

# FAFSA delays will keep plaguing students for 2025-26 school year—how to maximize your chances of getting financial aid

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Students and their families, along with [college financial aid](#) administrators, hoped the 2025-26 school year would be a return to normalcy. It doesn't look like that will be the case.

The [Department of Education announced](#) the 2025-26 Free Application for Federal Student Aid won't be available for everyone on Oct. 1.

Some families will be invited to fill out the form beginning on Oct. 1, 2024, as part of a testing group to ensure the electronic form and accompanying processes are fully functional by Dec. 1. At that point, it's scheduled to open to everyone.

"The goal of the phased rollout of the 2025-26 FAFSA form, consistent with software industry best-practices, is to work with limited groups of users to identify and resolve the kind of system errors that can derail millions of students and contributors and thousands of colleges," the Department said in a statement.

## Improving the FAFSA has proved a challenge

The [FAFSA got a makeover](#) ahead of the 2024-25 application cycle that led to [numerous delays and technical issues](#). Financial aid administrators [continue to deal with problems](#) even as the school year quickly approaches.

There was some discussion, and even a bill in the House between Congressional leaders and financial aid stakeholders, about enacting legislation to [ensure the FAFSA launched on Oct. 1](#) this year. But ultimately, financial aid advocates conceded that they'd rather have a delayed-yet-functional application than an on-time and glitchy one.

"We are hoping, with this two month testing period, that [the Department] should be able to work out any problems, so that a good, working form will be available December 1," Shannon Vasconcelos, senior director, college finance for [Bright Horizons College Coach](#), tells CNBC Make It "That is the hope. That is the game plan."

Once the form opens to all on Dec. 1 and applications are complete, ED says families' information should start being sent to colleges immediately. That would be an improvement from this past year: Families were finally able to submit their FAFSAs in January, but colleges didn't start receiving the information until March. That caused further [delays for students](#) waiting to receive their financial aid packages.

There's not much applicants can do at this point to [ease stress](#) about the financial aid timeline. It's not even clear who the Department may ask to serve as the test users beginning in October. Still, Vasconcelos shares three tips for incoming or current college students as the upcoming financial aid cycle approaches.

## 1. Don't rush to be first to submit a FAFSA

In a normal year, the common advice is to fill out your FAFSA as soon as possible. That's because some schools and states dole out financial aid on a first-come, first-served basis. However, this is not a normal year.

**I would wait until the kinks have been worked out.**

**Shannon Vasconcelos**

**senior director, college finance for Bright Horizons College Coach**

“I would not be volunteering — if it were me — for this test FAFSA process beginning in October,” Vasconcelos says. “We’ve just seen so many issues this past year that as a student or family, I would wait until the kinks have been worked out, which is hopefully by December 1.”

Some families worry they won’t get as much aid as they can if they apply later. But there’s a bit of leeway, Vasconcelos says. Generally, when colleges operate on that first-come first-served basis, it takes weeks or even months of students applying for aid for them to get to a point where they start reducing awards because they run up against budgets.

In other words, don’t put the process off for too long, but you don’t need to panic if you can’t get your FAFSA done on Dec. 1.

## **2. Create an FSA ID now**

If you are eager to get your FAFSA in as soon as you can, one step you can take ahead of time is creating an account on the [Federal Student Aid website](#). This will be known as your FSA ID.

Both the student and at least one parent will need an FSA Id in order to fill out the FAFSA when it’s available. All you need is an email address and your Social Security number.

“Get those set up, so you’re ready to go once the FAFSA does open up to all. That’s one procedural step you should get done now,” Vasconcelos says.

## **3. Stay on top of school-specific deadlines and requirements**

Colleges [set their own deadlines](#) for financial aid applications, and students should pay close attention to those as the season approaches. There’s a good chance some schools will push their deadlines back, given the news about the latest FAFSA delays.

Along with a unique deadline, your college may require its own financial aid application. Since last year’s FAFSA rollout was plagued with delays and hiccups, some schools went ahead and created their own institutional applications, and others wished they had, Vasconcelos says.

“I would expect that we might see some more colleges having those institutional aid applications available, either requiring them as a matter of course, or maybe just having them in their back pocket,” she says.

You’ll want to make sure you know all of the forms you need to fill out and by when you need to submit them if you’re hoping to receive financial aid for the upcoming school year. Colleges are well aware of the universal FAFSA issues. Still, you’ll want to communicate with your school if you have personal delays or problems filling out the form on time.