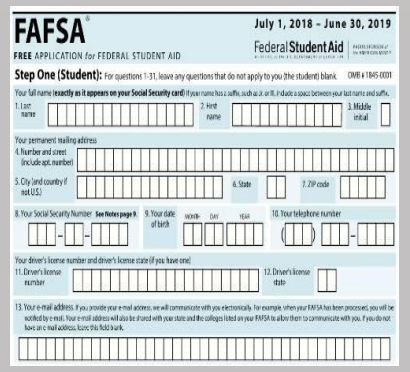
Get Educated: How To Fill Out The FAFSA

Charlotte Johns-Rich

St. Petersburg College

Agenda

- Creating and Using Your FSA ID—An Overview
- Students' and Parents' Information
- Filling Out the FAFSA
  - Getting Started
  - Financial Information
  - Listing Schools
  - Signing and Submitting
- Six Things to Do After Filing the FAFSA
- Resources


FAFSA®
July 1, 2018 – June 30, 2019
FREE APPLICATION for FEDERAL STUDENT AID
Federal Student Aid
Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank.
OMB # 1845-0001
Your full name (exactly as it appears on your Social Security card): If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.
1. Last name
2. First name
3. Middle initial
Your permanent mailing address
4. Number and street (include apt. number)
5. City (and country if not U.S.)
6. State
7. ZIP code
8. Your Social Security Number See Notes page 9
9. Your date of birth
MONTH
DAY
YEAR
10. Your telephone number
Your driver's license number and driver's license state (if you have one)
11. Driver's license number
12. Driver's license state
13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

CREATING AND USING YOUR FAFSA ID

• EVERYONE NEEDS AN FSA ID.

You will need an FSA ID to access Federal Student Aid's online systems, and it will serve as your legal signature. You must have a Social Security number (SSN) to create an FSA ID.

- **How do I get started?**
- Everything you need to do to receive an FSA ID is located on https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid
- Click on "Create an FSA ID Now" or create your FSA ID when you "Start a New FAFSA."

CREATING AND USING YOUR FAFSA ID

CREATING AND USING YOUR FAFSA ID

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Prepare for College | Types of Aid | Who Gets Aid | FAFSA®: Applying for Aid | How to Repay Your Loans

Home » FAFSA®: Applying for Aid » Filling Out the FAFSA® Form » The FSA ID

The FSA ID is the username and password you use on federal student aid websites such as fafsa.gov and StudentLoans.gov.

If you're ready, you can create an FSA ID now.

Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

If you want to create an FSA ID now, go for it!

Create Your FSA ID Now

Update your FSA ID account

If you'd like more information first, keep on reading…

About the FSA ID

- What is an FSA ID?
- Where can I use my FSA ID?

Quick Links

- Filling Out the FAFSA® Form
- Dependency Status

Glossary

FSA ID

The FSA ID is a username and password combination that serves as a student's or parent's identifier to allow access to personal information in various U.S. Department of Education systems and a...

Federal Student Aid

CREATING AND USING YOUR FAFSA ID

- **Who needs one?**
- If you're a dependent student, you and your parent will need to create unique FSA IDs.
- If you believe you're not a dependent student, visit StudentAid.gov/dependency.

- **When should I create it?**
- As soon as possible!
- HS seniors should submit the FAFSA **on or after October 1st and each year in college thereafter.**
- Nine states award state aid on a first-come, first-served basis, so don't wait!

CREATING AND USING YOUR FAFSA ID

YOU HAVE AN FSA ID. NOW WHAT?

- **What happens once I complete my FSA ID registration?**
  - You'll receive a confirmation email with the subject line: "Important: Your FSA ID E-mail Validation – Action Required."

- **When can I start using my FSA ID?**
  - As soon as you receive confirmation from the Social Security Administration.

CREATING AND USING YOUR FAFSA ID

• RETRIEVING YOUR USERNAME & PASSWORD

Help! I lost my FSA ID username and password! What do I do?

- Select “Forgot my username” at the login screen.
- Enter a secure code received via e-mail, answer your challenge questions, or enter a secure code received via text.
- The secure code must be used within ten minutes of receiving it.
- For challenge questions, you’ll also need to enter your SSN, last name and DOB.
- Once you enter the secure code or answer the challenge questions, the screen will display your username.

CREATING AND USING YOUR FAFSA ID

What if I'm locked out of my account?

- You can unlock your account using a secure code received via e-mail, text, or answering a challenge question.
- The secure code must be used within ten minutes of receiving it.
- Once you unlock your account, you'll be prompted to change your password.
- Once you enter and re-enter your new password successfully, you'll receive a "Success!" message and a button for you to click to return to the login screen.

Where do I find more information?

- More information can be found at:
  - https://studentaid.ed.gov/sa/fafsa/filling-out/fsaid

STUDENTS' AND PARENTS' INFORMATION

STUDENT'S AND PARENT'S INFORMATION

DEPENDENT STUDENTS

- If you're a dependent student, you'll report your and your parent's information.

INDEPENDENT STUDENTS

- If you're an independent student, you'll report your own information.
- If you're married, you'll report your spouse's information.

STUDENT'S AND PARENT'S INFORMATION

PARENTS

Which parent should I report on the FAFSA?

- If your legal parents are married to each other, or are not married but live together, you should report information about both.
- "Legal" is determined by your biological or adoptive parents (as determined by your state).

What should I do if I don't live with my parents?

- If you're a dependent student, you must still answer questions about your parents, even if you don't live with them.

STUDENT'S AND PARENT'S INFORMATION

What if my parents refuse to give any of their info for the FAFSA, can I qualify as an Independent student?

- Unfortunately, you can't qualify as an independent student because your parents can't or won't help you fill out the FAFSA or pay for college.

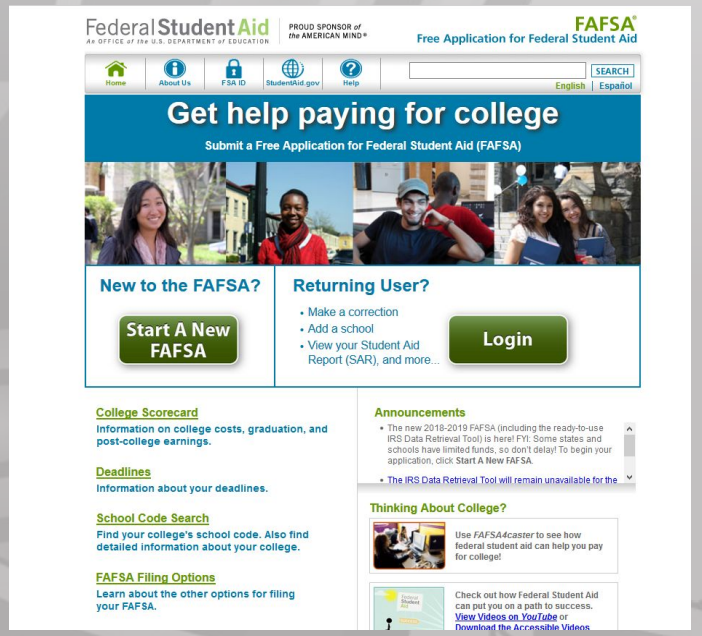
What if I have no contact with my parents?

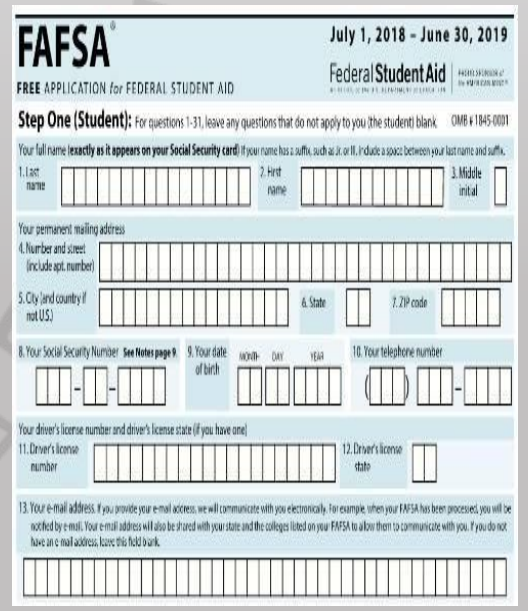
- You can still fill out the FAFSA even if you have no contact with your parents and don't know where they live, or if you've left home due to an abusive situation.
- Contact your schools' financial aid offices. They'll help you figure out what to do next.

HOW TO FILL OUT THE FAFSA

FILLING OUT THE FAFSA—

•GETTING STARTED





HOW TO FILL OUT THE FAFSA

LET'S GET SOME MONEY AND FORM YOUR FUTURE!

How do I get started?

- Go to FAFSA.gov and click on "Start a New FAFSA."

What do I need to keep in mind?

- Your name and SSN must match what's written on your Social Security card.
- If you're concerned about providing your personal information, you can use a virtual keyboard.
- You'll create a save key at the beginning of the FAFSA so you can continue to work on the FAFSA between sessions and across locations.

HOW TO FILL OUT THE FAFSA

How do I renew my already completed FAFSA?

- Click “login” on the home page and select “FAFSA renewal.”
- Your nonfinancial questions will be pre-filled for you.
- Be sure to update any information that’s changed.

What tax information do I use?

- Most people who’ve filed their 2016 federal taxes can use the IRS Data Retrieval Tool (DRT) to automatically import their tax information into the FAFSA.

HOW TO FILL OUT THE FAFSA

As you start to fill out the FAFSA, you will need to provide:

- E-mail address
  - Don’t use the same e-mail address as your parent.
  - Make sure you have access to the e-mail address you provide.
- FSA ID username
  - Don’t include personal information, such as your name or DOB.
  - If you receive a message that says “username taken, create a different username,” you must create a new one.
- FSA ID password
  - Store your password in a safe place.
- SSN, date of birth and name

FINANCIAL INFORMATION

PROVIDING FINANCIAL INFORMATION

What financial information does the FAFSA ask for?

- The FAFSA asks for financial information, including balances of savings and checking accounts and information from tax forms.
- For the 2018–2019 FAFSA, you'll need 2016 tax information.
- If you don't have your tax information, it's okay to use estimated income and tax information, but you'll have to go back after filing your taxes to update that information.
- The FAFSA also asks you to report untaxed income.
- Untaxed income includes child support received, payments to tax-deferred pensions, veterans noneducational benefits, disability benefits, and worker's compensation.
- The IRS Data Retrieval Tool (IRS DRT) will save you time and effort!

FINANCIAL INFORMATION

How does the IRS Data Retrieval Tool (DRT) work?

- The IRS DRT takes you to the IRS website, where you'll log in by providing your name and other information exactly as you provided it on your tax return.
- Your tax information will be transferred to your FAFSA.
- When you return to the FAFSA, questions that are populated with tax information will be encrypted for security purposes.

FINANCIAL INFORMATION

Students or parents in these situations can't use the IRS DRT and must enter their tax return information manually:

- Married and filed as Married Filing Separately
- Married and filed as Head of Household
- Had a change in marital status since 2016
- Filed a Puerto Rican or foreign tax return

FINANCIAL INFORMATION

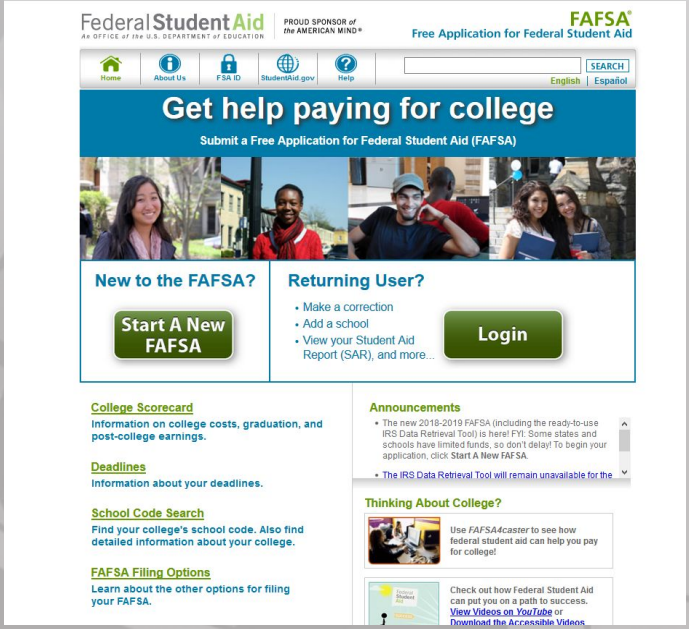
Why should I use the IRS DRT tool for the FAFSA?

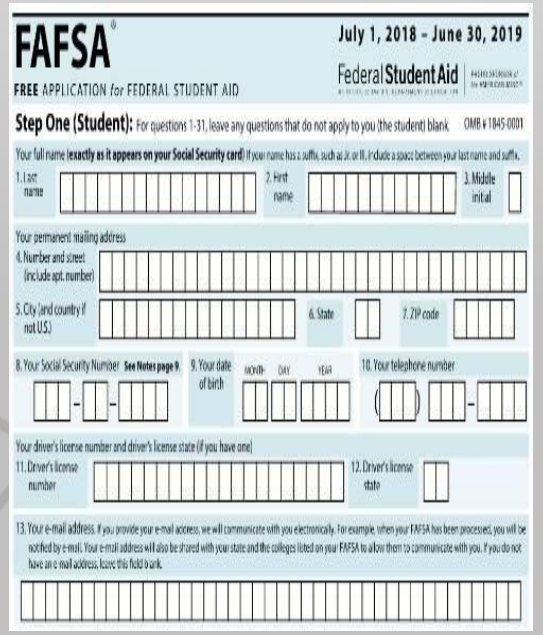
- You won't have to search your entire house to find your tax records!
- You don't have to worry about making mistakes entering your tax information.
- If you use the IRS DRT, you may not need to provide tax transcripts if you're selected for verification.

LISTING SCHOOLS

- **FILLING OUT THE FAFSA—**

LISTING SCHOOLS





LISTING SCHOOLS

WHICH SCHOOLS ARE IN YOUR FUTURE?

How do I send my FAFSA to schools and programs I want to apply to?

- The schools you list will receive your FAFSA information automatically and determine what amounts of aid you may be eligible for.
- You can list up to 10 schools online and up to four on your paper FAFSA.
- The order of your list does not matter for federal aid, but may matter to certain states. See your state's requirements.
- The schools you list won't be able to see any other schools on your list.

Where can I find more information?

- More information can be found here.

SIGNING FAFSA

SIGNING THE FAFSA

- **How do I sign and submit my FAFSA?**
  - You must sign and submit your FAFSA before it can be processed.
  - Your FSA ID acts as your legal signature.
  - Make sure that everything on your FAFSA is correct and complete because your school may ask you to verify some of the information.
  - Once you see your confirmation page, you'll know you've successfully submitted your FAFSA.
  - If you provided an e-mail address, you'll automatically receive the confirmation page by e-mail.

What if I don't have an FSA ID?

- If you don't have a FSA ID, you are required to mail a signature page.

SIX THINGS TO DO
AFTER FILING THE FAFSA

AFTER FILING THE FAFSA

• I SUBMITTED MY FAFSA. NOW WHAT?

Congrats! You did it! You're on your way to forming your future. For step one, you'll review your Student Aid Report (SAR).

- Your SAR summarizes the FAFSA data you submitted.
- You'll get it within three days if you signed online or three weeks if you mailed a signature page.
- You can print your SAR by logging into FAFSA.gov with your FSA ID and clicking on the appropriate school year.
- You can also check the status of your application if you haven't yet received it.
- Make sure all the information is correct!

AFTER FILING THE FAFSA

For step two, you'll review your Expected Family Contribution (EFC) number.

- Appears in the box at the top of the first page of your SAR, under your SSN.
- Is a measure of your family's financial strength.
- Is calculated according to a formula established by law.
- It determines your eligibility for the Federal Pell Grant

AFTER FILING THE FAFSA

How do schools use my EFC?

- Schools use it to determine your federal student aid eligibility and your financial aid award.
- Remember that your EFC is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.
- If you have questions, you can ask your school's financial aid office.

AFTER FILING THE FAFSA

For step three, you'll make corrections if you need to.

- Make sure that everything on your FAFSA is correct and complete because your school may ask you to verify some of the information. If you used the IRS DRT, that information will appear encrypted on your SAR.

- You must wait for your most recent FAFSA submission to process before you can update or make corrections to your FAFSA. That process usually takes about three days.

AFTER FILING THE FAFSA

For step four, you'll review your financial aid history.

- The last page of your SAR includes information about your financial aid history, specifically the student loans you've taken out.
- Keep track of how much you're borrowing and understand the loan's terms and conditions.
- You can always access your financial aid history by logging into My Federal Student Aid using your FSA ID.

AFTER FILING THE FAFSA

For step five, double check with your schools.

- After you've reviewed everything, double check with the financial aid offices at the schools you applied to.
- Sometimes schools need additional paperwork or have other deadlines.
- You don't want to leave any money on the table!

AFTER FILING THE FAFSA

Finally, be prepared if you're selected for verification.

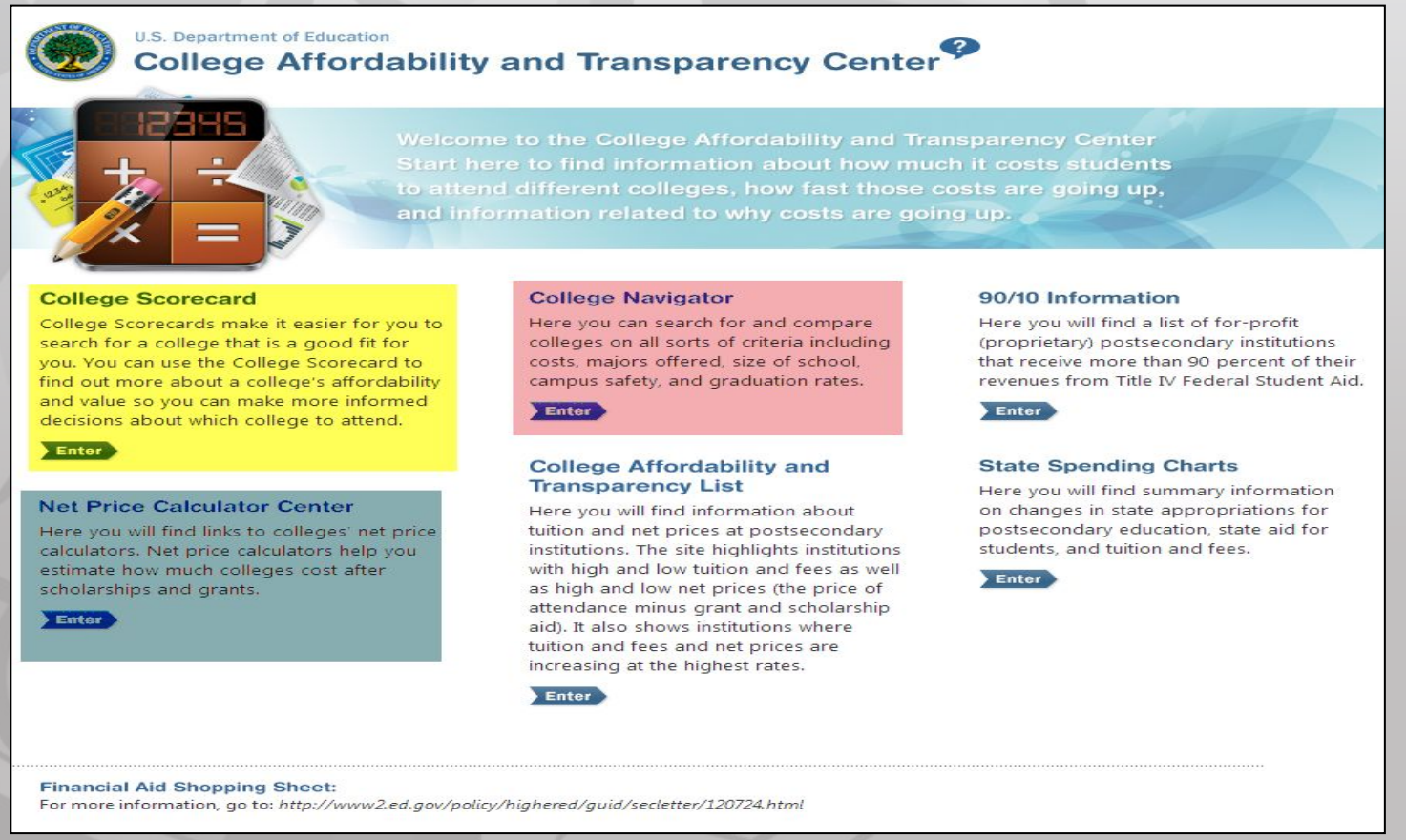
- Your school uses this process to confirm that the data reported on your FAFSA is accurate.
- If you're selected, provide the documentation requested by the school's deadline, or you won't receive aid.
- If you use the IRS DRT, you may not need to provide tax transcripts if you're selected.
- If you didn't use the IRS DRT, your school may require you to submit a tax transcript.
- You can find your tax transcript through the IRS's Get Transcript service.

RESOURCES

- **Federal Programs (United States Government)**
  - Pell Grant, SEOG, Federal Work-Study, Direct Student Loans, Direct Parent Loans
  - **$125.7 Billion** delivered to **13.2 Million** students (2015-16)
- **State Programs (Florida)**
  - Bright Futures Scholarships, Florida Student Assistance Grant
  - **516,126,541.00** delivered to **260,000** students (2015-16)
- **Institutional Programs (SPC)**
  - Johnnie Ruth Clarke, Presidential Scholarships.
- **Foundations**
  - St. Petersburg College Foundation, Pinellas Education Foundation, Bill & Melinda Gates Foundation
- **Civic & Community Organizations**
  - American Legion, Church, Fraternities and Sororities, etc
- **Private Donors**
  - Could be your neighbor next door or a local business owner
- **Company Programs**
  - Employer, Parents' Employers

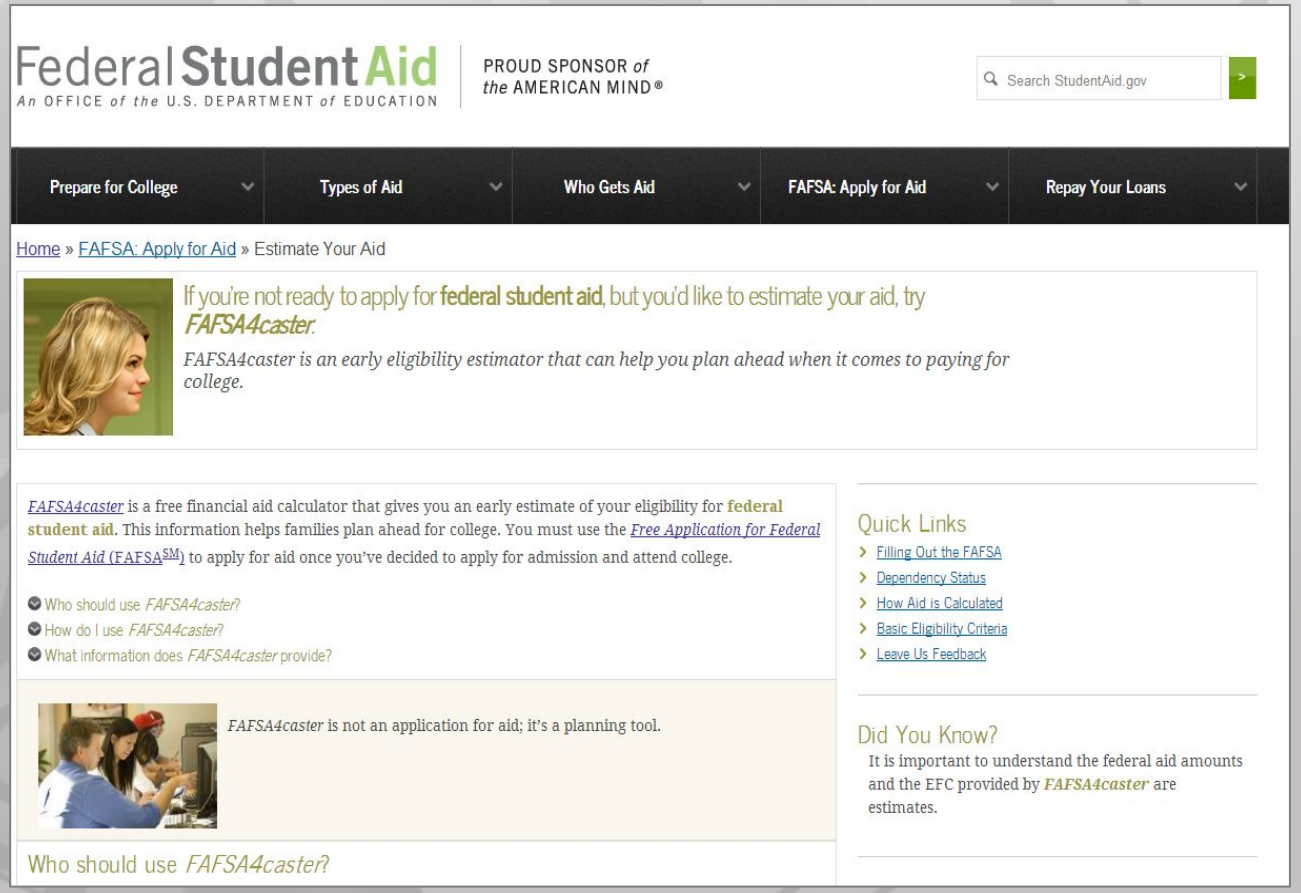
RESOURCES

Tools to know your school: http://collegecost.ed.gov/



RESOURCES

http://studentaid.ed.gov/fafsa/estimate



RESOURCES

- Visit www.spcollege.edu/getfunds
  - Select Scholarships
  - Review listed Scholarship Opportunities
- Free Internet scholarship search engines:
  - College Board – www.collegeboard.com
  - FastWeb – www.FastWeb.com
  - GoCollege – www.gocollege.com
  - Scholarships.com – www.scholarships.com
  - ScholarshipMonkey.com – www.schlarshipmonkey.com
  - Pinellas County Education Foundation – www.pinellaseducation.org

- **Beware of scams: If you have to pay money to get money, it's probably a scam…**

Questions and Answers