



The Free Application for Federal Student Aid (FAFSA) for the 2027–28 school year is scheduled to open on October 1. Students who submitted during the recent beta window do not need to resubmit when the form officially opens.¹

Key points

Who Can File

Students pursuing undergraduate, graduate, or professional programs; there's no income cutoff to submit the FAFSA.

Deadlines

The federal deadline is June 30, 2027, but many colleges set earlier priority dates (some as early as January) for institutional aid—check each school.²

What to Have Ready

Create an account at [StudentAid.gov](https://studentaid.gov) and gather items like recent tax returns, child support records, cash account balances, and Social Security numbers for all contributors.

Form Changes to Know

Families no longer report the value of small family-owned businesses, the primary-residence farm, or family-owned commercial fishing businesses on the FAFSA.³

Policy Heads-Up

New federal borrowing rules effective July 1, 2026 affect loans first disbursed on/after that date (e.g., Grad PLUS eliminated; Parent PLUS capped). Current students with earlier disbursements follow prior limits for a limited period.⁴

Where to Start

Go to [StudentAid.gov](https://studentaid.gov) to create your account and begin the form on or after October 1.

1. [ED.gov](https://ed.gov), February 13, 2026
2. [StudentAid.gov](https://studentaid.gov), 2026
3. [FinAid.org](https://finaid.org), 2026
4. [FederalRegister.gov](https://federalregister.gov), 2026

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