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The reporting of a 529 college savings plan as an asset on the Fafsa is based on the account owner, not the beneficiary. The College Cost Reduction and Access Act of 2007 changed the treatment of 529 college savings plans starting with the 2009-10 award year. Any 529 plan that is owned by a dependent student or the dependent student's parent is reported as a parent asset on the Fafsa.

Part 3: Answers to Your Questions About the Fafsa - The ...
The most common student loans (direct loans) will have a fixed 6.8
percent interest rate in 2013-14, unless Congress again acts to keep
the interest rate on the subsidized version at the 2012-13 rate of
3.4 percent. Students who have access to a creditworthy co-signer may
have other options to consider.

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