The FAFSA: Assistance with Paying for College

Presented by
Maisha Challenger

U.S. Department of Education
Office of Federal Student Aid
Today’s Topics

• FSA Mission and Myths
• Federal Financial Aid Programs
• The FAFSA: When and How to Apply
  • What to Expect After Applying
• 2014-2015 FAFSA Policy Updates
• Federal Student Aid Resources
  • Additional Resources
  • Questions
Federal Student Aid’s Mission

- To ensure that all eligible individuals benefit from federal financial assistance, grants, work-study, and loans for education beyond high school
• “...I am 25 years old and want to go back to school but I was told I can’t receive aid because of my age.”

• **Reality:** There is no age limit. Almost everyone is eligible for some type of federal student aid.
Myths About Financial Aid

• “...my parents make too much money, so I won’t qualify for aid.”

• Reality: There is no income cutoff to qualify for federal student aid.
Myths About Financial Aid

• “...the form is too hard to fill out.”

• Reality: The FAFSA is easier than ever, especially if you fill it out online at www.fafsa.gov
Federal Financial Aid Programs
Federal Financial Aid Programs

1. Federal Grants
2. Federal Work-Study
3. Federal Student Loans

There is more than $150 billion each year available in Federal aid to help students pay for college.
Federal Grants

- Federal Pell Grant- $5,645 (2013-2014) maximum a year

- Federal Supplemental Education Opportunity Grant (FSEOG)- $100-$4000 a year

- Teacher Education Assistance for College and Higher Education (TEACH)- up to $4,000 a year

- Iraq/Afghanistan Service Grant - $5,080.50 maximum a year
Federal Work Study

Provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses

- Eligible employers (On-campus or off-campus employment)
  - Schools
  - Federal, state or local public agency
  - Private nonprofit organization
  - Community service activities

- Students are paid at least federal minimum wage

- Not all colleges participate in the Federal Work-study program and funding depends on availability at the college
Federal Student Loans

- Federal Perkins Loan
- Subsidized Direct Loan
- Unsubsidized Direct Loan
- PLUS Direct Loans (Parents/Graduate & Professional)
Stafford Direct Loans

**Subsidized Loans**
- Government **PAYS** the borrowers accrued interest while you are attending college and other eligible periods
- Based on Financial Need
- Fixed Rate
- Undergraduate students
- Amount: **$3,500-$8,000**

**Unsubsidized Loans**
- The borrowers is responsible for the interest for the life of the loan
- NOT Based on Financial Need
- Fixed Rate
- Undergraduate and graduate students qualify
- Amount: **$5,500-$20,500**
## Interest Rates for Federal Loans

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Interest Rate (First Disbursed between July 1, 2013 and June 30, 2014)</th>
<th>Repayment</th>
<th>Additional Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Perkins Loan</td>
<td>5% Fixed</td>
<td>9 months after school</td>
<td></td>
</tr>
<tr>
<td>Federal Stafford/Direct Loan Undergraduate</td>
<td>Subsidized 3.86% Fixed</td>
<td>6 months after school</td>
<td>Subsidized: no interest charged while in school</td>
</tr>
<tr>
<td></td>
<td>Unsubsidized 3.86% Fixed</td>
<td></td>
<td>Unsubsidized: interest accrues while in school</td>
</tr>
<tr>
<td>Federal Stafford/Direct Loan Graduate</td>
<td>Unsubsidized 5.41% Fixed</td>
<td>6 months after school</td>
<td>Unsubsidized interest accrues while in school</td>
</tr>
<tr>
<td>Federal Direct PLUS Loan (Parents, Graduate &amp; Professional)</td>
<td>6.41% Fixed Direct Lending Schools</td>
<td>May be deferred until 6 months student drop ½ time or 60 days after loan is fully disbursed</td>
<td>Interest accrues while student is in school</td>
</tr>
</tbody>
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# Interest Rates for Federal Loans

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<tr>
<td><strong>Federal Stafford/Direct Loan</strong></td>
<td><strong>Subsidized 4.66% Fixed</strong></td>
<td>6 months after school</td>
<td><strong>Subsidized: no interest charged while in school</strong></td>
</tr>
<tr>
<td>Undergraduate</td>
<td><strong>Unsubsidized 4.66% Fixed</strong></td>
<td></td>
<td><strong>Unsubsidized: interest accrues while in school</strong></td>
</tr>
<tr>
<td><strong>Federal Stafford/Direct Loan</strong></td>
<td><strong>Unsubsidized 6.21% Fixed</strong></td>
<td>6 months after school</td>
<td></td>
</tr>
<tr>
<td>Graduate</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Federal Direct PLUS Loan</strong></td>
<td><strong>7.21% Fixed Direct Lending Schools</strong></td>
<td>May be deferred until 6 months student drop ½ time or 60 days after loan is fully disbursed</td>
<td><strong>Interest accrues while student is in school</strong></td>
</tr>
<tr>
<td>(Parents, Graduate &amp; Professional)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Be Aware of Alternative or Private Loans

• Be informed before signing

• Not Federal loans

• May have higher interest rates

• Repayment may start immediately

• May need a co-signer
Financial Aid 101

The FAFSA: When and How to apply
What You Need to Know

• Free Application for Federal Student Aid (FAFSA)
• Eligibility is determined by info provided
• Must file every year in college
• Adults can file at any time
• PIN
• The earlier the BETTER!!
Welcome, Tilda McNerry!

Fill out your FAFSA (Free Application for Federal Student Aid)!
To receive federal student financial aid, you need to fill out a FAFSA every school year. Let’s get started.

When are you attending college?

Between July 1, 2014 and June 30, 2015?
START 2014-2015 FAFSA

Between July 1, 2013 and June 30, 2014?
START 2013-2014 FAFSA

If you are applying for a summer session, or just don’t know which application to complete, check with the college you are planning to attend.

Federal Student Aid PIN

PIN Status: No PIN - Submit PIN Application
Apply For A PIN

You do not have a PIN on file. You will need a PIN to sign your FAFSA electronically or make corrections to your FAFSA.
Basic Eligibility Requirements/Documentation

Service members must have:
• High school diploma, GED or home schooling credential
• Social Security Number (with limited exceptions)
• U.S. citizenship or be an eligible noncitizen
• Registered with the Selective Service (males)

Service members also need to:
• Be enrolled or accepted for enrollment in an eligible program
• Be pursuing a degree, certificate or credential
• Maintain ‘Satisfactory Academic Progress’
Items to Keep Handy…

- Social Security Number (Student & Parent)
- Your driver’s license number (not mandatory)
- Your Alien Registration Number if you are not a U.S. citizen.
- Federal tax information including IRS Tax Return Transcripts, W-2 information, for yourself, (for your spouse if married, and for your parents if you are providing parent information)
  - IRS Data Retrieval Tool is Available

- Records of veterans benefits, for yourself (and for your parents if you are providing parent information);
- Information on savings, investments, and business and farm assets for yourself (and for your parents if you are providing parent information)
IRS Data Retrieval Tool

• Transfer tax information directly into FAFSA

• Takes 2-3 weeks (in most cases) for electronic filers/8-11 weeks for paper filers for information to become available in IRS system

• Easiest way to provide tax information

• IRS Data Retrieval Tool (IRS DRT) became available for the 2013-2014 award year in early February 2014
Messaging for Estimators

- Instructional text will display for applicants who indicate they “Will file” their taxes.
FAFSA Statistics

FAFSAs Processed


Average FAFSA Submission Time

2014-2015: 22 Minutes (Dependent)/13 Minutes (Independent)
2013-2014: 23 Minutes (Dependent)/13 Minutes (Independent)

IRS Data Retrieval Tool

2014: 5,068,088 users (May 25, 2014)

(As of May 25, 2014)
Dependency Status

If any of the following criteria applies, the student is considered independent:

✓ 24 years or older
✓ Married
✓ Master’s or Doctorate Program
✓ Children and you provide ½ support
✓ In foster care since turning 13
✓ Emancipated minor
✓ Currently or was in legal guardianship
✓ Homeless or self supporting and at risk of being homeless
✓ Veteran or serving active duty in U.S. Armed Force
Special Circumstances

• Parents are Incarcerated

• Left Home due to an Abusive Family Environment

• Unsure of parents whereabouts

• Circumstances Must be Well Documented

• Financial Aid Director Has Final Say...
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What to Expect After Applying
What To Expect

High Level Overview

Student completes the FAFSA and signs with FSA PIN

FAFSA is processed by FSA; Student receives a SAR; College receives information if listed on the FAFSA

College reviews info and assembles award package for the student

Student reviews award package; compares to other award letters; student determines which college to attend
College Costs and Financial Need

Cost of Attendance
- Tuition & Fees
- Room & Board
- Books & Supplies
- Equipment & Transportation
- Miscellaneous Personal Expenses
- Child Care

Parent Contribution + Student Contribution = Expected Family Contribution (EFC)

Cost of Attendance (COA) - Expected Family Contribution (EFC) = Financial Need
Financial Need = $13,000

- Scholarships: $2,000
- Institutional Grant: $2,000
- Federal Grants: $5,000
- State Grants: $2,000
- Loans: $2,000 - Unmet need

TOTAL = $13,000

Estimated
FAFSA College Info and Comparison

- College’s website
- School type
- Tuition and fees
- Net price average
- Graduation rates
- Retention rates
- Transfer rates

### Compare School Information

<table>
<thead>
<tr>
<th>School Name</th>
<th>COLUMBIA COLLEGE</th>
<th>DEPAUL UNIVERSITY</th>
<th>WESTWOOD COLLEGE - OHARE AIRPORT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address</td>
<td>600 S MICHIGAN AVE</td>
<td>1 EAST JACKSON</td>
<td>8501 WEST HIGGINS ROAD</td>
</tr>
<tr>
<td>City</td>
<td>CHICAGO</td>
<td>CHICAGO</td>
<td>CHICAGO</td>
</tr>
<tr>
<td>Federal School Code</td>
<td>001665</td>
<td>001671</td>
<td>018568</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>School Type</th>
<th>Private not-for-profit- 4-year or above</th>
<th>Private not-for-profit- 4-year or above</th>
<th>Private for-profit- 4-year or above</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and Fees:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-State</td>
<td>$20,664</td>
<td>$30,816</td>
<td>$14,923</td>
</tr>
<tr>
<td>Out-of-State</td>
<td>$20,664</td>
<td>$30,816</td>
<td>$14,923</td>
</tr>
<tr>
<td>Net Price Average</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Graduation Rate</td>
<td>41%</td>
<td>68%</td>
<td>29%</td>
</tr>
<tr>
<td>Retention Rate</td>
<td>66%</td>
<td>67%</td>
<td>23%</td>
</tr>
<tr>
<td>Transfer Rate</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

*The information provided above is updated quarterly and may not reflect recent changes. If you are attending a branch campus, the information provided here may be for the main campus. College Navigator may have more specific information. The amounts for tuition and fees apply to full-time, first-time degree/certificate-seeking students. Net Price Average is the average yearly price charged to full-time, first-time undergraduate students receiving student aid at an institution of higher education after deducting any grant and scholarship aid received. Average Net Price provides students and families with an idea of how much a first-time, full-time undergraduate student who receives grant/scholarship aid pays to attend a particular institution after subtracting out that grant/scholarship aid. Graduation rate is the percentage of a school’s first-time, first-year undergraduate students who complete their program within 150% of the published time for the program. Retention rate is the percentage of a school’s first-time, first-year undergraduate students who continue at that school the next year. Transfer rate is the percentage of a school’s first-time, first-year undergraduate students who transfer to another college within 150% of the published time for the program. NA indicates that information is not available from College Navigator.*
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FAFSA/Policy Changes
Defence of Marriage Act (DOMA) and FAFSA
Defense of Marriage Act – DOMA

- On June 26, 2013 the Supreme Court struck down the section of the Defense of Marriage Act that provided that for purposes of federal programs, a marriage can only be between one man and one woman.

- Beginning with the 2014-2015 FAFSA, dependent students’ FAFSA must include income and other information about both of the student’s legal parents (biological or adoptive) if the parents are living together, regardless of the parents’ marital status or gender.
Pell Duration of Eligibility
Pell Duration of Eligibility

- Student’s eligibility to receive Pell Grant limited to 12 semesters (or its equivalent).
- Applies to all students effective with the 2012-13 award year.
- LEU – Lifetime Eligibility Used
- Once LEU reaches 600%, student no longer eligible
150% Direct Subsidized Loan Limit
Subsidized Loan Limit

- **Condition** - Student has received Direct Subsidized loans for a period of time that is equal to 150% of the published length of the student’s current academic program.

- **Result** - Student may not receive additional subsidized loans for enrollment in that program or any program of equal or lesser length.
The Federal Student Aid Information Center (FSAIC) operates a toll-free hotline to provide comprehensive assistance in English, as well as Spanish on:

- General information about federal student aid (Title IV programs);
- The FAFSA application (paper and online);
- FAFSA corrections;
- Student loan history

- 1-800-4-FED-AID (1-800-433-3243)
- www.StudentAid.gov
- www.fafsa.ed.gov

Hours:
Monday through Friday
8:00a.m. – 10:00p.m. ET
*Extended hours may be available*
Financial Aid 101

Resources
Minds can achieve anything. We make sure they get to college.

At Federal Student Aid, we make it easier to get money for higher education.
Check out our latest announcements regarding the federal student aid programs.

**Details of the Sallie Mae SCRA Settlement With the U.S. Department of Justice**
Get information on Sallie Mae’s settlement with the U.S. Department of Justice regarding possible violations of the Servicemembers Civil Relief Act (SCRA).

**Access Your Federal Student Aid Information**
You can now view your financial aid history right here on StudentAid.gov. Simply log in (you’ll need your Federal Student Aid PIN) to access your information from the National Student Loan Data System (NSLDS®).

**Keep Your Federal Student Aid PIN Safe**
Your Federal Student Aid PIN is used to sign Federal Student Aid documents electronically. It has the same legal status as a written signature, but it need not ever be seen or heard. Do not save your PIN to assure that it is not accidentally seen by someone helping you fill out the FAFSA. Sharing your PIN could put you at risk of identity theft.

**Fill Your Taxes? Correct Your FAFSA?**
Did you or your parents report estimated information on your 2014-15 Free Application for Federal Student Aid (FAFSA®)? It is time to correct that information to match your 2013 taxes.

**Sallie Mae to Separate Into Two Companies**
Sallie Mae, a member of our federal loan servicer team, has announced that it will separate into two distinct companies—Navient and Sallie Mae—later this year.

**FAFSA Completion Numbers for High School Class of 2014 Published**
Congratulations, high school seniors! You have completed your FAFSA. The FAFSA Completion Tool provides high schools with current data about their FAFSA submissions and completion rates. The tool allows schools to track their progress and help to ensure that their students complete a FAFSA. Data for the high school graduating class of 2014 is now available on the Tool.

**Reporting Student Loan Interest Payments From IRS Form 1098-E on Your 2013 Taxes**
If you made federal student loan payments in 2013, you may be eligible to deduct a portion of the...

**Military Families: How to Complain About a School**
Attention veterans, future or active duty military personnel, and their family members: Do you believe your college or career school is not administering federal student aid funds properly?

**Interest Rates for New Direct Loans**
Interest rates have been announced for Direct Subsidized and Unsubsidized Loans and Direct PLUS Loans made between July 1, 2014, and June 30, 2015.

**College Scorecard**
In February 2013, the Administration released the College Scorecard, a new online tool to help students and their families make more educated decisions about college.
Connect With Us!

FACEBOOK
Federal Student Aid
www.facebook.com/FederalStudentAid

TWITTER
@FAFSA
www.twitter.com/FAFSA

YOUTUBE
Federal Student Aid
www.youtube.com/FederalStudentAid
Twitter Homepage: @FAFSA

Federal Student Aid (@FAFSA)
Official account of Federal Student Aid, an office of the U.S. Dept. of Education. We provide grants, loans & work-study funds for college & career school.
Washington, DC | http://StudentAid.gov

Follow Federal Student Aid

Follows

Tweets:

- **Federal Student Aid (@FAFSA)**
  - Grace period: time after you graduate, leave school, or drop below halftime status before you begin repayment on loans. [studentaid.ed.gov/repay-loans/un_____](http://studentaid.ed.gov/repay-loans/un_____)
  - Expand

- **Federal Student Aid (@FAFSA)**
  - Expand

- **Federal Student Aid (@FAFSA)**
  - It's never too early to start the road to college! This checklist has tips for elementary school students & parents. [studentaid.ed.gov/prepare-for-co_______](http://studentaid.ed.gov/prepare-for-co_______)
  - Expand

- **Federal Student Aid (@FAFSA)**
  - If you or a family member is a member of the armed forces, you may qualify for certain grants & loan repayment options. [studentaid.ed.gov/military](http://studentaid.ed.gov/military)
  - Expand

Sign up
#AskFAFSA Office Hours

- Integrates social media and customer service
- Different topic each month
- Tweet questions using #AskFAFSA
- SMEs available to answer questions live
- Summarize for those not able to attend
YouTube Playlists

**Types of Aid**
- **Overview of the Financial Aid Process**
  - by FederalStudentAid
  - 139,041 views

- **Types of Federal Student Aid**
  - by FederalStudentAid
  - 26,803 views

- **Responsible Borrowing**
  - by FederalStudentAid
  - 51,492 views

**Who Gets Aid**
- **Overview of the Financial Aid Process**
  - by FederalStudentAid
  - 139,041 views

- **FAFSA: Determining Your Dependency Status**
  - by FederalStudentAid
  - 6,367 views

- **Federal Student Aid -- Myths About Financial Aid**
  - by FederalStudentAid
  - 2,980 views

**FAFSA: Apply for Aid**
- **Overview of the Financial Aid Process**
  - by FederalStudentAid
  - 139,041 views

- **How to Fill Out the FAFSA**
  - by FederalStudentAid
  - 60,804 views

- **FAFSA: Determining Your Dependency Status**
  - by FederalStudentAid
  - 6,367 views

- **After the FAFSA: What Happens Next**
  - by FederalStudentAid
  - 80,080 views

- **Federal Student Aid -- Myths About Financial Aid**
  - by FederalStudentAid
  - 2,980 views
Mobile-Optimized

College can help you turn your passions and interests into a career.

Understanding your career goals and options (and their earning potential) will help you find a college or career school that meets your needs.

Some people simply have “jobs,” while others have “careers.” What's the difference? With a career, the kind of
Infographics/Videos

**THE FINANCIAL AID PROCESS**
Finding financial aid can seem overwhelming when you're trying to get ready for college or career school. The U.S. Department of Education's Office of Federal Student Aid is here to help you get the money you need to pay for your education.

**PREPARATION**
Complete a FAFSA and take all our tools to cover the cost of college or career school, but you may find yourself in need of federal assistance.

**FAFSA**
The FAFSA is the Free Application for Federal Student Aid and is the only way to apply for federal student aid. The sooner you file on your application, the sooner you'll use FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive. Many states and colleges use some information from your FAFSA to provide their own financial aid.

**It's time to apply for financial aid.**
Each January, the FAFSA is available for the upcoming school year. It is best to fill it out as early as you can because some aid is first-come, first-served.

Complete the FAFSA online at www.fafsa.gov. Make sure to fill it out and submit the FAFSA each year you are in college.

**Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.**

**TYPES OF FEDERAL STUDENT AID**
As the largest provider of financial aid, the U.S. Department of Education’s Office of Federal Student Aid provides grants, loans, and work-study funds.

- **Grants** are two types of aid that you do not have to repay. (Examples: Pell Grants)
- **Student Loans** are real loans that you pay back. (Examples: Federal Direct Subsidized Loans)
- **Work-Study** job gives you the opportunity to earn money to help pay your educational expenses.

**AWARD**
Your award letter explains the combination of federal grants, loans, and work-study offered.
Embed Videos into Your Website

Instructions:
• Go to YouTube.com/FederalStudentAid
• Select the video you’d like to embed
• Click “Share” which will show you a new menu
• Click the “Embed” option to receive the code
• Copy and paste code to your site
Ordering Publications

- Order publications from FSA Pubs: [www.FSAPubs.gov](http://www.FSAPubs.gov)
FAFSA Completion by High School

As the cost of college continues to increase, financial aid becomes ever more important. While many factors are involved in the decision to attend college, there is a strong correlation between FAFSA completion and college enrollment.

Previously, high schools relied on self-reported surveys to estimate their FAFSA completion rate and that data can be inaccurate. For this reason, Federal Student Aid is providing high schools with current data about their FAFSA submissions and completions so that high
FAFSA DEMO TEST SITE

  - Username: eddemo
  - Password: fafsatest
Financial Aid Toolkit Launch

http://financialaidtoolkit.ed.gov

Site structured around four main content areas:

- Learn About Financial Aid
- Conduct Outreach
- Get Training
- Search Tools and Resources
Search Tools and Resources

- Searchable database of resources
- Filter your search by:
  - Resource Type (e.g., videos, presentations, how to guides)
  - Audience Type
  - Topic (e.g., FAFSA completion, loan repayment)
  - Time of Year
Search Tools and Resources

- Results display in the search page
- Results include:
  - Link to open/download the resource
  - Short description
  - Links to related resources
- You can refine your search criteria
- You can subscribe to RSS feed to be notified when a resource is added or updated
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Additional Resources
College Scorecard
An online tool that will make it easier for students and families to compare colleges by comparing information such as: net price; graduation rates; default rates; student loan debt; and earnings potential

Comparison Shopping – College Navigator

http://nces.ed.gov/collenavigator/
Financial Aid Shopping Sheet

Budgeting and Borrowing – Net Price Calculator

What does Net Price mean?
Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

What is a Net Price Calculator?
Net price calculators are available on a college’s or university’s website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

Tools & Resources

Scholarships
Scholarships

• Google (search everyday!)

• Corporations

• U.S. Dept. of Ed (search engine)

**Never Pay for Scholarships**
What kinds of scholarships are available?

Some scholarships for college are merit-based. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on financial need.

Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or high school seniors. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are scholarships for military families).

A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.

How do I find scholarships?

You can learn about scholarships in several ways, including contacting the financial aid office at the school you plan to attend and checking information in a public library or online. But be careful. Make sure scholarship information and offers you receive are legitimate; and remember that you don't have to pay to find scholarships or other financial aid. Check out our information on how to avoid scams.

Try these free sources of information about scholarships:

- the financial aid office at a college or career school
- a high school or TRIO counselor
- the U.S. Department of Labor's FREE scholarship search tool
- federal agencies
- your state grant agency
Help Us Improve!

- Evaluate this training by participating in a short survey
- Survey will be e-mailed to you in a few days
- Survey will help FSA Outreach improve our services!
Questions or Comments?

Thank you for your participation!!!