

FILING THE FAFSA®

2019 - 2020

Guide to Filing the
Free Application for
Federal Student Aid
(FAFSA®)



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Congratulations!

Looks like you're getting ready to attend college. A big part of that preparation is filing the FAFSA®. It's also something that tends to overwhelm and confuse incoming freshman and returning students (that's why our site exists!). This guide is here to help you navigate the process and provide answers to the most common FAFSA-related questions that students and their families get stuck on.

The Good News!

The good news is, you don't have to read this guide cover-to-cover (we fancy ourselves decent writers, but c'mon. No one wants to read a guide on filling out the FAFSA cover-to-cover). Use the Table of Contents to easily navigate to the subject you have a question about. We've done our best to provide you with helpful information and solutions as well as links and phone numbers to additional resources to make the process as painless as possible.

You're going to crush college, and this is where you start!



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Edvisors helps millions of students and families make informed decisions about college costs and financial aid. Find additional help at the following websites:

GETTING STARTED: THE BASICS

The Free Application for Federal Student Aid (FAFSA®) is a form used to apply for financial aid from the federal student aid program which is offered by the U.S. Department of Education's office of Federal Student Aid. However, many state governments, and most colleges and universities use the information provided on the FAFSA to also award financial aid from their own programs.

The federal student aid programs offer accessibility to federal grants, federal loans, and federal work-study. All other aid offered through other sources (like your state or school) will vary, but may also include grant and loan opportunities.

We recommend that everyone who attends an institution which offers federal financial aid complete the FAFSA. You don't need to wait until you decide on which school you will be attending, your information can be passed on to multiple schools.

TIP: Even if you don't believe you are eligible for financial aid, you should complete the FAFSA. It's a myth that all financial aid is need-based.

Ways to File the FAFSA?

You have three options to file the FAFSA:

1. Online at www.FAFSA.ed.gov
2. Mobile app – myStudentAid ([iTunes](#), [Google Play](#))
3. Paper FAFSA (<https://fafsa.ed.gov/options.htm>)



When to File the FAFSA?

An important date to remember: October 1.

The FAFSA should be filed as soon as possible on or after October 1 of the senior year in high school and each subsequent year in college. Each state uses information from the FAFSA to determine how to award state aid. State financial aid deadlines may not align with the federal deadline, so it is important to know the [deadline for your state](#).

Most colleges and universities will require the student to re-apply for financial aid by completing the FAFSA every year they are enrolled in school. A student's eligibility for financial aid can differ from year-to-year. Even small changes may have a big impact on the amount and types of financial aid the student will receive. Examples include changes in income, student assets, the number of children enrolled in college at the same time as well as changes to the financial aid formulas.

The earlier you file, the earlier you may find out about potential aid from colleges.

General Eligibility

There is some eligibility criteria you will need to meet in order to be eligible for federal financial aid.

Note: If you do not meet this criteria, ask your school if they would still like you to complete the FAFSA®.

1. Be a U.S. Citizen or eligible non-citizen.
2. Have a valid Social Security number (with the exception of student from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau).
3. Have a high school diploma, the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate), or have completed a high school curriculum in a home school setting that satisfies the state's requirements for home schooling. (Students who first enrolled in an accredited college, university, or career school before July 1, 2012, may qualify by satisfying alternate criteria, such as passing an approved Ability-To-Benefit (ATB) test or completing six credit hours or equivalent course work toward a degree or certificate.)
4. Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid. Students who are simultaneously enrolled in elementary or secondary school are not eligible.

To qualify for federal student aid, students must also:

- Complete the FAFSA.
- Comply with verification requirements, if the student's FAFSA is selected for verification by the college or university the student plans to attend or the federal government.
- Demonstrate financial need, if applicable. Some federal grant, work, and loan programs require the student to demonstrate financial need. The Direct Unsubsidized Loan, Grad PLUS Loan, and Parent PLUS loan do not depend on financial need.
- Sign a Statement of Educational Purpose, certifying that he or she will use Title IV federal student aid to pay for education costs only. (Students may not be enrolled in multiple colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)
- Most male students must have registered with the Selective Service between the ages of 18 and 25 to be eligible for federal student aid. A failure to register must not be knowing and willful as determined by the Selective Service System. Male students between the ages of 18 and 25 may check a box on the FAFSA to register with Selective Service.

Additional Eligibility Requirements for Those Who Previously Received Aid Funds

If you have previously received federal student aid funds, there are requirements that must be met in order to be eligible to reapply for federal student aid. The following requirements apply:

- Not be in default on a Title IV federal student loan or owe a refund on a Title IV federal student grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal student loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgement lien for a debt owed to the U.S. government.
- Not have a conviction for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans). If this applies to you, there are ways [to regain your eligibility](#).



Maintaining Your Financial Aid Eligibility

Once you are awarded financial aid, you need to maintain your eligibility. There are two requirements that must be met to continue your federal student aid eligibility each year.

1. Maintain Satisfactory Academic Progress (SAP), which typically includes maintaining at least a C average (2.0 GPA on a 4.0 scale) and maintaining progress toward a degree or certificate that is consistent with graduation within 150 percent of the normal timeframe for completion.
2. Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

THE APPLICATION PROCESS

The FAFSA® application may seem overwhelming, but the U.S. Department of Education has been working to simplify it from year to year. We worked hard to break down some of the steps and help guide you through the process.

Follow along with our tutorial to help you through the application!

What You Need to Get Started

01 Your FSA ID

This is the login and password credentials each user will need to complete the application. Students and parent will each need their own! To create one, go to www.FSAID.ed.gov and provide the required information. Once you have one, keep your login information secure. You will use this to sign your application as well as log into your My Federal Student Aid account.

02 Your Social Security Number (SSN)

If you do not know your SSN, you may need order a replacement card. If you do not have an SSN but meet the basic eligibility of an *eligible non-citizen*, you will need your Alien Registration number.

03 Your Driver's License Number (if you have one)

04 Your 2017 Tax Records

For the 2019-2020 FAFSA application, you will need to provide your tax records from two years ago. If you are required to report your parent's income, they will also need their tax records. If you and/or your parents are eligible to use the IRS Data Retrieval Tool, the tool will import tax information for you.

05 Records of Your Untaxed Income (if you have any)

Untaxed income includes, child support received, interest income, and veterans noneducational benefits.

06 Records of Your Assets

You will need to report the balances of certain accounts, like bank accounts, investments (like stocks and bonds), and real estate (not including the home where your family lives).

07 A List of Schools That You Are Considering

You should identify which schools you are considering to attend. The FAFSA allows you to list up to 10 schools, so you do not need to wait until you have made your final decision.

Who to Contact for Help With the FAFSA® or Other Financial Aid Applications?

With everything that you are managing on this college journey, you may not be aware that there are FREE RESOURCES available to provide help and guidance along the way.

1. The U.S. Department of Education

If you are applying for federal financial aid and need help completing the FAFSA you don't need to go it alone. You can contact the U.S. Department of Education at 1-800-433-3243.

2. Your School's Financial Aid Office

If you are having issues with your FAFSA or have questions about how to submit your information (or make corrections/changes), your financial aid office can be a great resource. If they are participating in the federal aid programs, they have completed required training, meaning they are prepared to help!

If your school requires other financial aid applications, like the CSS Profile®, the financial aid office is prepared to help you with that as well.

Set up an appointment with your office and write down some questions beforehand. You want to make sure you get all the answers you need to finish your aid applications.

Step 1: Setting Up Your Account

No matter which way you decide to file your FAFSA (remember you have three options: FAFSA on the Web, MyStudentAid mobile app, or the paper PDF version), it is always wise to create a Federal Student Aid ID (FSA ID) username and password.

Creating an FSA ID

Your FSA ID is essentially your federal student aid credentials to file the FAFSA. Think of it as a username and password, because that's what it is. It is also a way to electronically sign your FAFSA, and it is considered to be your personal legal signature.

Each person who needs to provide information for a FAFSA will need their own FSA ID—this means, not only students but parents may need their own FSA ID as well. An FSA ID will be associated with the Social Security number of the account holder.

It is strongly recommended that everyone create their own FSA ID to avoid issues later. If a username or password is unknown, the user will have to take a few extra steps and call the Federal Student Aid Information Center (FSAIC) to help unlock their account.

To create an FSA ID you can go to: <https://fsaid.ed.gov>

You will need to:

- **Provide your personal information (name, date of birth, social security number)**
 - Make sure this information matches exactly what is on your Social Security card! Do not input nicknames or a different last name than the one on your Social Security card.
- **Create a profile**
 - Provide an email
 - Create a strong password (remember, this is your legal signature)
 - Provide your mailing address
 - Recommended: Provide a cell phone number to make it easier if you need account recovery (help with your username password if you forget)
 - Choose a language
- **Select and Create Challenge Questions**
 - The first two challenge questions will ask you to pick a question to answer from a drop down list
 - The last two challenge questions will have you create our own questions and answers
 - Optional: The ability to provide an 8-digit code to access your loan balances over the phone
- **Confirm your information is correct and accept the terms**
- **Verify your mobile phone (if provided for account recovery) and your email address**
 - A secure code will be sent which you will need to provide when prompted

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Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Create an FSA ID
Manage My FSA ID

Please enter your:

E-mail	
Confirm E-mail	
Username	
Password	
	<input type="checkbox"/> Numbers <input type="checkbox"/> Uppercase Letters <input type="checkbox"/> Lowercase Letters <input type="checkbox"/> Special Characters <input type="checkbox"/> 6-30 Characters <input type="checkbox"/> Show Text
Confirm Password	

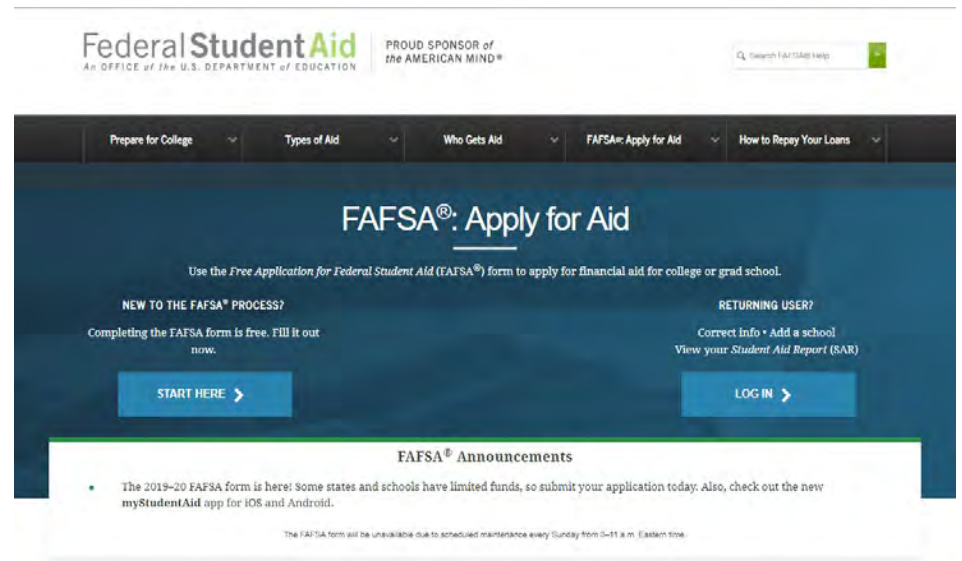
CONTINUE >

IMPORTANT:

Your FSA ID is your credential into your federal financial aid world—your username and password needs to be confidential! Not only can you use it to electronically sign documents, but you can use it to log into your [My Federal Student Aid](#) account which holds your federal grant and federal student loan information.

Choose Your Method to Complete the FAFSA®

- FAFSA on the Web: www.fafsa.ed.gov
- myStudentAid Mobile App
The 2019-2020 FAFSA award year will be the full launch of the FAFSA mobile app option.
- Your printed copy of the FAFSA



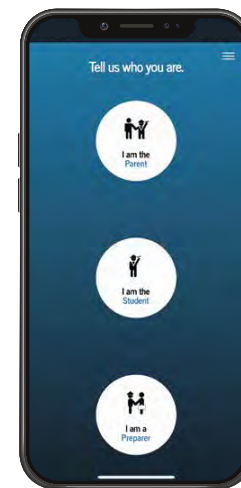
Early Aid Estimate
Use FAFSA4caster to get a free early estimate of your eligibility for federal student aid.



FAFSA® Help
Learn how to fill out the FAFSA form, and browse common FAFSA topics.



After the FAFSA® Form
Find out what to expect after you fill out the FAFSA form, including when and how your aid will be paid out.



What Can I Do on the myStudentAid Mobile Application for My 2019–2020 FAFSA® Applications?

- ✓ *Complete an Initial (New) or Renewal Application*
- ✓ *Coordinate Completion Between Student and Parent (just like web)*
- ✓ *Import Financial Information with IRS Data Retrieval Tool (DRT)*
- ✓ *Sign and Submit Completed FAFSA Application*



Which FAFSA® Should I File?

IF YOU'RE ATTENDING COLLEGE FROM	FILE THIS FAFSA	DURING THIS TIME FRAME	USE THIS TAX INFORMATION
July 1, 2019 - June 30, 2020	2019-20	Oct. 1, 2018 - June 30, 2020	2017
July 1, 2018 - June 30, 2019	2018-19	Oct. 1, 2017 - June 30, 2019	2016

*Online applications must be submitted by midnight Central Time, June 30, 2019 for the 2018-2019 application cycle, and by June 30, 2020 for the 2019-2020 application cycle.
 **If you are unsure about which FAFSA you need to complete, please contact your college.

Step 2: Student's Demographics

Once you select the method to file your FAFSA®, it's time to fill in information about you (the student). You should keep in mind, even if your parents or a preparer are helping you with the FAFSA application, the application belongs to the student. Meaning, any references to “you” or “your” are references to the student.

The first page is easy. Make sure you complete the fields for your name and date of birth. Not to sound like a broken record, but here is another reminder—MAKE SURE YOUR NAME MATCHES EXACTLY WHAT IS ON YOUR SOCIAL SECURITY CARD. When the U.S. Department of Education processes your application, they will actually compare the information you provided with the Social Security Administration's (SSA) database. Meaning, if your information does not match what the SSA has on file, your FAFSA will be flagged and require a correction.

Social Security Number

Your Social Security number (SSN) on the web application will automatically populate from your FSA ID. If you complete a paper FAFSA, a missing SSN will result in a return of an unprocessed application.

- If you are a resident of the Freely Associated States (the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia), and this is your first FAFSA application, enter “666” as your first three digits. The federal processor will assign the remaining six digits when your FAFSA application is processed. Once you are assigned a number you can use it for future FAFSA applications.
- If you do not have an SSN, but you are an [eligible non-citizen, you will enter your Alien Registration Number](#).
- For those with a “work-only” SSN issued through the federal Deferred Action for Childhood Arrivals (DACA) policy or a Taxpayer Identification Number (TIN), then you are not eligible for federal financial aid. You should check with your school to see which financial aid applications they would like you to complete. Your school may ask you to still complete the FAFSA in order to award you other types of financial aid. If your parent does not have an [SSN](#), this will not affect your eligibility for aid.

Permanent Mailing Address

When you are asked to provide your permanent mailing address, you want to make sure to put down the address you use for your legal documents like tax returns, voter registration, etc. It is likely not your school residence address, unless you have gone through the steps to change your address.

If you don't have an address (if you are homeless or living in a transitional housing situation), then you should contact your financial aid advisor at your college for additional assistance.

If your mailing address is in Mexico, Canada, a military installation or U.S. territory, you should enter that address and use 00000 as the zip code.

State of Legal Residence

The next question will ask you if you have lived in the state you have indicated for at least five years. This is to determine your state of legal residence. If you indicated “Yes” then the FAFSA® will let you move on to the next question. If you answer “No” it will ask you to indicate your state of legal residence.

This question is asked to help determine if you qualify for in-state tuition or other types of state financial aid. Each state will have their own criteria when it comes to determining whether or not you are a resident. And some states will allow children of active duty members to qualify as state residents.

If you are a [dependent student](#), then your state of legal residence is usually the state where your custodial parent lives.

Phone Number and Email Address

You will be asked to provide a phone number and email address. It is best to provide both, that way your college financial aid office and/or the U.S. Department of Education if there are any issues with your FAFSA. Your email address will be used to send you information about your FAFSA, your Expected Family Contribution and your Student Aid Report as well as updates, reminders, and other types of financial aid application information.

Driver’s License Number

Enter your driver’s license number, if you have one. You are not required to complete this section for financial aid, so no need to stress if you do not have one.

Marital Status

The FAFSA will ask you your marital status, as of today. Because it is looking for information of your current status (as of the day you are completing the FAFSA), you do not report any future plans of marriage, separation, or divorce.

If you are currently married or remarried, the FAFSA will require information of your spouse. If you answer that you are single, separated, divorced, or widowed, the FAFSA will not ask questions (or require information) of a spouse.

If you are separated, informal separations are okay, as long as you and your spouse live separate lives and live in separate households. Living on different floors in the same household does not qualify.

Eligibility Question	Explanation
Are you a U.S. citizen?	This is to determine if you are eligible for federal financial aid.
What will your high school completion status be when you begin college in the 2019-2020 school year?	This is to determine if you have earned (or will earn) a high school equivalency status. Choose the option which applies to you (high school diploma, GED or state authorized high school equivalent certificate, homeschooled, or none of the above). If you answered none of the above, you may still be eligible if you meet other Ability-To-Benefit (ATB) alternatives, such as passing an independently administered Department of Education approved ATB test or completing six college credits. If you indicate you will have or have a high school diploma, you will be asked to identify your high school.
What will your college grade level be when you begin the 2019-2020 school year?	Grade level is a question which will help determine your eligibility for certain financial aid programs. For example, your annual loan limits, and possibly your eligibility for certain federal grants. Keep in mind, grade level does not mean the number of years you have been in college, it is the grade level you are considered by your school.
What degree or certificate will you be working on when you begin the 2019-2020 school year?	The type of degree or certificate you are working on will help determine your eligibility for certain financial aid programs. This is a drop-down menu choice, if none of the options apply you can choose "Other/undecided".
Will you have your first bachelor's degree before you begin the 2019-2020 school year?	This question will help determine our eligibility for certain financial aid programs. For example, Federal Pell Grants are not available to students who have already obtained a bachelor's degree. Only answer "Yes" if you have or will have a bachelor's degree by July 1, 2019.
Are you interested in work-study?	Work-study, as we discussed in the basics, is a type of earned aid. It provides jobs for undergraduate and graduate students with financial need, which will allow them to earn money to help pay for educational expenses. Answering "Yes" now does not obligate you to get a work-study job if you are offered one.
Are you a foster youth or were you at any time in the foster care system?	You have three options to choose for this question: Yes, No, or Don't Know. If you "Don't Know" you should contact your state child welfare agency.
Parent(s) highest education received?	Choose the answer which applies for your parent(s). This is asking specifically for information regarding your birth or adoptive parents, not your stepparents, guardians, or foster parents.

Step 3: School Selection

This question is your opportunity to list the schools where you want your FAFSA® application information to be sent. You don't need to know exactly where you want to go yet, and you can even make changes later. But you should be listing all the schools you are interested in, even if you have yet to apply.

The FAFSA gives you an opportunity to easily list 10 colleges at any given time on the web or on the mobile app (the paper application will only allow you to list four). Your school list will not be shared with the schools listed. If by chance you want to have your information sent to more than 10 colleges, you will have to [log in after you submitted the application and add/delete schools](#).

To add schools, follow these simple steps.

1. **Find your college's Federal School Code.** You will be asked if you know the college's federal school code. It is okay if you don't know it, you can search for your school. You need to input the state where the school is located, and it is recommended you also list the city or the school name. Click "Search."

For paper FAFSA applicants, you can [find your school codes online](#), calling the U.S. Department of Education at 1-800-433-3243, or by calling your school's financial aid office.

2. **Choose your school.** Identify the school from the list that appears.
3. **Indicate your housing plans.** You will have three options: On Campus, With Parents, Off Campus. This is asked to help your school award you the appropriate financial aid based on your housing plans. Keep in mind, this is not an application for your school's housing, you need to ask your school for an application.
4. **Repeat for all schools.**

Search for Colleges

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

1 John, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

2 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. If you're applying to more than 10 colleges, [follow these instructions](#).
Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

3 Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?
 Yes No

State
 Select

City (optional)

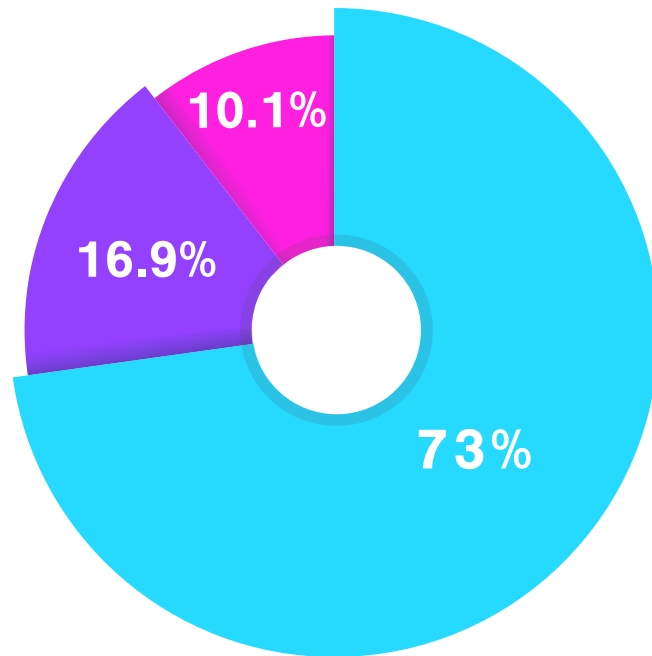
School Name (optional)

SEARCH TIPS PREVIOUS SEARCH

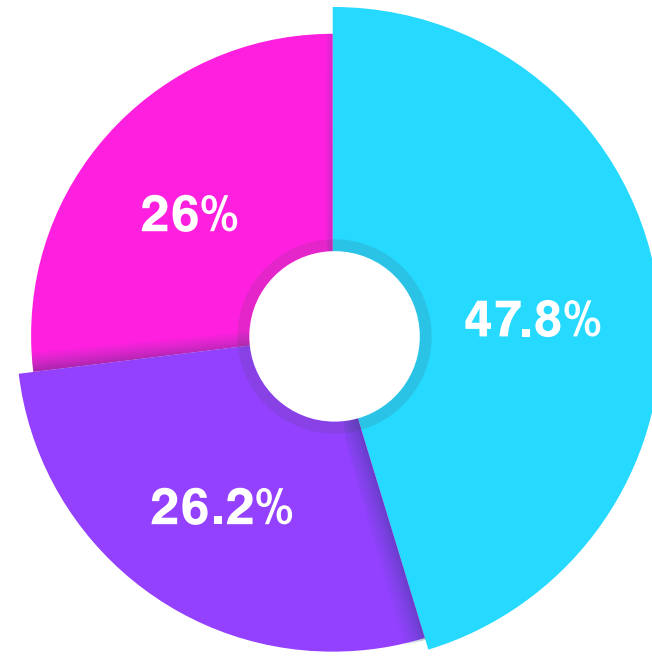
Site Last Updated: Sunday, September 30, 2018 Download Adobe Reader
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How Many Schools Do FAFSA® Filers List?

All Filers



Entering Freshmen



● 1 school

● 2-4 schools

● 5+ schools

Step 4: Dependency Status

For the FAFSA® you are either considered to be a dependent or independent student. Your dependency status is a classification used specifically for the FAFSA. If you are considered a dependent student you will have to provide your parental demographic and financial information on your FAFSA application. Independent students, you will provide your own financial information, and if married, your spouse's. This classification will also determine how much financial aid you are eligible for.

The FAFSA will ask you a series of questions to determine if you are a dependent or independent student for the purposes of the FAFSA. Review the list below and check off the boxes which apply to you. If none apply, you are a dependent student. If you check off any boxes, you are an independent student.

- | | |
|--|---|
| <p><input type="checkbox"/> Were you born before Jan. 1, 1996?</p> <p><input type="checkbox"/> As of today, are you married? (This is a "Yes" if you are separated but not divorced.)</p> <p><input type="checkbox"/> At the beginning of the 2019-2020 school year, will you be working on a master's degree or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?</p> <p><input type="checkbox"/> Do you now have, or will you have children who will receive more than half of their support from you, between July 1, 2019 and June 30, 2020?</p> <p><input type="checkbox"/> Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020?</p> <p><input type="checkbox"/> Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?</p> <p><input type="checkbox"/> Are you a veteran of the U.S. Armed Forces?</p> <p><input type="checkbox"/> At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?</p> | <p><input type="checkbox"/> As determined by a court in your state of legal residence, are you or were you an emancipated minor?</p> <p><input type="checkbox"/> Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?</p> <p><input type="checkbox"/> At any time on or after July 1, 2018, did you receive a determination from an entity below that you were an unaccompanied youth who was homeless, or were self-supporting and at risk of being homeless?</p> <ul style="list-style-type: none"> - Your high school or school district homeless liaison - The director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development - The director of a runaway or homeless youth basic center or transitional living program |
|--|---|

FAFSA® Dependency Status vs. IRS Dependents

Dependency status for the FAFSA is not the same as being considered a dependent student on your parent's taxes. These two classifications are completely separate and are not related at all.

It doesn't matter if your parents claim you as a dependent on their federal tax return. Being a dependent on a tax return doesn't affect your dependency status on the FAFSA.

The opposite is also true. Being a dependent on the FAFSA doesn't affect your dependency status on your parent's tax return. You could be financially self-sufficient, file your own tax return, live on your own, but still be considered a dependent student on the FAFSA.

Dependency Status, Dependency Overrides, and Professional Judgment

The [Dependency Status checklist](#), if you checked off at least one box, you are considered an independent student. If you didn't check off any boxes, you are considered a dependent student.

However, if you are unable to provide parental information, you should indicate that on your FAFSA.

Dependent Student

Student Demographics School Selection **Dependency Status** Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide parental information.** Select "I will provide information about my parent(s)" and click **Next** to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click **Next** to get additional information.

I will provide information about my parent(s)

I am unable to provide information about my parent(s)

PREVIOUS **NEXT**

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Dependency Override for an Unusual Circumstance

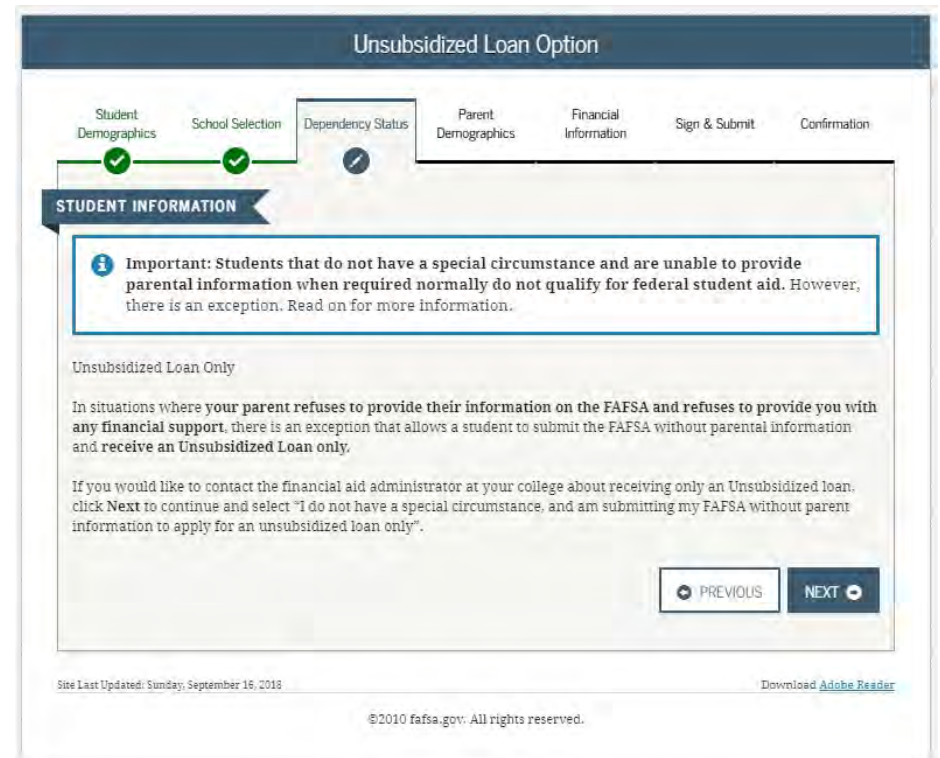
If you are considered a dependent student and you have unusual circumstances (usually extreme), you may be able to request a [dependency override](#) to receive independent student status. An important note, unusual circumstances are discretionary and granted on a case-by-case basis. Contact your financial aid administrator to find out if you qualify.

Some examples of unusual circumstances can include

- Death of a parent
- Incarceration or institutionalization of both parents
- Parental drug use
- Parental mental incapacity
- Parent whereabouts unknown
- Student voluntary and involuntary removal from parent’s home due to abuse that threatens student’s safety and/or health
- Student abandonment by parents

Professional Judgment Without an Unusual Circumstance

If your parent refuses to provide parental information, and you do not have an unusual circumstance, you still have some options. You can choose to apply for Unsubsidized Loan Only federal financial aid. You will still need to contact your financial aid office about your options for a professional judgement for your situation.



Step 5: Your Parent(s) Information

If you are required, and able, to provide parental information, then you need to determine who is considered your parent(s) for the FAFSA®.

Determining What Parental Information to Include?

With so many living situations, figuring out who is considered a parent or which parent's information to use on the FAFSA can be confusing.

Here are several living situations and how you would file the FAFSA for each.

1. The following people are not considered your parent when filing the FAFSA unless they have legally adopted you
 - o Grandparents
 - o Foster parents
 - o Legal guardians
 - o Older siblings
 - o Aunts or uncles
2. Parents are legally married and living together
 - o Answer the questions for both parents.
3. Parents are living together, but not married
 - o Answer the questions for both parents.
4. Parents are divorced or separated and DON'T live together
 - o Answer the questions about the parent whom you lived with more during the past twelve months. If you split time equally between both parents, answer the questions about the parent who provided you with the most financial support during the last twelve months (or during the most recent year that you received support from a parent). If you are unable to find a definitive answer, then it's time to ask your financial aid office at your college or prospective college. They will make the decision for you.
5. If your parents are separated but live together
 - o Indicate their marital status as married or remarried and answer the questions about both.
6. If you have a stepparent who is married to the legal parent whose information you are reporting
 - o You must provide the information for both your legal parent and your stepparent.
7. If your stepparent was married to your parent but your parent passed away
 - o That stepparent does not count as your parent unless he or she legally adopted you.
8. If your parents are in a same-sex marriage
 - o If your same-sex parents were legally married in a state or jurisdiction that recognizes the marriage, you must report information for both. It does not matter where they currently live or where you are going to school.

Complete Demographics for Your FAFSA® Parent(s)

Once you determine which parent's information to provide, then you must complete your parent(s) demographic information.

Marital Status

The FAFSA will ask your parents' marital status, as of today. Because it is looking for information of your current status (as of the day you are completing the FAFSA), you do not report any future plans of marriage, separation, or divorce.

If your parents are married, or your FAFSA parent is remarried, the FAFSA will require information about both married parties (either your parents, or your FAFSA parent and stepparent).

If your parents were never married but both of your legal parents live together, your FAFSA will require information of both parents. If this is your family situation, your parents will be unable to use the IRS Data Retrieval Tool when providing their financial information.

If you answer that your FAFSA parent is never married, divorced or separated, or widowed, then you will only need to provide the information of your FAFSA parent.

If your parents are separated, informal separations are okay, as long as your parents live in separate households. Living on different floors in the same household does not qualify.

Parental Information

If your parents are married, or unmarried and living together, you will need to provide information for each parent.

If your parents are divorced, you will provide information for your FAFSA parent. If your FAFSA parent is remarried, then you will also need to provide information for your FAFSA parent's spouse (your stepparent).

- Social Security Number (SSN)
If your parent(s) do not have an SSN, that does not make you ineligible for financial aid. Your parents would simply input all zeros with no dashes (e.g., 000000000).
- Last name
If your parent has an SSN, their last name should be entered as it is reported to the Social Security Administration (SSA).
- First initial
Simply enter the first initial of their first name. (e.g., enter "R" for a parent with the name Ryan).
- Date of birth
- Email address (optional)
- Residency – This question is to determine your FAFSA parent's legal residence. If your parent(s) does not live in the United States, then you would enter "FC".

Household Size

Household size is an important factor in determining your financial aid eligibility. The online and mobile app will auto-populate information based on assumptions. (e.g., if you are dependent and your FAFSA® parent is married, it will assume a household size of 3 – your FAFSA parent, your FAFSA parent’s spouse, and yourself).

Dependent Student Household Size

- Your FAFSA parent(s)
- Yourself, even if you do not live with your FAFSA parent (the student)
- Your FAFSA parent’s other children, even if they do not live with your FAFSA parent, if
 - o Your FAFSA parent will provide more than half of their support from July 1, 2019 through June 30, 2020, or
 - o These children can answer “No” to the [dependency status questions](#) on the FAFSA
- Other people if:
 - o They live with your FAFSA parent
 - o You FAFSA parent provides more than half of their support, and
 - o Your FAFSA parent will continue to provide more than of their support from July 1, 2019 through June 30, 2020



Independent Student Household Size

- Yourself
- Your spouse, if married, except if your spouse is not living with you because of death, separation, or divorce
- Your children (including unborn children if they will be born between July 1, 2019 and June 30, 2020), if you will provide more than half of their support between July 1, 2019 and June 30, 2020, even if they do not live with you
- Other people if they now live with you, you provide more than half of their support and will continue to provide more than half of their support between July 1, 2019 and June 30, 2020



Number in College

This question will also have an impact on your financial aid award. Here you want to enter the number of people in your FAFSA parent’s household who will attend college between July 1, 2019 and June 30, 2020.

- Yourself, even if you will attend college less than half-time in the 2019-2020 award year.
- Other people in your FAFSA parent’s household only if they are enrolled or will be enrolled in college at least half-time in 2019-2020, in a program which leads to a college degree or certificate.

Do not include:

- Your parents, even if they are enrolled at least half-time in 2019-2020 in a program leading to a degree or a certificate.
- Students at a U.S. service academy because most of their primary educational expenses are paid for by the federal government.

Step 6: Financial Information (Student and Parent)

Now it's time for the financial information. You (or your FAFSA® parent) will be providing information based on your 2017 tax filing (2017 W-2 Forms) for the 2019-2020 FAFSA. The following will be written from the perspective of you, the student applicant. If there are differences for a FAFSA parent, it will be identified throughout.

Remember:

- Dependent students will need to provide financial information of their FAFSA parent(s). There are two different sections to report this information.
- Independent students, if married, will need to provide their spouse's financial information. This will be reported in the student's financial section.
- Single, independent students will need to only provide their own information.

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This section will go over the financial information you will be asked for. The treatment of student income and assets is similar to the treatment of parent income and assets, with an exception for cash support received by the student.

- Cash support received by a dependent student's parent(s) is not reported as income on the FAFSA.
- Cash support received by a dependent student from the student's custodial parent(s) is not reported on the FAFSA.
- Cash support received by a dependent student from other sources including the non-custodial parent, grandparents, aunts, uncles, and other third parties is reported as untaxed income to the student on the student's FAFSA.
- Cash support received by an independent student from all sources other than the student's spouse, if any, is reported as untaxed income to the student on the student's FAFSA.



IRS Data Retrieval Tool

When completing the FAFSA®, the IRS Data Retrieval Tool (IRS DRT) allows students and their families to transfer tax report income information from an earlier tax year. The IRS DRT may be used to complete the initial FAFSA or to update information on the FAFSA. The IRS DRT will be available to use on the 2019–20 FAFSA on the Web and mobile application when the FAFSA is released on October 1, 2018.

Taxpayer requirements for using the IRS DRT:

- Must have a valid Social Security number
- Must have an FSA ID and password
- Cannot file as married filing separately or Head of Household
- Cannot have a marital status of “Unmarried and both legal parents living together”
- Cannot have a change in marital status after the end of the tax year
- Cannot list a different home address on the FAFSA and federal income tax return
- Cannot file a foreign income tax return instead of, or in addition to, the U.S. federal income tax return. Puerto Rican tax returns are not eligible to use the DRT.

Did You File Your 2017 Taxes Already?

You will have three options on the FAFSA:

- Already completed
- Will file
- Not going to file

If the answer is “**Already completed**” then you may have an opportunity to use the IRS Data Retrieval Tool (IRS DRT) to import your financial information directly from the IRS.

At this point, if you are still eligible to use the IRS DRT, the FAFSA will ask one more question.

- Did you file a Puerto Rican or foreign tax return for 2017?
 - If you answer “yes” then you (or your parents) will be ineligible to use the IRS DRT.
 - If you answer “no” then you (or your parents) will be given the option to “Link to the IRS”. This will import tax information with the IRS DRT.

If you are determined to be eligible to use the IRS DRT, than many of your income information questions will be pre-filled, but the information will be masked. That is actually done for security reasons and is a protection for you (and your FAFSA parent).

If the answer is “**Will file**” then you will be asked what type of tax return you plan to follow (Single, Head of Household, Married-Filed Joint Return, Married-Filed Separate Return, Qualifying Widow(er), Don’t Know). Then you will be asked to input your estimated income (there is an Income Estimator available to help).

If the answer is “**Not going to file**” then you will need to report earnings (wages, salaries, tips, etc.). Please note, if you (or your FAFSA® parent) choose this option and your income is above the IRS tax-filing threshold, your FAFSA® will be selected for verification. This may affect your ability to receive need-based aid.

(There is an exception to the timely filing requirements for active duty members of the U.S. Armed Forces serving in a combat zone. Also, taxpayers who file IRS Form 4868 to get an automatic six-month extension must provide the college with a copy of their W-2 forms and must either use the IRS Data Retrieval Tool or provide a tax transcript after their federal income tax returns are filed.)



Adjusted Gross Income (AGI)

AGI is the total of all income that will be listed on the 2017 federal income tax return before it is reduced by deductions, exemptions, and tax credits. It includes earned income (i.e., wages, salaries, bonuses, and tips), as well unearned income, i.e., interest and dividend income, capital gains, alimony received, business and rental property income, unemployment benefits; and the taxable portion of pensions, IRA distributions, and Social Security benefit payments. The AGI is reduced by alimony paid, the penalty on early withdrawal of savings, and certain other above-the-line exclusions from income (i.e., the student loan interest deduction, tuition and fees deduction, educator expenses and moving expenses).

If you have not yet completed your 2017 federal income tax returns, FAFSA on the Web provides an “Income Estimator” that can help you calculate an estimated AGI for the 2017 tax year. If you have not yet filed your 2017 federal income tax returns, it is okay to use estimated 2017 income information on the FAFSA. Estimates can be based on W-2 and 1099 statements, the last pay stub of the prior-prior year from each employer, and the prior-prior year’s federal income tax returns. You will be required to update the FAFSA later using the IRS Data Retrieval Tool, after filing your actual 2017 federal income tax returns.

Earned Income from Work

These questions ask about your earnings from sources such as wages, salaries and tips in 2017. These questions must be answered whether or not you file a tax return. This information may appear on your W-2 and 1099 forms, or on IRS Forms 1040, 1040A or 1040EZ.

The FAFSA® on the Web and the mobile app will help you determine where you can find this information if you click on the “?” by the question. The paper FAFSA will explain what lines to report from your tax return.

PARENT INFORMATION

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2017? This amount is your Parent 1 (father's/mother's/stepparent's) portion of IRS Form 1040-lines 7+12+18 and Box 14 [Code A] of IRS Schedule K-1 (Form 1065).

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Combat pay should not be included in income earned from work.

Income earned from work is used to calculate an allowance for FICA taxes (Social Security and Medicare tax), an allowance for state and other taxes, and the employment expense allowance. These and other allowances are subtracted from income when calculating the expected family contribution (EFC).

Income earned from work is also used instead of adjusted gross income (AGI) for people who are not required to file a federal income tax return.

Federal Income Tax

This question asks for the amount of your federal income tax for 2017. This question is based on the total income tax before the addition of other taxes, such as self-employment tax and household employment taxes.

We recommend you click the “?” when using the FAFSA on the Web or the mobile app to help you determine where you can find your income tax. The paper FAFSA will explain what lines to report from your tax return.

Report the federal income tax figure based on the specific lines of the federal income tax return. Do not use a different line of the federal income tax return or add other tax liabilities to this figure.

Other common errors include:

- Reporting the total tax line from the federal income tax return instead of the total income tax line
- Reporting the amount withheld by employers (or even one paycheck's worth of withholdings instead of the end-of-year total when using the last pay stub of the year to estimate)
- Reporting the amount of estimated tax paid
- Reporting the total payments from the federal income tax return, the amount overpaid, or the amount owed
- Reporting adjusted gross income (AGI) instead of total income tax

Tax Exemptions

Report the total number of exemptions claimed on your federal income tax return regardless of whether or not they are counted in household size.

Household size on the FAFSA® and the number of exemptions on the federal income tax return are based on different definitions and are not necessarily equal. For example, exemptions are based on the prior tax year while household size is based on the award year. The IRS and FAFSA also use different definitions of support.

Although the number of exemptions may differ from household size, college financial aid administrators may question a significant discrepancy between the two numbers. If this occurs, be prepared to explain this apparent discrepancy.



Additional Financial Information

Certain types of income and expenses are excluded from income by the federal financial aid formula. For example, the taxable portion of need-based student aid is excluded from income for federal student aid purposes. These exclusions are reported in the Additional Financial Information section of the FAFSA so that they can be subtracted from adjusted gross income when calculating the student's eligibility for need-based financial aid.

The exclusions from income include the following figures from your income tax return:

- Taxable earnings from need-based student employment, (i.e., federal work-study, teaching/research assistantships, and cooperative education programs)
- The taxable portion of scholarships, fellowships, tuition reimbursements/waivers and AmeriCorps benefits (education awards, living allowances and interest payments for student loan interest which accrued during a parent's time of service) that were included in adjusted gross income (AGI)
- Education tax credits, (i.e., the American Opportunity Tax Credit and Lifetime Learning Tax Credit)
- Child support paid (do not report for any children counted in household size)
- The taxable portion of combat pay

Families sometimes incorrectly report the full amount of a scholarship on the FAFSA®. This question is intended to compensate for the portion of a scholarship or similar aid that was included in adjusted gross income. Do not report the tax-free portion of a scholarship or similar aid on the FAFSA.

Combat pay for enlisted persons and warrant officers is entirely tax-free. Only commissioned officers may have some taxable combat pay, generally equal to the amount that exceeds the highest pay for an enlisted person. Total combat pay is listed on the servicemember's leave and earnings statement. The difference is the taxable portion of combat pay.

Some families may get confused by the child support questions. There are two questions, one for child support paid and one for child support received. Do not incorrectly report child support received in the child support paid question or vice versa. Report only child support paid or received because of a legal requirement (i.e., a child support agreement, divorce decree or legal separation). Child support received outside of a legal agreement should be reported as untaxed income.



Untaxed Income

Certain types of untaxed income are counted by the federal need-analysis formula despite not being included in adjusted gross income.

To determine what you need to report here, remember to click the “?” on the FAFSA on the Web or the mobile app. The paper FAFSA will explain what you need to report.

These types of untaxed income include:

1. Child support received for all children. Do not include foster care or adoption payments.
2. Housing, food, and other living allowances paid to members of the military, clergy, and other (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing.
3. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. Don't include amounts reported in code DD (employer contributions toward employee health benefits).
4. Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances
5. For you, the student only (not included in the FAFSA parent's section), money received or paid on your behalf (e.g., bills) not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement
6. Other untaxed income not reported, such as workers' compensation, disability benefits, etc.

Untaxed income you do not need to include:

- Types of untaxed income and benefits that are excluded by the statute, such as any form of student financial aid (including employer-paid tuition assistance), child support paid, Supplemental Security Income (SSI), Earned Income Tax Credit (EITC), the Additional Child Tax Credit (ACTC), welfare benefits (such as Temporary Assistance for Needy Families (TANF), Supplemental Nutrition Assistance Programs (SNAP) and Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)), income earned from a cooperative education program, AmeriCorps living allowances, untaxed Social Security benefits, the foreign income exclusion, the credit for federal tax on special fuels, veterans education benefits, per capita payments to Native Americans (only amounts up to \$2,000), dependent care assistance (up to \$5,000), and combat pay.
- Types of untaxed income and benefits that are not specifically mentioned in the statute (i.e., the foster care benefits, adoption assistance payments, heating/fuel assistance (LIHEAP), rent subsidies for low-income housing, and contributions to, or payments from, flexible spending arrangements (cafeteria plans)).

The intention of this section is to include untaxed income of a discretionary nature in total income. Non-elective pension plan and retirement plan contributions are not counted in untaxed income. For example, contributions to certain state public employee retirement systems (i.e., the IPERS (Iowa), KPERs (Kansas) and OPERS (Ohio) retirement systems), are involuntary and should not be reported as untaxed income on the FAFSA. On the other hand, contributions to a 401(k), 403(b) or IRA, are voluntary and must be reported as untaxed income on the FAFSA. Likewise, contributions by federal employees to the Thrift Savings Plan (TSP) are voluntary and, therefore, represent untaxed income. Note that employer contributions to retirement plans, health benefits and pension plans are not counted in untaxed income.

Note that the parents' untaxed income section does not include a question for "money received, or paid on your behalf" while the student's untaxed income section does. This question concerns cash support (i.e., money, gifts, and loans, plus expenses paid by others on the student's behalf). Support includes not just cash, gifts, and loans, but also any expense the student would otherwise have had to pay (i.e., housing, medical/dental insurance, car payments and insurance, college costs, food, clothing, etc.) If the student lives with his or her parents, there will be a presumption that the parents are providing more than half support if the parents are paying for the housing costs. So, while a student would have to report a gift from his or her grandparents as untaxed income on the FAFSA, the student's parents do not have to report gifts they receive.

Asset Information

The FAFSA® on the Web will specifically ask you if your current assets exceed a certain amount. If the answer to this question is “No” then you have completed the FAFSA Asset section. However, if your answer is “Yes,” you will need to provide information regarding the net worth of certain assets.

The net worth of an asset is the current market value of the asset minus any debts secured by the asset. If the net worth of an asset is negative, it is reported as having zero value on the FAFSA.

The asset value is reported as of the date the FAFSA is filed. In practice, this should be the asset value from the most recent bank or brokerage account statement received prior to the date the FAFSA was filed. If the FAFSA is selected for verification, the college financial aid administrator may ask for a copy of the bank or brokerage account statement to document the asset’s value as of the date the FAFSA was filed.

You will be asked to report the following:

- As of today, what is your total current balance of cash, savings, and checking accounts?
- As of today, what is the net worth of your investments, including investment property (not your family home)?
- As of today, what is the net worth of your current businesses and/or investment farms? Don’t include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.



Reportable assets do not include the family's principal place of residence (the family home), a family farm (if it is the family's principal place of residence and the student and/or parents materially participate in the farming operation), any small business owned and controlled by the family, qualified retirement plans, life insurance plans, and personal possessions (e.g., clothing, furniture, personal automobiles, computer equipment and software, and television and stereo equipment).

Note that small businesses is defined as having less than 100 full-time or full-time equivalent employees. To be controlled by the family, the family must own more than 50 percent of the business.

If an asset is owned by more than one person, you should report only your share of the asset. Unless a legal agreement specifies a different division, ownership of the asset should be divided equally.

Dislocated Worker and Displaced Homemakers

You will only see this question on the web and mobile application if the FAFSA logic believes you may qualify. On the paper FAFSA, the question is asked in both the parent and student section. You are presented with the options of, "Yes," "No," or "Don't know".

The FAFSA asks whether you, your spouse (if you are married) or your FAFSA parent(s) (if you are a (dependent student)) is a dislocated worker. This question is important for those who have been laid off or who have been struggling due to a loss of income or underemployment. Answering "yes" to these questions may enable the applicant to qualify for the simplified needs test or automatic zero Expected Family Contribution (EFC).

This question is prone to error, as many applicants misinterpret it as including anybody who has lost a job. It is important to read the definition of a dislocated worker carefully. If, after reading the definition you are not sure, there is an option on the FAFSA to answer "Don't know." This gives you the opportunity to ask your financial aid office to help you determine if you qualify.

Definition of a Dislocated Worker

A dislocated worker is defined in the Workforce Investment Act of 1998 (29 USC 2801) as a person who falls into one of the following categories:

- Someone who is eligible for or receiving unemployment benefits (or who has exhausted eligibility for unemployment benefits or was ineligible because of insufficient earnings or because the type of services performed weren't covered by the state's unemployment compensation law) because he/she was laid off or lost a job (or has received a layoff or termination notice) and is unlikely to return to a previous occupation.
- Someone who is terminated or laid off from employment (or received a termination or layoff notice) because of a permanent closure of, or substantial layoff at, a plant, facility or enterprise.
- Someone who is the spouse of an active duty member of the U.S. Armed Forces and either is a displaced homemaker or has lost his or her employment because of relocating due to a permanent change of duty station.
- Someone who is employed at a facility where the employer has announced that the facility will close within 180 days.
- Someone who is self-employed and is unemployed because of a natural disaster or because of the general economic conditions in his or her community.
- Someone who is a displaced homemaker.

A person who voluntarily quits his/her job or who is terminated for cause is not considered to be a dislocated worker.



Definition of Displaced Homemaker

A displaced homemaker is someone who satisfies all of the following criteria:

- They provided unpaid services to family members in the home, such as a stay-at-home parent.
- They were supported by income from another family member but are no longer supported by that income.
- They are unemployed or underemployed and are having difficulty obtaining or upgrading employment.

Documenting Status as a Dislocated Worker

The applicant may be asked to provide documentation to support claims of dislocated worker status. Such documentation may include, but not be limited to, the recent receipt of unemployment benefits, copies of employer termination and layoff notices, copies of previous years' federal income tax returns (to demonstrate a reduction in income), copies of death certificates, or copies of divorce decrees and separation agreements.

Step 7: Sign and Submit

After you complete your financial information, it's time to sign your document and submit it. Let's go through the web and mobile steps.

1. If you used a preparer to help you, you will need them to identify themselves. (This is rare.) They will need to provide their SSN and employer identification number.
2. Review your FAFSA® Summary. If you see any mistakes here, this is your opportunity to correct them!
3. Signatures! You have a few options when it comes to providing your signature.
 - Sign electronically with your FSA ID (fastest and recommended way)
 - Print a signature page (you will need to print and mail in your signature)
 - Submit without signatures (you can submit your FAFSA now without your signature, but you will need return later to sign)

If you are a dependent student, you will also need your FAFSA parent(s) to sign. They will have the same options as you. But remember, they need to use their own FSA ID, they cannot use yours.

By signing the FAFSA, the individual providing their signature certifies that all of the information on the form is correct and that they are willing to provide documentation during the verification process to prove that the information is correct.

You, as the student, certify that the financial aid funds will be used only to pay for the cost of attending an institution of higher education, that you are not in default on a federal student loan (or have made satisfactory arrangements to repay the loan), and you do not owe money back on a federal student grant (or have made satisfactory arrangements to repay the grant overpayment). You also agree to notify the school if you default on a federal student loan and that you will not receive a Federal Pell Grant for attendance at more than one school for the same period of time.

Signing the FAFSA also gives permission to release FAFSA data to the student's state of legal residence, to the schools listed on the form, and to the states in which those colleges are located.

Mailing FAFSA Materials

If you are mailing your FAFSA materials, there are new addresses for the 2019-2020 award year.

<i>Document</i>	<i>Mailing Address</i>
FAFSA Application English or Spanish	Federal Student Aid Programs P.O. Box 7654 London, KY 40742-7654
Student Aid Report (SAR) English or Spanish	Federal Student Aid Programs P.O. Box 7655 London, KY 40742-7655
FAFSA on the Web Signature Pages English and Spanish (including corrections)	Federal Student Aid Programs P.O. Box 7656 London, KY 40742-7656

Confirmation Page and Next Steps

After the student and custodial parent sign the online FAFSA®, the website will display a Confirmation Page. Print a copy of the Confirmation Page as it represents proof of the date the FAFSA was filed. The Confirmation Page will also show the student's Expected Family Contribution (EFC), estimated Federal Pell Grant and Federal Stafford Loan eligibility, as well as the list of schools scheduled to receive FAFSA data.

The Confirmation Page may also be used to transfer the FAFSA information into a state's financial aid application form. Currently, nine states allow such a transfer: California, Indiana, Iowa, Minnesota, Mississippi, New Jersey, New York, Pennsylvania, and Vermont.

The Confirmation Page may also be used to transfer parents' information into the FAFSA of the student's siblings, saving some time.

Each time a student makes FAFSA on the Web corrections, a new Confirmation Page will be available which will reflect the changes.

Students should keep a copy of all forms they submit and copies of all documentation used to complete those forms.

- Print and keep a copy of the FAFSA on the Web summary before submitting data electronically.
- Print and keep a copy of the Confirmation Page after filing the FAFSA.
- Print and keep a copy of the Student Aid Report (SAR) after it arrives.

Next Steps

You should review your electronic SAR Acknowledgment or paper SAR which will arrive within a week or two after the FAFSA has been filed. If you provided an email, it may show up in your inbox faster.

If your SAR does not arrive within three weeks, call 1-800-4-FED-AID (1-800-433-3243) or log in to www.fafsa.ed.gov to enquire about the status of the student's FAFSA. The SAR summarizes the information the family provided on the FAFSA. Each school listed on the SAR will receive an electronic copy of the information on the SAR. Make any necessary corrections using the student's FSA ID.

If you have been admitted to one or more colleges, you should watch for financial aid award notifications. These notifications are sometimes called financial aid award letters or packages and will list the grant, scholarship, work-study, and loan amounts the student might be eligible to receive. The award letter may arrive by email or postal mail.

A Change in Your or Your Parents' Financial Information

If your family's financial circumstances have changed after you submitted your FAFSA, you should contact each school as soon as possible to request a professional judgment review or a financial aid appeal.

FAFSA[®] CHANGES OR CORRECTIONS

So you completed the FAFSA® and realized you made a mistake or you forgot to list a school. Well, have no fear, you can make changes and corrections after you had submitted your FAFSA.

Examples of corrections:

- Add or remove colleges
- Change email address, mailing address, or other contact information
- Fix a typo

How to Make a Correction on Your FAFSA?

There are three ways to make a correction on your FAFSA: online, by mail, and by phone. You can make corrections at any time before or during the award year.

- Online: Log into FAFSA on the Web account at [FAFSA.ed.gov](https://fafsa.ed.gov). Indicate you are a Returning User and login with you FSA ID and password.
- Mail: You can also make corrections on your paper [Student Aid Report \(SAR\)](#). Find the incorrect information, and write the correct information in the field next to it. After you make all the necessary corrections, you (and your parent, if you're a dependent student) should sign the Student Aid Report (SAR) and mail it to the address listed near the signature line.
- Phone: You can also make corrections by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243). You'll need your 4-digit Data Release Number (DRN) that's printed on your SAR. When you make corrections by phone, you'll only be able to update contact information and add or remove schools.
- With the help of your Financial Aid Office: Your financial aid administrator can help you make changes or corrections. Make an appointment and let them know what you need to fix.

What Happens After You Make a Correction to Your FAFSA?

If you submit a correction online, it will be processed within 3-5 days.

You will receive a new SAR after the corrections have been processed. If you want to make more corrections, you will need to wait until after you receive the new SAR.

If you correct an error on your FAFSA (other than through the IRS Data Retrieval Tool) your FAFSA is more likely to be selected for verification.

MISTAKES TO AVOID WHEN FILING THE FAFSA®

The FAFSA® can be confusing, but for students who will be relying on financial aid, it's also really, REALLY important. Don't be intimidated! We've got your back. We've assembled a list of common errors people make when filing the FAFSA. Keep an eye out for these mistakes, which can be easily overlooked.

1. Filing the wrong year's FAFSA - Make sure you have the form for the correct academic year.
2. Failing to use your legal name - Even if you've gone by your middle name since birth, when it comes to filing the FAFSA, you have to use your name as it appears on your Social Security card.
3. Failing to register with Selective Service - If you are a male between the ages of 18 and 25, you must register with Selective Service. If you do not, you will be ineligible for federal student aid.
4. Missing financial aid deadlines - The FAFSA is important for federal and state aid as well as aid from the college you plan to attend. All three may have different deadlines. Err on the side of caution by filing early. You do not need to know what college you are attending in order to apply.
5. Making mistakes transposing digits in number and dollar amounts - Double check your reported income, Social Security number, and any other figures you may need to enter on the FAFSA.
6. Using an incorrect Social Security number or date of birth - If a parent doesn't have a Social Security number, enter zeros in the standard format (without dashes): 000000000. DO NOT LEAVE THE SPACES BLANK.
7. Reporting the wrong student or parent marital status - List marital status as of the day the FAFSA was completed.
8. Submitting the wrong parent's financial information - If parents are divorced or separated, be sure to use the information of the custodial parent in the FAFSA. If time is split equally, use the information for the parent who provided more financial support for you. (See ["Who Is Considered a Parent for the FAFSA?"](#) for more details.)
9. Not including a stepparent's income and assets - In certain instances, a stepparent's income and assets must be included on the FAFSA. (See ["Who Is Considered a Parent for the FAFSA?"](#) for more details.)
10. Incorrectly claiming head of household status - This filing status is often incorrect. If there is an error, the school will require an amended tax return be filed before any financial aid is disbursed.
11. Including retirement plans and/or the net worth of the primary home as investments on the FAFSA - Do not report an IRA, 401(k), 403(b), or pension plan as an investment on the FAFSA. (Brokerage accounts do need to be reported.) The primary home in which you live should also not be reported.
12. Not telling the financial aid office about unusual circumstances - The school has the authority to adjust a student's financial aid package in cases involving unusual circumstances through a process known as professional judgement.

INTRODUCTION TO THE CSS PROFILE™

If you are applying to college for the 2019-20 school year you may find that one or more of your schools will require the submission of a financial aid form called the CSS Profile™. The CSS Profile, from the College Board, is an online application used by some schools to determine a student's eligibility for institutional financial aid.

NOTE: You do not need to complete this application unless you are requested to by your current or prospective college.

Significantly more schools require the Free Application for Federal Aid (FAFSA®), there are only about 400 schools and programs that require the CSS Profile. The FAFSA is used to determine eligibility for federal and state aid, and the underlying financial aid formula used to calculate the student's expected family contribution (EFC) is known as Federal Methodology (FM). In contrast, the colleges and scholarship providers that rely on the CSS Profile award financial aid funds based on a different formula, known as Institutional Methodology (IM). Be sure to check the CSS Profile Participating Institutions list found at the College Board website.

Students only need to complete one CSS Profile application each year. However, there is a fee for submitting the application to schools, unless you [qualify for a fee waiver](#). The first school is \$25, and each additional school is \$16.

The CSS Profile application is available on October 1st (this is the same date that the FAFSA becomes available). Both forms should be completed as early as possible to take advantage of aid that is awarded on a first-come, first-served basis. All schools have their own filing deadlines in place but earlier is always better, especially for first-time applicants.

There are major differences between the FAFSA and the CSS/ Financial Aid PROFILE that makes completing both—where required—very important.

1. The FAFSA is used to award eligible students with federal grants, scholarships, and loans.
2. The CSS Profile assists schools in the awarding of non-federal institutional aid.

NOTE: There are significant differences between the two forms. Assets reported in the CSS Profile play a more significant role in determining institutional financial aid eligibility. An applicant may also be required to submit a CSS Profile for the non-custodial parent to report financial information about the parent not living with the student applicant. There is also a Business/Farm Supplemental form required if the custodial parent is self-employed. The school will inform the student if this form is needed.

Additional filing instructions and a CSS/Financial Aid PROFILE worksheet can be found at <https://cssprofile.collegeboard.org/>

HOW IS FINANCIAL AID AWARDED?

Your school will use the information you provided on the FAFSA® to calculate your financial aid package. Here is how they do it.

By completing the FAFSA, the U.S. Department of Education will calculate your Expected Family Contribution (EFC). Although it's often thought to be the amount your family should be able to contribute, it's not the amount your family is expected to pay. The EFC is only one consideration used by schools to determine how much aid you are eligible for (especially need-based aid).

They will use your EFC and the school's Cost of Attendance (COA).

Your Expected Family Contribution (EFC)

The information you input in your FAFSA will be used to calculate your EFC. [The EFC is calculated](#) by the U.S. Department of Education using a formula which is established by law.

The School's Cost of Attendance (COA)

Your COA is essentially the total amount it will cost you to go to your school for an academic year.

Your school will determine the COA by the total amount of direct charges to the school (like tuition and other fees), and other costs like:

- Room and board
- Books and supplies
- Transportation
- Allowance for child care or other dependent care
- Loan fees
- Costs related to disability
- Reasonable costs for eligible study abroad programs

Your COA will depend on your enrollment status, the program you are enrolled in (e.g., associate degree, bachelor's degree, etc.) and if you are living on or off campus.

Your COA may also be referred to as your Student Budget. Your school may make this available on their website or in their student handbook.



Determining Aid

Your school will take your EFC and subtract it from your school's COA to determine your financial need. Once your financial need is determined, the school will identify the types and amounts of need-based aid you are eligible for.

Determining Your Need-Based Aid

In order to award you need-based aid, your school will need to determine your financial need.

Your financial need is determined by the following calculation:

$$\text{COA} - \text{EFC} = \text{Financial Need}$$

Your school will award you need-based aid, like grants and scholarships, which you are eligible for. The amount and types of need-based awards may vary from school to school.

Determining Your Non-Need-Based Aid

After your school determines your need-based aid, they will need to determine your eligibility for non-need-based aid. This is determined by the following calculation:

$$\text{COA} - \text{All Aid Received} = \text{Eligibility For Non-Need Based Aid}$$

FACTORS THAT AFFECT THE EXPECTED FAMILY CONTRIBUTION (EFC)

FACTORS THAT AFFECT THE EXPECTED FAMILY CONTRIBUTION (EFC)

Understanding how your income, assets, and college savings plans impact the Expected Family Contribution (EFC) can be tricky. This information is intended to give you a better understanding of how these items should be treated, and what effect they will have on the calculation of the EFC.

<i>Impact of Income and Assets on Federal Student Aid for Dependent Students</i>		
<i>Item</i>	<i>Protected Portion</i>	<i>Reduction in Aid Eligibility</i>
Parent Income ²	Income Protection Allowance (IPA) ³ \$15,400 to \$39,430 for the 2019-2020 FAFSA	22% to 47% of available income after IPA
Dependent Student Income ²	Income Protection Allowance (IPA) up to \$6,600 for the 2019-2020 FAFSA	50% of available income after IPA
Parent Assets ⁴	<ul style="list-style-type: none"> • Family Home⁵ • Retirement Plans • Small Family Businesses⁶ • Asset Protection Allowance (APA)⁷ • Simplified Needs Test 	12% of asset net worth for reportable assets above the asset protection allowance
Student Assets ⁴	<ul style="list-style-type: none"> • Family Home⁵ • Retirement Plans • Small Family Businesses • Simplified Needs Test 	20% of asset net worth for reportable assets
Number in College	The parent contribution portion of the Expected Family Contribution (EFC) is divided by the number of children enrolled in college, increasing eligibility for need-based financial aid.	

1. The assessment of ability to pay depends on the income and assets of the student and parents, family size, the number of children in college, and the age of the older parent.
2. Income is based on a prior-prior tax year and includes Adjusted Gross Income (AGI) plus untaxed income.
3. The parent income protection allowance (IPA) is \$28,580 in 2019-20 for a family of four with one in college. Essentially the IPA changes with the household size and number in college as reported on the FAFSA.
4. Assets are based on the net worth (market value minus debt secured by the asset) as of the date the form is filed.
5. Family home is the principal place of residence; vacation homes are reported as an asset.
6. Small businesses have less than 100 FTE employees and are owned and controlled by the family.
7. The parent APA is based on the age of the older custodial parent. There is no APA for student assets. The Simplified Needs Test ignores all assets when parent AGI < \$50,000 and parents could file a 1040A/EZ.

<i>Special Treatment of 529 College Savings Plans on the FAFSA®</i>			
Account Owner	Treatment of Assets	Treatment of Qualified Distributions	Treatment of Non-Qualified Distributions
Dependent Student	Parent asset	Ignored	Taxable income to the beneficiary
Parent of Dependent Student	Parent asset	Ignored	Taxable income to the beneficiary
Independent Student	Student asset	Ignored	Taxable income to the beneficiary
Grandparents and Others	Ignored	Untaxed income to the beneficiary	Taxable income to the beneficiary

- Only 529 plans owned by the student or the custodial parent of a dependent student are reported as assets on the FAFSA.
- Distributions from 529 plans that are reported as assets on the FAFSA are ignored on the FAFSA, reducing need-based aid eligibility by up to 5.64% of the asset value.
- Distributions from other 529 plans are reported as untaxed income to the beneficiary on the next year's FAFSA, reducing aid eligibility by up to 50% of the distribution amount.
- Grandparent-owned 529 plans hurt need-based aid eligibility more than parent-owned 529 plans.
- Workarounds for grandparent-owned 529 plans include changing the account owner to the parent or student, or waiting until the senior year in college to take a distribution, when there is no subsequent year's FAFSA to be affected.
- The CSS Profile™ considers all 529 plans that list the student as a beneficiary, regardless of account owner.

**HOW IS MY
EXPECTED FAMILY
CONTRIBUTION
(EFC)
CALCULATED?**

HOW IS MY EXPECTED FAMILY CONTRIBUTION (EFC) CALCULATED?

There are two financial aid applications that can be filed to determine your Expected Family Contribution (EFC): the Free Application for Federal Student Aid (FAFSA®) and the CSS Profile™. The FAFSA is the most widely used, whereas the CSS Profile is required at approximately 400 colleges/universities.

Before we get into the nitty-gritty details of how these two different forms calculate your EFC, it's important to note that if your college requires the CSS/Financial Aid PROFILE, you still need to complete the FAFSA (i.e., you need to fill out BOTH forms).

Both forms are available every year starting on October 1.

How the CSS/Financial Aid Profile Determines EFC

About 400 colleges and programs in the U.S. utilize the CSS/Financial Aid PROFILE, developed by the College Board, to calculate the EFC. The financial aid formula they use is known as Institutional Methodology (IM).

Many experts would argue that the CSS Profile is the best measure of a family's financial strength regardless of income, whereas the FAFSA does a better job of helping low-income families apply for both federal and state aid. Another benefit the CSS Profile offers is the opportunity to take into account wider fluctuations in a family's income year-over-year.

Ultimately, it is up to the school to determine which methodology it uses to calculate your financial aid eligibility.

The FAFSA Federal EFC

The FAFSA utilizes a financial aid formula known as Federal Methodology (FM). Most colleges in the United States use the FAFSA to determine EFC.

This is the number calculated by the U.S. Department of Education. Overtime the EFC and what it means has shifted quite a bit. Your federal EFC is more of an index used by your college to determine how much financial aid you would receive if you were to attend their school.

Many think this is the amount of money your family will need to pay out of pocket, but it's not. (And yes, we can hear the sound of relief from some of you!) It is a great goal number for your family to contribute, but it is not required that your family pay this amount. If you read the previous section, "[How Financial Aid is Awarded](#)," you would see that non-need-based aid does not even take your EFC into consideration.

HOW IS MY EXPECTED FAMILY CONTRIBUTION (EFC) CALCULATED?

<i>Common Differences Between the FAFSA® and CSS Profile™</i>		
<i>Financial Aid Formula Component</i>	<i>FAFSA (Federal Methodology)</i>	<i>CSS/Financial Aid PROFILE (Institutional Methodology)</i>
Net Worth of Family Home	Ignored	Capped, usually 2-3 times income
Simplified Needs Test	Yes	No
Net Worth of Small Family Businesses	Ignored	Counted
Paper Losses (depreciation, capital losses, business/farm losses, net operating loss carry-forwards)	Counted	Ignored
Non-Custodial Parent Income/Assets	Ignored	Counted
Number of Children in College (detailed in following table)	Equal split of parent contribution	Smaller reduction in parent contribution
Assets Owned by a Sibling	Ignored	Counted, if sibling is under age 19 and not yet in college
Allowance for College Savings	Ignored	Subtracted from assets
Allowance for Emergency Reserve	None	Subtracted from assets

# of Children in College	Federal Methodology	Institutional Methodology
1	100%	100%
2	50%	60%
3	33%	45%
4	25%	35%

IMPACT OF COLLEGE SAVINGS ON STUDENT FINANCIAL AID

IMPACT OF COLLEGE SAVINGS ON STUDENT FINANCIAL AID

1. Save for college in the parent's name, not the student's name. The impact on aid is small if the parent is the account owner.
2. A 529 college savings plan is treated as though it were a parent asset if it is owned by a dependent student or by a dependent student's custodial parent. This has a minimal impact on eligibility for need-based financial aid.
3. A 529 college savings plan that is owned by the student's grandparent, aunt, uncle, non-custodial parent, or any other third party will hurt eligibility for need-based financial aid.
4. Move money in a custodial bank or brokerage accounts, which reduce aid eligibility by 20% of the asset value, into a custodial 529 college savings plan to increase aid eligibility.
5. Spend student assets first, before using the parent's money.



WAYS TO PAY FOR COLLEGE

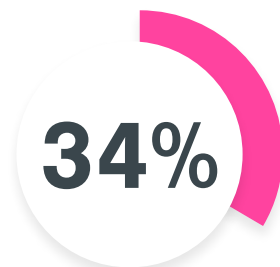
The Main Types of Educational Funding

GIFT AID



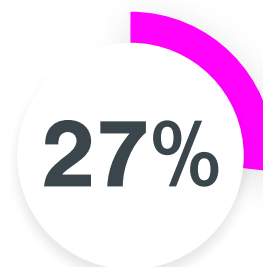
Grants and scholarships are both examples of gift aid money.

INCOME & SAVINGS



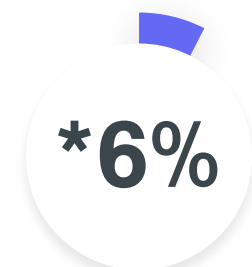
Family savings and income, including the student's, can help cover college costs.

STUDENT LOANS



There are both private and federal options to help pay for college.

EARNED AID



Work-study is an example of earned aid. It allows students to work part-time while enrolled in school.

*Percentage of students who earn money through work-study

Percentage of students that used this method to pay for college as reported in 2017's "How America Pays for College," Sallie Mae Annual Report and the 2011-12 National Postsecondary Student Aid Study From NCES.ED.GOV
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Gift Aid

Gift aid is any type of aid that typically does not need to be repaid. Gift aid includes grants and scholarships. Gift aid can come from a variety of sources, like federal and state governments, your school, and numerous scholarship opportunities. The more gift aid you have, the better!

A common type of gift aid is a federal financial aid grant, which includes:

- **Federal Pell Grant (Pell Grant)** – This is a need-based grant available to undergraduate students who have yet to earn a bachelor's degree.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** – This is a grant available to undergraduate students with exceptional need who have not earned a bachelor's degree.
- **The Teacher Education Assistance for College and Higher Education (TEACH) Grant** – This grant is available to undergraduate and graduate students who are enrolled in TEACH-grant-eligible programs, at TEACH-grant-participating schools.
- **The Iraq and Afghanistan Service Grant** – This grant is available to students who are not Pell-eligible because they have less financial need than is required by the Pell Grant (but meet all other criteria) and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11, and the student was under 24 years old or enrolled in college at least part-time at the time of the parent's or guardian's death.

Non-Gift Aid

Non-gift aid is money you will need to earn or repay. This includes loans and work-study. Like gift aid, non-gift aid can also come from a variety of sources, including, federal and state government, your school, or another bank or financial institution.

Some common types include:

Federal Student Loans: There are a variety of loans made available through federal student aid.

- **Direct Subsidized Loan** – This is a need-based loan only made available to undergraduate students. The interest rate is fixed, and interest will be paid by the federal government while you are enrolled at least half-time, during your grace period and other periods of approved deferment. The annual loan limit is based on a student's academic year (freshman, sophomore, etc.). The aggregate amount is based on the total amount received and your degree level (undergraduate, graduate, etc.).
- **Direct Unsubsidized Loan** – This is a non-need-based loan and is available to undergraduate, graduate, and professional students. The interest rate is fixed, and unlike a Direct Subsidized Loan, the borrower is responsible for paying interest from the date the loan is disbursed (meaning any unpaid interest will accrue while you are enrolled). The annual and aggregate loan limits will be based on your academic year as well as academic level.
- **Direct Parent PLUS Loan** – This is a non-need-based loan, available to the parents of dependent undergraduate students for the student's education. This loan requires a credit check and has a fixed interest rate, and a parent will be able to borrow up to the student's COA, minus any financial aid your student receives.
- **Direct Grad PLUS Loan** – This is a non-need-based loan, available to graduate or professional students attending a graduate or professional school. This loan requires a credit check. The loan has a fixed interest rate, and a student is able to borrow up to their COA, minus any financial aid your student receive.

Earned Aid

Earned aid requires you to earn your award by working part-time. There could be options offered through your school and the federal government.

Federal Work-Study: This a need-based award that you have to earn by working part-time, and is available to both undergraduate and graduate students. Employment opportunities are managed through your college, and jobs can be on or off campus. This award is managed through the college and is based on available funds at each school.



FINANCIAL AID APPEALS

You've received your financial aid award letter from the school and realize that the funds you have been awarded are not enough to cover all of your expenses. Don't panic!

There is a process in place for students to appeal for more financial aid. The process for appealing is usually referred to as a professional judgement review, or special circumstances review.

It basically means that you can formally ask the financial aid administrators at your school to reconsider your aid package based on additional information.

College financial aid administrators have the authority to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA®) or to the Cost of Attendance (COA) on a case-by-case basis when supported by documentation of special circumstances.

Financial aid administrators may also override a student's dependency status from dependent to independent when the student is affected by unusual circumstances. If the student's dependency status is changed to independent, no parent information will be required on the FAFSA.

Also, if your family has had a significant change in their financial situation since you completed the FAFSA, you want to let your school know.

How does the appeal process work?

The appeal process varies from school to school but, generally, all schools will require that you appeal in writing, either by traditional mail (aka "snail mail") or email. Appeals may not be done by phone. You should never appeal your financial aid award just to seek more money. There should be a specific set of reasons for your request. The first thing that must be determined is whether your situation warrants special or unusual circumstances.

1. *Special Circumstances*
Special circumstances can include any financial circumstances that have changed from last year to this year, and anything that distinguishes the student's family from the "typical family."
2. *Unusual Circumstances*
Unusual circumstances include unusual family situations or an abusive family environment that threatens the student's health or safety.

Examples of Special and Unusual Circumstances

<i>Special Circumstances</i>	<i>Unusual Circumstances</i>
<ul style="list-style-type: none"> • <i>Parent loses a job or experiences a salary reduction</i> • <i>The parent's income is volatile, varying widely from year to year</i> • <i>Recent death, disability, incarceration or institutionalization of the student's parent</i> • <i>A family member is critically ill and you are experiencing high out-of-pocket medical expenses</i> • <i>The end of child support or Social Security benefits when the child reaches the age of majority</i> • <i>The family suffers a financial or natural disaster</i> • <i>The student's siblings are enrolled in a private K-12 school</i> • <i>There are high dependent-care costs related to a special needs child or elderly grandparent</i> • <i>Parent's educational costs, if they are currently enrolled in college or repaying student loans</i> • <i>The reported income was affected by one-time events that are not reflective of the family's ability to pay</i> • <i>The family is concerned it cannot meet its required contribution</i> 	<ul style="list-style-type: none"> • <i>Court ordered Protection From Abuse (PFA) against the student's parents</i> • <i>Both of the student's parents are incarcerated or institutionalized</i> • <i>The student is completely estranged</i> • <i>The student's parents are divorced, the custodial parent has passed away, and the student has had no contact or support from the noncustodial parent for an extended period of time</i> • <i>The student has been abandoned by their parents or is unable to locate them</i>

The student and family should take action immediately, regardless of whether the special circumstances are due to an ongoing need or a crisis. Although the student may request special consideration at any time during the year, submitting a request as early as possible with appropriate documentation will help the student be considered for the best range of available financial aid funds.

Appeals must be resubmitted annually to confirm that the special or unusual circumstances are still in effect

WHEN FEDERAL STUDENT AID ISN'T ENOUGH

Once you've completed the FAFSA®, and applied for all grants, scholarships, and federal loans you qualify for, you may find that you still need more money to pay for school. If you're coming up short on funds, you may want to look into private student loans.

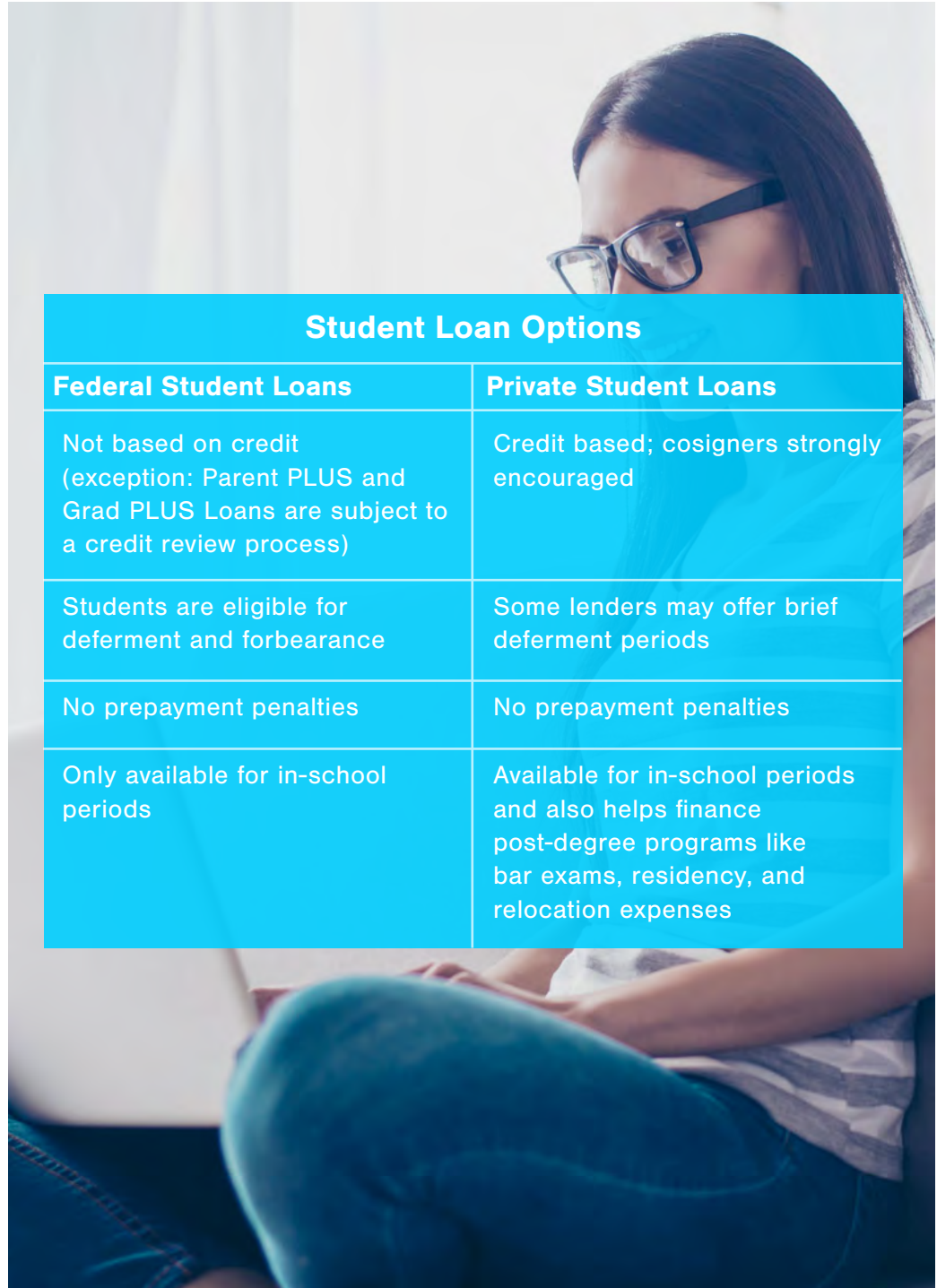
Private student loans help millions of students each year with their tuition, books, housing, and other college related expenses. There are several lenders to choose from, and along with competitive interest rates, they offer a variety of options for students and parents to help meet their education expenses.

Private student loans are not the same as federal student loans, and do not come with the same benefits. The table on this page highlights the most important differences between federal and private student loans. You can also check out the [comparison charts on Edvisors.com](#) for more details.



Our goal is to help you exhaust all of your federal student aid options first. Edvisors works with several reputable [private lenders](#) to offer options to students who need additional financial assistance.

While you may need to pursue private student loans, we encourage you to explore additional options for gift aid (money that does not need to be repaid) through our sites [StudentScholarshipSearch.com](#) and [ScholarshipPoints.com](#).



Student Loan Options	
Federal Student Loans	Private Student Loans
Not based on credit (exception: Parent PLUS and Grad PLUS Loans are subject to a credit review process)	Credit based; cosigners strongly encouraged
Students are eligible for deferment and forbearance	Some lenders may offer brief deferment periods
No prepayment penalties	No prepayment penalties
Only available for in-school periods	Available for in-school periods and also helps finance post-degree programs like bar exams, residency, and relocation expenses

ADDITIONAL RESOURCES

The financial aid process can get confusing. If you're not sure where to start, we've assembled a list of resources to help guide you. Whatever you're looking for, we've got you covered.

Search for Scholarships

We all know scholarships are a great way to pay for college, but it's difficult and time-consuming to comb through thousands of college scholarships to find the ones you're eligible for.

Simplify your search for scholarships with [StudentScholarshipSearch.com](https://www.student-scholarship-search.com). Our scholarship matching tool makes it easy to find scholarships, and gather all of the information you need to apply.

Scholarship Drawings

Looking for easy scholarships? Tips on how to win? Insights on college life from other students? [ScholarshipPoints.com](https://www.scholarshippoints.com) can help. Earn points by completing activities and surveys, and spend your points to enter our free college scholarship drawings.

Visit the [ScholarTips](#) section for lists of scholarships and tips on applying, and stop by the [CampusLife](#) blog for insights into all facets of college life, written by students.

Private Student Loans

Private student loans help cover the gap between gift aid (like grants and scholarships), federal financial aid, and the remaining out-of-pocket costs students need to cover in order to pay for school. Millions of students use private student loans to pay for tuition, textbooks, housing, and other college expenses when their financial aid comes up short.

Our site [PrivateStudentLoans.com](https://www.privatestudentloans.com) breaks down your private student loan options, what you need to know before you borrow, and makes it easy to compare multiple lenders to find the best option for you.

If you're looking for more information on financial aid topics, check out these links:

- [U.S. Department of Education Federal Student Aid](https://www.ed.gov)
- [Creating or managing an FSA ID](#) (you'll need one to get access to Federal Student Aid's system and to sign federal financial aid documents)
- Find information on your current federal student loans at the [My Federal Student Aid](https://www.myfederalstudentaid.gov)
- Manage your federal student loans at [StudentLoans.gov](https://www.studentloans.gov)
- Explore your options for refinancing or consolidating existing student loans at [StudentLoanConsolidator.com](https://www.studentloanconsolidator.com)

FINANCIAL AID FREQUENTLY ASKED QUESTIONS

1. What is the deadline for filing the FAFSA®?

For students filing a FAFSA for the 2019-20 school year, the deadline is by June 30, 2020 midnight Central time. Each college may have their own specific deadlines for submitting applications, just as the application deadline for state financial aid varies from state-to-state. Check with the college(s) you are interested in attending to verify their requirements. A list of deadlines for each state can be found on the FAFSA website at <https://fafsa.ed.gov/deadlines.htm#>.

2. Is the FAFSA only for federal aid?

No. The FAFSA is used to apply for most state loan, grant, and scholarship programs, in addition to the federal loans and grants. When you submit the FAFSA to the U.S. Department of Education, they forward the information on the form to the state student assistance agency. Each state may have different application deadlines. Check with your state to ensure that you meet the deadline for any aid you might be eligible to receive.

3. My family makes too much money, so I don't need to file the FAFSA, right?

Many people assume that they won't qualify for financial aid because they make too much money. There is no income cutoff to qualify for federal student aid. Many factors besides income—such as your family size, your year in school, and the number of children in the household that will be attending school—are considered when aid is awarded. But, you won't know for sure unless you apply. Failure to apply could mean leaving free money on the table.

4. What is a priority deadline? Can I still file if I miss it?

Many colleges and universities use priority deadlines to encourage early applications for both admissions and financial aid. You should still file an application if you have missed a priority date. Why? Many schools will accept late applications on a “space available” basis. So late applicants are competing for whatever slots or financial aid may be left after all the qualified earlier applicants have been accepted and awarded. Check with your schools of interest to determine their application policy.

5. I live with my mom, but my dad claimed me on his taxes last year. Which parent do I list?

If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months. This parent is known as your “custodial parent.” The FAFSA only requires financial information from the custodial parent. It does not matter who claimed you on their federal income tax return.

6. I split my time equally with both parents, and neither pays child support. Who do I put on the FAFSA?

If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you received support from a parent.

7. My mother and I are both attending school at the same time. How does this affect my FAFSA filing?

If a student is a dependent student they will be counted in the family size and included in the number in college on the FAFSA if they are enrolled at least half-time in an eligible college. A parent enrolled in college generally cannot be included in the number in college on the student's FAFSA. However, a parent can petition the school to consider the circumstances and the school may be willing to adjust the number in college after conducting a professional judgment review.

8. I'm a minor, but my parents aren't helping me pay for school. How do I apply for aid?

If you are a dependent student, your parents are required to include their financial information on the FAFSA even if they have not agreed to assist you with payment towards your education. Parental refusal to complete the FAFSA and other required forms is not sufficient grounds—on their own or in combination—for you to apply on your own. But if there are other extenuating circumstances affecting their cooperation with the FAFSA process, the financial aid administrator might consider a dependency override. They will want to see copies of documentation supporting your reasons for the dependency override request. This documentation could come from a guidance counselor, teacher, pastor, social service agency, or other people familiar with your situation.

9. What if I'm unable to provide parent information due to special circumstances?

In situations such as those listed below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless.

The online FAFSA will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents' information. The site then allows you to submit your application without entering data about your parents. Additional documentation will most likely be required by the school to support your status.

However, it is important for you to understand the following:

- Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution (EFC) and must immediately contact the financial aid office at the college or career school you plan to attend.
- Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents; letters from a clergy member, school counselor or social worker; and/or any other relevant data that explains your special circumstance.

10. My parents are divorced. I live with my mother and she is remarried. Whose information do I include on the FAFSA?

Since your mother is remarried, your stepfather's financial information must be reported on the FAFSA even if your stepfather does not provide you with any financial support. Your biological father (non-custodial parent) does not report any information on the FAFSA.

11. My mother remarried two years ago and recently passed away. I currently live with my stepfather. Should I include his information on the FAFSA?

If your stepparent was married to your parent but is now widowed, that stepparent doesn't count as a parent on your FAFSA unless he or she has legally adopted you. You should complete the FAFSA as an independent student. You will be required to provide the school with documentation to support your status. Documentation could include a copy of your biological parent's death certificate, a letter from a lawyer, guidance counselor, or other third party.

12. What if my parents are in a same-sex marriage?

Same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country), without regard to where they live or where the student will be going to school. The FAFSA questions use gender-neutral terminology for married parents (Parent 1 and Parent 2 instead of mother and father). It does not matter which parent completes which set of questions. Both parents must submit their financial information.

13. What do I do if my family has unusual circumstances which affect my ability to pay for my education?

After the FAFSA is submitted for processing and the results have been received by the schools you listed on the FAFSA form, you should be prepared to petition the schools in writing about your need for special consideration. It is necessary to gather information from your family for the school to re-evaluate your financial need. Many schools will have an institutional form which you will need to complete and submit along with the additional documentation. Below is a list of special circumstances that typically qualify a student to make this request.

- Reduction of income
- Reduction of child support
- High medical/dental expenses not covered by insurance
- Death, divorce, or separation
- Elementary or secondary school tuition expenses
- Parent tuition expenses
- One-time receipt of income

14. My parents recently filed for bankruptcy and are currently in a Chapter 13 repayment plan. How will this impact my eligibility for financial aid?

Your parent's bankruptcy will have no direct impact on your eligibility for federal student aid, including loans. However, the FAFSA results may show that you have an EFC (Expected Family Contribution) which would indicate that your family can contribute to your education.

The bankruptcy plan would require monthly payments which are not reflected in any information you provide on the FAFSA.

A bankruptcy would affect your parent's ability to borrow any loans to assist you with your educational expenses (for example, a Parent PLUS Loan or cosigning for you on a private student loan to cover additional school-related expenses).

If your financial aid award package is not sufficient to cover your educational expenses without your parents' financial input you should consider contacting the school to request that they review your situation. A financial aid administrator has the authority to adjust financial aid, upward or downward, depending on the circumstances. Proper documentation from you would be required to begin this process.

COLLEGE SHOPPING AND PACKING CHECKLIST

This checklist will help you shop and pack for your college dorm or apartment.

APPLIANCES

- Water filter
- Blender
- Coffee maker
- Microwave
- Small refrigerator
- Toaster or toaster oven

COOKING / KITCHEN

- Can opener
- Bottle opener
- Mug and insulated travel cup
- Paper plates and plasticware
- Plastic wrap and tin foil
- Plastic bags
- Napkins
- Food containers
- Water bottle

DECOR

- Posters/art
- Poster hangers
- String lights
- Candles
- Picture frames
- Command strips
- Removable hooks

SCHOOL SUPPLIES

- Backpack/tote bag
- Index cards
- Binders and folders
- Binder clips
- Calendar or academic planner
- Envelopes
- Highlighters
- Hole punch
- Masking tape
- Sticky notes
- Notebooks
- Paperclips
- Pens and pencils
- Rubber bands
- Safety pins
- Scissors
- Scotch tape
- Permanent markers
- Stapler
- Correction tape
- Calculator
- Bulletin board and push pins
- Dry-erase board and markers

TECH

- USB drive
- Camera
- Headphones
- TV
- Spare batteries
- Portable bluetooth speaker
- Chargers (phone, laptop, speakers)
- Extension cord/power strip
- Laptop
- Printer, ink, printer paper
- Tablet/e-reader
- Wireless keyboard and mouse

CLEANING

- Broom and dustpan
- Dish soap
- Air freshener
- Vacuum
- Paper towels
- Sponges
- Trashbags
- Window cleaner
- All purpose cleaner
- Hand soap

BED

- Alarm clock
- Sleep mask
- Bedside table
- Earplugs
- Sheets (most dorm beds are twin xl)
- Comforter/duvet
- Pillows/throw pillows
- Mattress pad
- Underbed storage containers

FURNITURE

- Desk chair
- Desk lamp
- Full-length mirror
- Bed risers
- Small fan
- Rug
- Couch/futon/chairs
- Small trash can
- Storage containers (bins, baskets)

TOOLS

- Step stool
- Tool kit (screwdriver, hammer, pliers)
- Flashlight

DOCUMENTS

- Copy of birth certificate
- Passport
- Copy of social security card
- Debit card/credit cards/checks
- Driver's license or photo ID
- Renter's insurance
- Financial aid documents
- Insurance cards
- Student ID card

BATHROOM

- Bathrobe
- Flip flops
- Hair dryer
- Shower caddy
- Shower curtain
- Loofah
- Toilet paper
- Towels

CLOTHES AND ACCESSORIES

- Underwear and socks
- Jeans
- Professional attire (dresses, slacks, blazers, nice shoes)
- Winter coat/jacket
- Bike/bike lock/helmet
- Shoes (sneakers, boots, flip flops, flats, heels, sandals)
- Sunglasses
- Umbrella/rain coat
- Bras
- Pajamas
- Long-sleeve shirts
- Short-sleeve shirts
- Shorts
- Skirts
- Casual dresses
- Date-night outfits
- Tank tops
- Sweaters
- Gym clothes
- Scarf
- Belt
- Gloves
- Slippers
- Bathing suit
- Purse
- Gym bag
- Hats

TOILETRIES

- Antacid
- Antidiarrheal medicine
- Antiseptic wipes
- Pain relievers
- Band-aids or other bandages
- Insect repellent
- Cough drops and cough medicine
- Allergy medicine
- Tampons and pads
- Deodorant
- First aid kit
- Rubbing alcohol
- Thermometer
- Tissues
- Vaseline
- Vitamins
- Hydrogen peroxide
- Face soap
- Glasses/contact solution
- Makeup/brushes
- Retainer
- Hairspray
- Sunscreen
- Moisturizer
- Mouthwash
- Nail clippers and nail file
- Shampoo and conditioner

TOILETRIES (cont.)

- Razors and shaving cream
- Bath soap
- Toothbrush
- Hair ties/bobby pins
- Comb and brush
- Cotton balls
- Cotton swabs
- Dental floss
- Toothpaste
- Tweezers
- Birth control
- Condoms

LAUNDRY

- Bleach
- Fabric softener
- Hangers
- Iron and ironing board
- Laundry detergent
- Laundry hamper and basket
- Roll of quarters
- Small sewing kit
- Stain remover

QUICK TIPS

1. Pack clothes by the season and bring/take home clothes by the semester.
2. Buy items that can pull double-duty (e.g., binder clips can be used as chip clips).
3. For extra storage space in your dorm, put your bed on risers and store your luggage and extra shoes under your bed.
4. Ask your roommate what they're bringing to avoid having doubles.

 **ScholarshipPoints**  **StudentScholarshipSearch.com**  **PrivateStudentLoans.com**
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