The Free Application for Federal Student Aid (FAFSA)

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What is FAFSA?

The FAFSA, which is administered by the office of Federal Student Aid, is the doorway to financial aid, which consists of grants, work-study, scholarships and federal loans. The form is completed by current and prospective undergraduate and graduate college students in the United States to determine their eligibility for student financial aid. The form is used by states, colleges, universities and career schools for awarding federal, state and college-funded aid. The U.S. Department of Education (ED) awards more than a \$120 billion a year in financial aid to about 13 million students.

The FAFSA is free and easier than ever and is available each year on October 1^{st.} Students submit the FAFSA each year they are in college. Students and parents submit personal and financial information and FAFSA uses the federal methodology to determine families expected family contribution (EFC.)

The EFC is the amount the student and parents are expected to be able to pay out of pocket each year for the student's college costs, under federal rules. The federal government, state assistance programs, the colleges the student is applying to, and other scholarship sources all use that data to determine how much aid and what kinds of aid the family is eligible for.



Hot Topics

- Preparing for the FAFSA
 - Updates
 - Studentaid.gov
 - Create an FSA ID and password
 - Gather information needed
 - Select a filing option
- Completing the FAFSA
 - Seven sections
 - Signing the FAFSA
- Next steps
 - Student Aid Report
 - ISIR
 - Financial aid awards





Preparing for FAFSA: studentaid.gov

https://studentaid.gov/

- Gateway to the financial aid process
- Understand aid types of aid
 - Eligibility requirements
- Complete the FAFSA
 - Complete Master Promissory Note (MPN)
- Complete the aid process
 - Complete MPN
 - Entrance counseling exam
 - Complete student loan acknowledgement
- Manage your loans
 - Find federal loan servicer
 - Repayment plans
 - Exit counseling
 - Federal loan forgiveness programs
- Announcements Federal government and US Department of Education (ED)





Preparing for the FAFSA: FSA ID

Create an account (FSA ID)

The FSA ID allows students, parents and borrowers electronic access to financial student aid websites. It is made up of a username and password that must be unique to the individual. It is not required to have an FSA ID to complete and submit the FAFSA on the web, but it is the fastest way to sign the FAFSA and have it processed. It is the only way to access and correct information online, or to pre-fill information from previous years FAFSA.

- Who needs a FSA ID?
 - Parents, students and borrowers
- What can you use your FSA ID for?
 - Completing and signing the FAFSA- legal signature
 - Access to all student aids features
 - Loan counseling
 - Master Promissory Note
 - Applying for repayment plans
 - Manage/review federal student loans
- Items needed to create an account
 - Social security number
 - Cell phone number and/or email address



Preparing for the FAFSA: FSA ID Tips

One email per FSA ID – school emails may expire, not recommended to use school email

Verify social security information – names and numbers must match

Provide cell phone, email and challenge questions and verify – makes it easier to reset password

Passwords expire every 18 months unless you change it

FSA ID takes 1-3 days to be activate – FAFSA may still be electronically signed

Preparing for the FAFSA: Gather Information

•Users Social Security Number

•Users Alien Registration Number (if you are not a U.S. citizen)

•Users federal income tax returns, W-2s, and other records of money earned. (Note: Users may be

able to transfer their federal tax return information into the FAFSA using the IRS Data Retrieval Tool.)

•Bank statements and records of investments (if applicable)

•Records of untaxed income (if applicable)

•List of schools – 10 schools may be added

•An FSA ID to sign electronically.

Dependent students will also need most of the above information for their parent(s).



Preparing for the FAFSA: Deadlines

Academic Year	FAFSA Open Date	Federal Deadlines	State Deadline	School Deadline
2021-2022	October 1, 2020	June 30, 2022	Passed	Passed
2022-2023	October 1, 2021	June 30, 2023	Varies by state	Varies by school

- The **federal deadline** is June 30 after the academic year in which the user needs aid
 - June 30, 2022, for the 2021-22 school year or June 30, 2023, for the 2022-23 school year
- The **state deadline** varies by state
 - State deadlines may be confirmed at <u>https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines</u>
 - Often much earlier than federal deadline
- The **school deadline** varies by school
 - Confirm deadline with each individual school school's website or contact directly
 - Ask Is it the date FAFSA is processed or when the school receives FAFSA information



Preparing for the FAFSA: Filing Options

Filing Options

- FAFSA on the web
 - https://studentaid.gov/h/apply-for-aid/fafsa
- myStudentAid Mobile App
 - Apple store or Google play
- PDF FAFSA print out, sign and mail
- Color coded blue and purple
 - https://studentaid.gov/resources
 - Request a paper copy 800- 433-3243





Completing the FAFSA



FAFSA[®] Announcements

Planned Outage of FAFSA.gov on Sept. 26

The 2022–23 FAFSA form is almost here! To upload this latest version, fafsa.gov will be unavailable on Sunday, Sept. 26 from 1 a.m. to 1:30 p.m. Eastern time. The 2022–23 FAFSA form will be available on Oct. 1, 2021.

https://studentaid.gov/h/apply-for-aid/fafsa



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Role Selection

- Student –complete the FAFSA by using their FSA ID, verified email or phone and a password
- Parents and preparers complete the FAFSA using the student's name, date of birth and SSN (personal identifiers)

Wel	come to the FAFSA® Form	
Tell us	s about yourself.	⑦ Help C→ Exit FAFSA Form
	I am a student and want to access the FAFSA form.	
	I am a parent filling out a FAFSA form for a student.	89
	I am a preparer helping a student fill out his or her FAFSA form.	200
OMB No. 18	945-0001 • Form Approved • App. Exp. 8/31/2022	



Role Selection cont....

Welcom	e to the FAFSA® Form		
Tell us abou	t yourself.	Help	C→ Exit FAFSA Form
I am a s	student and want to access the FAFSA form.		Ŕ
	Log In to Continue		
	Create an FSA ID		
	Use personal identifiers to access the FAFSA form.		

- 1. Log in to continue
- 2. Create an FSA ID
- 3. Use personal identifiers to complete the FAFSA

Log In 🖒

	test	595011519	0			
			Forgot My Username			
	Passv	vord				
		Show Password (?)				
			Forgot My Password			
			Log In			
			or			
		Creat	te an Account			
	your personal ider		te an Account			
Enter y Your Firs Test	•		The an Account			
Your Firs Test	•					
Your Firs Test	t Name					
Your Firs Test Your Full User	t Name					
Your Firs Test Your Full User Your Dat	t Name Last Name e of Birth Day Year	ntifiers.				
Your Firs Test Your Full User	t Name Last Name e of Birth					
Your Firs Test Your Full User Your Dat Month 12	t Name Last Name e of Birth Day Year	ntifiers.				
Your Firs Test Your Full User Your Dat Month 12	t Name Last Name e of Birth Day Year 12 2002 ial Security Number	ntifiers.				

I am from a freely associated state.





Role Selection cont....

Disclaimer

Warning

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any state.
- If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.



Student Choice

Role Selection cont....

- For which school year are you applying for aid?
 - 2021 2022
 - 2022 2023
- Create a save key
 - Temporary password while working on the FAFSA
 - Allows the applicant to save their FAFSA for 45 days
 - Allows the applicant to share access to their FAFSA
- Introduction
 - How many steps does it take to complete?
 - How long will it take to complete?
 - Can I save my FAFSA if I don't finish it?
 - Documents needed to complete the FAFSA
 - Signing the FAFSA
 - FAFSA on the web security and privacy



Section 1: Student Demographics



Section 1: Student Demographics

Student Demographics	School Selection	Dependency Status	4 Parent Demographics	5 Parent Financials	6 Student Financials	7 Sign & Submit	
	STUDENT INFORMA	mon ormation for Stud	dent				
	Becaus otherw	e the FAFSA® form be rise noted) refer to the	longs to the student, "yo student.	ou" and "your" always	(unless		
	Your Social Secu	rity Number					
	Your First Name TestE]0			
	Your Middle Init	ial ⑦					
	Your Last Name Perez]0			
	Your Date of Birt	Year	0				
	Previous				Continue		

Student Demographics

- ✓ SSN, DOB, driver's license
- ✓ Email address and phone number
- ✓ Name and permanent address (residency)
- ✓ Selective Service
- ✓ Student education



Section 2: School Selection

- ✓ Use the drop down and select the state
- ✓ Enter the city where the high school is located
- ✓ Enter the complete name of your high school
- ✓ Update: applicant can manually enter high school information

Student Demographics	3 4 5 6 School Selection Dependency Status Parent Demographics Parent Financials Student Financials	7) Sign & Submit	Student Demographics	School Selection	3 Dependency Status	4 Parent Demographics	5 Parent Financials	6 Student Fin
	STUDENT INFORMATION Add Your High School Image: Straight of the school of the student of the student. Image: Straight of the school of the student of the student of the student. Image: Straight of the school of the student of the student. Image: Straight of the school of the student of the student.		Student Demographics	Review applic	r High School v the information behation.	Parent Demographics		-
	State / Province / Territory Select City-optional Thigh School Name-optional Search			High School Ir High School NAME Anacostia Hs CITY Washington STATE District of Colur Previous		arch		Continue



7 Sign & Submit

Section 2: School Selection cont...

SCHOOL SELECTION
College Search
TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.
 Here's where you'll search for the colleges to which you'd like to send your FAFSA[®] information. You can add up to 10 colleges at a time to your FAFSA form. Learn what to do if you're applying to more than 10 colleges. Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.
Complete the fields below to search for a college to add to your FAFSA [®] form. Need help refining your search? Try these search tips.
Search by School Name, City, State Search by Federal School Code
State Select ~ Ø
City-optional
School Name-optional
Search

School information – college search

- Enter up to 10 colleges
- Search college by federal school code
- Search by city, state and college name
- Enter housing choice
- Review college information



Section 3: Dependency Status

Student Demographics	School Selection	3 Dependency Status	4 Parent Demographics	5 Parent Financials	6 Student Financials	7 Sign & Submit
	SCHOOL SELECTION					
	Applica	tion was successfully	saved.			
		e the FAFSA® form be ise noted) refer to the	longs to the student, "yo student.	u" and "your" always	(unless	
	What is your ma	rital status as of today	γ?			
	Single		~ 0			
	Previous				Continue	

Dependency questions

- Student marital status
- Does the student have dependents?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a U.S. veteran of the U.S. armed forces?
- At anytime since you turned age 13, were your parents deceased, were you in foster care, or were you a dependent or ward of the court?
- As determined by a court in your state of residence, are you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship for you. as determined by a court in your state of legal residency?
- None of the above



Step 3: Dependency Status cont....

Student Demographics	School Selection	Dependency Status	Parent Demographics	Parent Financials	Student Financials	Sign & Submit
	SCHOOL SELECTIO	N				
	Dependent S	Student Status				
	student. This me about my paren If you have a sp limited circums Select the "I am	eans you must provide t(s)" option and select tecial circumstance a tances, you may be abl unable to provide info	ency status questions, yo parental information. S "Continue" to continue and are unable to provi- le to submit your FAFSA rmation about my pare	Select the "I will provi to "Parent Demograph ide parental informa ® form without parer	de information nics" section. ation , under very ntal information.	
	get additional in	e information about m	iy parent(s).			
	🔵 I am unable	to provide information	n about my parent(s).			
	-					



Section 4: Parents Demographics

Student Demographics	School Selection	Dependency Status	4 Parent Demographics	5 Parent Financials	6 Student Financials	7 Sign & Submit
	PARENT INFORMAT	mation Should I I	Provide?			
	Applic	ation was successfully	saved.			
			ermining what parent i nt When Filling Out the			
	your parent(s). ' with him or her	You must identify and : . Use the following crit	pendent student, you w report information abo eria to determine whos nancials" sections of th	ut your parent(s) even i e information you shou	if you don't live	
	My parents I	ive together (married	or unmarried).		\odot	
	My parents a	are divorced or separa	ted, and I live with one	parent more than the o	other. \odot	
	My parents a	are divorced or separa	ted, and I live with both	n parents equally.	\odot	
	I was legally	adopted.			\odot	
	Previous				Continue	

Whose information should I provide?

- My parents live together (married or unmarried
- My parents are divorced or separated, and I live with one more than the other
- My parents are divorce or separated, and
 I live with them both equally
- ✓ I have been legally adopted



Step 4: Parents Demographics cont....

- Personal information for Parents ullet
- Personal information for first and second parent
- SSN, DOB, driver's license
 - Email address and phone number
 - Name and permanent address (residency)
 - Parents dependents
 - Household information



students are required to report parent information Application for Federal Student Aid (FAFSA).¹ For surposes, "PARENT" means your legal (biological or parent or stepparent, or a person that the state has d to be your legal parent.

this guide to figure out which parent's information clude (depending on your family situation).

g people are not your parents ave legally adopted you:

Stepparent





Grandparents



Foster Parents







Legal Guardians

or Sisters



Report information for both parents on the FAFSA.



Report informatio parents on the FA they were never n divorced, or are s



Are your parents married to each other?

Do your par live togethe

Section 5: Parent(s) Financials

	nt School Selection Dependency Status Parent Demographics Dependencials Student Financials Sig
PARENT INFORMATION Parent Tax Filing Status	
a and the thing status	PARENT INFORMATION
Application was successfully saved.	Parent Eligible for IRS DRT
You indicated your parents are married or remarried but you also indicated your	Applying is faster and easier with the IRS Data Retrieval Tool (DRT)!
parents' tax return filing status is head of household . If one of your responses is incorrect, change it now. If the information you entered is correct, make sure the income information you provide on the following pages reflects both your parents' 2019 income.	Based on your responses, we recommend that you, the parents, transfer your information from the IRS into this FAFSA form. The IRS DRT allows you to link to the IRS website and securely transfer
	original IRS tax return information into the FAFSA form.
For 2020, have your parents completed their IRS income tax return or another tax return?	If you use the IRS DRT, you may not have to provide additional IRS documentation later for the
Already completed ~ 🔿	student to qualify for federal student aid.
What type of income tax return did your parents file for 2020?	
IRS Form 1040 ~ 🔿	
For 2020, what is your parents' tax filing status according to their tax return?	No Thanks Proceed to the IRS
Married-filed joint return	
RECOMMENDED IRS Data Retrieval Tool Applying is faster and easier if your parents transfer their tax return information into this FAFSA form with the IRS Data Retrieval Tool (DRT)! A For your protection, your tax return information will not display on the IRS website or on the FAFSA form.	magnaphics School Selection Dependency Status Parent Loganda Student Financials Sign & Submit PARENT INFORMATION Parent Log In to IRS Data Retrieval Tool Parent Log In to IRS Data Retrieval Tool Image: Student Financials Student Financials <td< th=""></td<>
	Provide parent FSA ID credentials.
	Which parent are you? 🕥
Previous Skip IRS DRT and Complete Manually Proceed to the IRS >	 B. Smith (Parent 1) C. Smith (Parent 2)
	FSA ID Username. Email Address. or Mobile Number
	Forget Username Create an FSA ID
	FSA ID Password Forget Password Skip IRS DRT and Complete Manually Continue Continue

\checkmark	\checkmark	~	\checkmark	5	6	(7)
Student Demographics	School Selection	Dependency Status	Parent Demographics	Parent Financials	Student Financials	Sign & Submit
	PARENT INFORMATI	ON				
	Parent IRS In	fo				
	What was your p	arents' adjusted gross	s income for 2020?			
	This amount is found o	n IRS Form 1040-line 11.	1			
	S	.00	0			
	Calculate with In	come Estimator				
				_		
	Previous				Continue	

Section 5: Parents Financials cont.....

- Parent Information (manually)
- Parent IRS information (2020)
- Parent income from work
- Parent additional IRS information
- Parent questions for IRS tax filers only
- Parent additional financial information
- Parent untaxed information
- Assets

Section 6: Student Financials



Student Choice

asked to provide credentials again when

accessing the FAFSA form in the student role.

tudent Demographics	School Selection	Dependency Status	Parent Demographics	Parent Financials	6 Student Financials	7 Sign & Submit
	STUDENT INFORM					
	Student IRS					
	What was your	and your spouse's adju	usted gross income for 2	020?		
	This amount is found					
	S	.00	0			
	Calculate with I	ncome Estimator				
				_		
	Previous				Continue	

Step 6: Student Financials cont.....

- Student Information (manually)
- Student IRS information (2020)
- Student work income
- Student additional IRS information
- Student questions for tax filers only
- Student additional financial information
- Student untaxed income
- Student assets

Step 8: Sign and Submit

Student Demographics	School Selection	Cependency Status	Parent Demographics	Parent Financials	Student Financials	7 Sign & Submit
	SIGN & SUBMIT FAFSA [®] Su	Immary				
	You	e not done yet! still need to submit your your FAFSA form.	FAFSA® form. After you	ı print this page, selec	rt "Continue" to	
		AFSA Summary: 2022-2	3	Student ID: •••-••-0017	7 TE	



Step 8: Sign and Submit cont....

ent Demographics	School Selection Dependency Status Parent Demographics Parent Financials Student Financials SIGN & SUBMIT Read Before Proceeding	By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide
	 Carefully read and acknowledge whether you agree to our terms outlined below by selecting the checkbox at the bottom of this page. Select "Sign and Submit FAFSA Form." 	 information that will verify the accuracy of your completed form, and U.S. or state income tax forms that you filed or are required to file.
	 By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us. YOU, THE STUDENT, certify that you 1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education. 2. are not in default on a federal student loan or have made satisfactory arrangements to repay it. 3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it. 4. will notify your school if you default on a federal student loan, and 5. will not receive a Federal Pell Grant from more than one school for the same period of time. 	You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies. If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify th you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to any else. If you purposely give false or misleading information, you may be fined up to \$20,00 sent to prison, or both.
	By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide	I. T Perez, agree to the terms outlined above.
	 Information that will verify the accuracy of your completed form, and U.S. or state income tax forms that you filed or are required to file. 	Previous Sign and Submit FAFSA Form



Step 8: Sign and Submit cont....

sign & submit Signature Status		Student Demographics	School Selection Dependency State	is Parent Demographics	Parent Financials	Student Financials	7 Sign & Submit
A parent must sign the FAFSA [®] form. If you Signature" to sign your child's FAFSA form Note: If you're the student and your parent then "Exit FAFSA." Your parent should log identifiers and the save key to sign and sub	isn't present, select "Save FAFSA Form" and n to the FAFSA form using the student's	Guadent Derhographics	SIGN & SUBMIT Which parent are you?				oigh a cubhit
Student Signed With FSA ID	ළු		Parent 1		Parent 2		
Last Name Anderson Date of Birth Social Security Number 08/09/20021483	Parent Signature Needed UNSIGNED Provide Parent Signature		Last Name Taylor Date of Birth Social Secu 07/01/2000	Perez rity Number Date	Name	urity Number	
Previous			Provide Parent Signature		Provide Parent Signature	_	



Step 8: Sign and Submit cont.....

Student Demographics	School Selection	Cependency Status	Parent Demographics	V Parent Financials	Student Financials	7 Sign & Submit	Student Demographics	School Selection	Cependency Status	Parent Demographics	Parent Financials	Student Financials	7 Sign & Submit
	SIGN & SUBMIT Read Before Proceeding By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide 1. information that will verify the accuracy of your completed form, and							sign & submit Signature C	Options				
								Parent Signal Date of Birth 02/17/2001					
	You also ce	rtify that you understa	ns that you filed or are r and that the secretary of	education has the au				Do not ent	parent's FSA ID. er the FSA ID if you ar GA ID Username, Email	e not the parent. l Address, or Mobile Nu	mber		
	other feder If you sign electronica you are the and have n else. If you	al agencies. this application or any lly using a username a e person identified by t iot disclosed that userr purposely give false of	our application with the y document related to th and password, and/or an the username and passw name and password, and r misleading informatio	e federal student aid j y other credential, yo rord, and/or any other l/or any other credent	programs ou certify that r credential tial to anyone			Parent's FS	F GA ID Password		⑦ In FSA ID Show ⑦ 2assword		
		on, or both. gree to the terms outli	ned above.					Sign Th	is FAFSA Form 🗳	. o Bor			
	Previous				Continue			Return to Signatur	re Status		Other Options to Si	ign and Submit	



Confirmation Page



After the FAFSA: Next Steps

Next Steps

- FAFSA online processed within 3 5 business days
- FAFSA paper or PDF processed within 10 business days
- Student Aid Report (SAR)
 - Summary of FAFSA information
 - Expected family contribution (EFC)
 - Data release number (DRN)
 - FAFSA verification
 - Make corrections if necessary
- Institutional Student Information Record (ISIR)
 - Summary of FAFSA sent to school(s)
 - School(s) use information to determine financial aid
 - Financial aid award notification mailer of emailed to student in the Spring





FASFA Tips

- 1) FAFSA is FREE! Beware of scams!
- 2) The 2022-2023 FAFSA is available October 1, 2021 now is the time to apply!
- 3) Be aware of FAFSA deadlines.
- 4) FAFSA on the web is a smart application, so additional information and questions may come up based on the user's responses.
- 5) Review and gather the information needed to complete the FAFSA.
- 6) Create an FSA ID.
- 7) Email addresses and phone numbers may be used for verifying users if they need to reset FSA password.
- 8) User's name should be submitted as shown on social security card.
- 9) For FAFSA help, use the question mark next to each question.

10) Utilize studentaid.gov for all your federal financial needs and FAFSA questions. © Credit Union Student Choice 2019. Confidential and Proprietary.





Thank you for attending!!

Tricia Poplicean College Counselor | Student Choice

Please contact us with any additional questions: scholarhelp@studentchoice.org

