The Free Application for Federal Student Aid has required a personal identification number to sign the Federal Aid Application for quite some time. The student and his/her parents were asked to create a PIN and remember it from year to year to complete the application process. In April 2015, the requirements to sign a FAFSA will change. All students and parents will now be required to create a username and password to sign the FAFSA. Any student who completed his/her FAFSA before the username was required will be instructed to create a username and password later for use on federal sites. Remember that this username and password will be used from year to year. It is important to remember it or store it safely for future reference.

Be Punctual and Proactive. Yes, it's important to be on time for your classes, but it's also important to track critical calendar dates such as your college's priority deadline for the annual FAFSA. Submitting the FAFSA on time and staying in touch with the financial aid office will help ensure that you’re considered for all financial aid opportunities.

Spend Wisely. By mentally separating “needs” from “wants,” you can avoid wasting money and minimize the amount of student loans you borrow. Consider creating a budget and vowing to only borrow the amount needed to cover legitimate college expenses such as tuition, books and room and board.

Be On Guard. Each year, more than 10 million people fall victim to some type of identity theft. That’s why it’s important to safeguard personal information such as your credit card and bank account numbers, Social Security number and other non-public information. If you don’t have one, invest in a shredder and make a habit of using it. It’s a good idea to request your free annual credit report each year from annualcreditreport.com.

Seek Financial Knowledge. Studies show many college students lack basic information about budgeting, using credit cards responsibly, differentiating between needs and wants, and understanding how decisions made now impact financial health after graduation. You can seek financial counseling from your parents, your school’s financial aid office by enrolling in a personal finance class on campus, or there may be free, online opportunities.

Follow Through. Making a list of resolutions is the easy part. Following through with the items on your list will likely be a bigger challenge. To keep your resolutions, set realistic goals and mark key dates and progress on your calendar. For items or tasks that don't have an obvious timeline or due date, assign one. Consider scheduling monthly or quarterly “check-ins” with yourself. Are you keeping your resolutions?

The Differed Action for Childhood Arrivals Act has created some confusion with regard to applying for federal financial aid. Changes have been made to FAFSA to allow DACA students to complete a FAFSA using a temporary Social Security number. Students who complete the FAFSA using the temporary Social Security numbers aren't eligible for federal aid. The schools are required to process these applications for state aid only. The computer systems some colleges use to process these applications have not been updated to process the FAFSAs with DACA applications. We encourage students to continue to turn in a paper Texas Application for State Financial Aid to state schools. This will make the application process much easier. You can find the paper TASFA at collegeforalltexans.

LaShanda Parkhurst is an SFA financial aid counselor with five years experience. She is a proud SFA alumna, receiving her bachelor’s and master’s degrees at SFA. She and her husband Dylan have been married for more than 14 years and have an 11-year-old daughter, Lorelai. Parkhurst’s tips for incoming freshmen: Make sure all requested documentation is complete and submitted on time. Check the school’s website to see updates and deadlines for state and federal programs.