't enough time to see the actual results.

## More Resources for Finding and Paying for College

### Best Free Resources for Finding and Paying for College Guide

Guide to 17 free PDFs, spreadsheets, and websites. [Click here to get your free copy.](#)

### College Financial Aid Timeline

What you need to know about financial aid starting with high school juniors. [Click here to get your free copy.](#)

### College Application Tracker Spreadsheet

[Free spreadsheet](#) to track your college application deadlines. Includes a financial timeline.

### 50-50 PDF College Listing

Listing of all colleges by state that have at least a 50% acceptance rate and 50% graduation rate in a [PDF format](#).

### Don't have any idea of where to go to college?



Here's how to start making your list of colleges. If you're willing to step away from the rankings spotlight, you can find some impressive programs at great values. All it takes is a little time and a visit to one of the most ignored resources in creating a college list: the college website. [Find out more.](#)