The FAFSA® Form: Helping Students Reach Prosperity

AHE Conference 2019

Presented by
Maisha Challenger
U.S. Department of Education
Office of Federal Student Aid (FSA)

Agenda

- FAFSA® Enhancements
- myStudentAid App
- Federal Financial Aid Programs
- FAFSA® Form Overview/FSA ID
- The FAFSA® Form: When and How To Apply
- FAFSA® Form Scenarios
- Federal Student Aid Tools & Resources

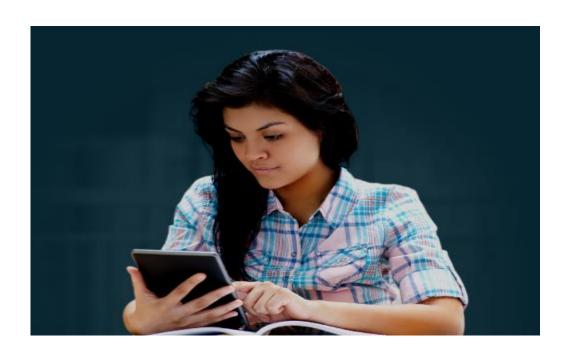
Agenda

- FAFSA® Enhancements
- How To Use Social Media to Promote FAFS® Completion
- Federal Student Aid Tools & Resources

FAFSA® Enhancements

The Future of FAFSA®

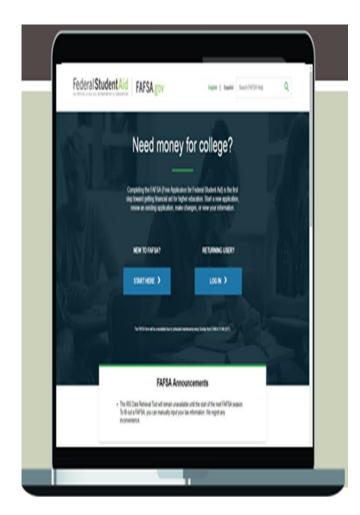
There two ways to complete the FAFSA® form: the myStudentAid app and a redesigned, mobile-friendly version of fafsa.gov.





Redesigned fafsa.gov

- The fafsa.gov website was redesigned so that the site pages will fit the screen size and shape of devices such as smartphones or tablets.
- Students and parents can now complete the FAFSA form on a mobile device with the same ease as on a desktop or laptop computer.
- The questions are displayed in a more user-friendly way, with some now grouped in a different order to ease navigation through the site.
- StudentAid.gov continues to be the primary resource for information on federal financial aid.



myStudentAid App

myStudentAid Mobile App

Students and parents can complete the 2019–20 FAFSA using the myStudentAid app. Students and parents may download the myStudentAid app in both the Apple App Store (iOS) and Google Play (Android). The myFAFSA component—which is used to complete the FAFSA form—is the app's featured function. The following are key features of myFAFSA:

- Students and parents can begin, complete, and submit a new or renewal FAFSA form for the 2019–20 FAFSA processing cycle.
- Users are offered a customized experience based on their role (student, parent, or preparer). The app provides guidance on how to complete the FAFSA questions, making the overall process more positive, engaging, and user-friendly.
- Users have a secure experience with the same data protections as completing the FAFSA form through fafsa.gov.
- Students and parents can use the IRS Data Retrieval Tool (IRS DRT) to electronically transfer federal tax return information into a FAFSA form.
- Students and parents may be eligible to transfer their FAFSA information into their state aid application. Participating states include Iowa, Minnesota, Mississippi, New Jersey, New York, Pennsylvania, and Vermont.
- Students are able to view additional information about the schools they selected on their FAFSA form for easy comparison of schools.
- Parents are able to automatically transfer their information from a completed FAFSA form for one of their children into a new FAFSA form for another child.

myStudentAid Mobile App: Additional Features

In addition, the myStudentAid mobile app provides links to the following services:

- Profile: manage username and password (FSA ID)
- myFederalLoans: view federal student aid history
- myCollegeScorecard: view and compare information about schools
- Contact Us: get in touch with Federal Student Aid contact centers to have your questions answered
- StudentAid.gov: access Federal Student Aid's key source of information about the federal student aid programs, application process, and loan repayment options

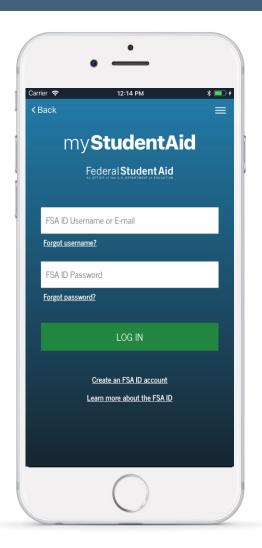
myFAFSA

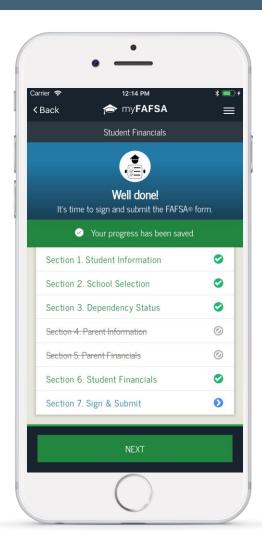
- Making the FAFSA® form accessible through a mobile device provides students and their parents with improved options for completing the form.
- myFAFSA's ability to customize the experience based on a specific role also makes it easier for students and parents to understand and complete the form.
- In addition, students and parents have the ability to complete the FAFSA form on any device that they prefer.

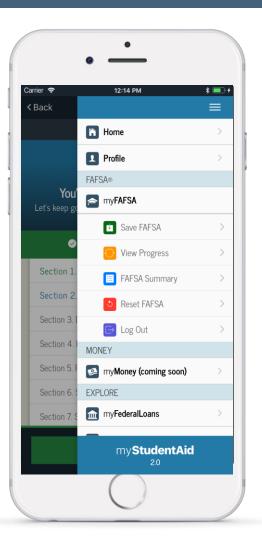




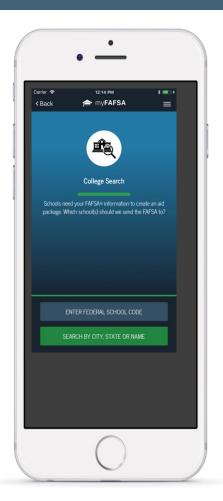
Log In

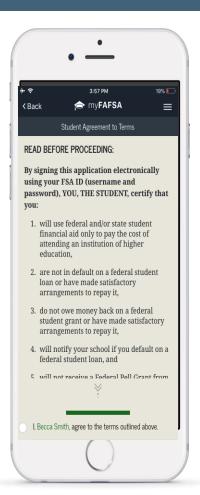


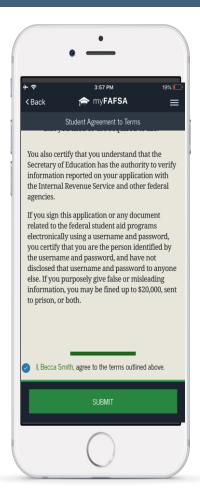


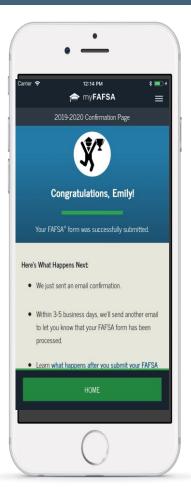


Complete, Sign and Submit









Federal Financial Aid Programs

Sources of Money for College

- Federal government
- State government
- College and universities
- Private foundations
- Employers and private companies
- Professional and service organizations

TYPES OF FEDERAL STUDENT AID

GRANTS (FREE MONEY)

Grants are usually based on financial need and don't have to be repaid.

LOANS (BORROWED MONEY)

Loans are an investment in your future. But remember, they must be repaid with interest.

WORK-STUDY (EARNED MONEY)

A work-study job lets you earn money while you're in school.

Fixed Interest Rates on Federal Loans

Interest Rates for Direct Loans First Disbursed on or After July 1, 2018, and Before July 1, 2019

Loan Type	Borrower Type	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	5.05%
Direct Unsubsidized Loans	Graduate or Professional	6.6%
Direct PLUS Loans	Parents and Graduate or Professional Students	7.6%

All interest rates shown in the chart above are fixed rates that will not change for the life of the loan.

FAFSA® Form Overview

Free Application

for Federal Student Aid

What You Need To Know

- Free Application for Federal Student Aid (FAFSA®)
- Eligibility is determined by info provided
- Must file as a high school senior and every year in college
- FSA ID (Parent & Student)
- The earlier the BETTER!!

MARK YOUR CALENDARS

Fill out the **2019–20 FAFSA® FORM**

The 2019–20 FAFSA form is for students going to college from July 1, 2019 through June 30, 2020.



1

COMPLETE YOUR FAFSA®



GETTING FINANCIAL AID

THE FAFSA: WHAT YOU'LL NEED

- An FSA ID (StudentAid.gov/fsaid)
- Social Security number
- Alien registration number (if applicable)
- Cash, savings, and checking account balances









- Records of untaxed income
- Investments other than your home
- Federal tax information or tax returns (Note: eligible applicants will be able to transfer (or import) this information into their FAFSA from the IRS)









Here are details on when to fill out the FAFSA and which year's tax information is required:

If you plan to attend college from	You will submit this FAFSA	You can submit the FAFSA from	Using income and tax information from
July 1, 2018-June 30, 2019	2018–19	October 1, 2017-June 30, 2019	2016
July 1, 2019-June 30, 2020	2019-20	October 1, 2018-June 30, 2020	2017





IRS Data Retrieval Tool

The IRS Data Retrieval Tool (IRS DRT)
 Electronically Transfers Your Federal Tax Return Information Into Your FAFSA® Form.

Available now for the 2019-20 FAFSA® Application

FAFSA® Form Tax Information

 Can you choose to report 2018 information if you family financial situation has changes since your 2017 taxes were filed?

 You have to report the information that FAFSA asks for. If your family's income changes substantially since the 2017 tax year, talk to the financial aid office at your school about your family's situation.

FSAID

FSA ID: What is It?

FSA ID

An FSA ID is simply a username and password combination, which can be used to securely log in to U.S. Department of Education websites like fafsa.gov. If you plan to fill out the FAFSA when it becomes available in October, you (and your parent if you're a dependent student) should create an FSA ID ASAP.



FSAID

FSA ID

Username

NAME 123

Password



The FSA ID is a username and password combination. You use it to log into to our websites and to electronically sign our forms.

How To Create An FSA ID

HOW TO CREATE AN FSA ID:

- 1. Enter your email address
- 2. Create a username
- 3. Create a password
- 4. Enter your name, date of birth, and Social Security number
- 5. Enter your mobile phone number

- 6. Set up 4 challenge questions
- 7. Read and accept the terms
- 8. Verify your mobile phone number
- 9. Verify your email address

Create an FSA ID:

StudentAid.gov/fsaid

Frequently Asked FSA ID Questions

Do I need an email to create an FSA ID?

 No, an email is not required to create an FSA ID, but it is highly recommended.

What if I try to sign my FAFSA with an FSA ID and I get an error message?

 Your name must be typed exactly how it appears on your social security card on your FSA ID profile and FAFSA. Verify your name is spelled the exact same way in each place and make sure your DOB and SSN are correct as well.

Do I need a SSN to create an FSA ID?

 Yes, and your SSN, name, and DOB must all match with what the Social Security Administration has on file.

Can I still sign the FAFSA form without an FSA ID?

Yes, you can print the signature page and mail it in.

IRS DRT

IRS Data Retrieval Tool

The IRS Data Retrieval Tool (IRS DRT)

EASY

Transfer info with the click of a button.

FAST

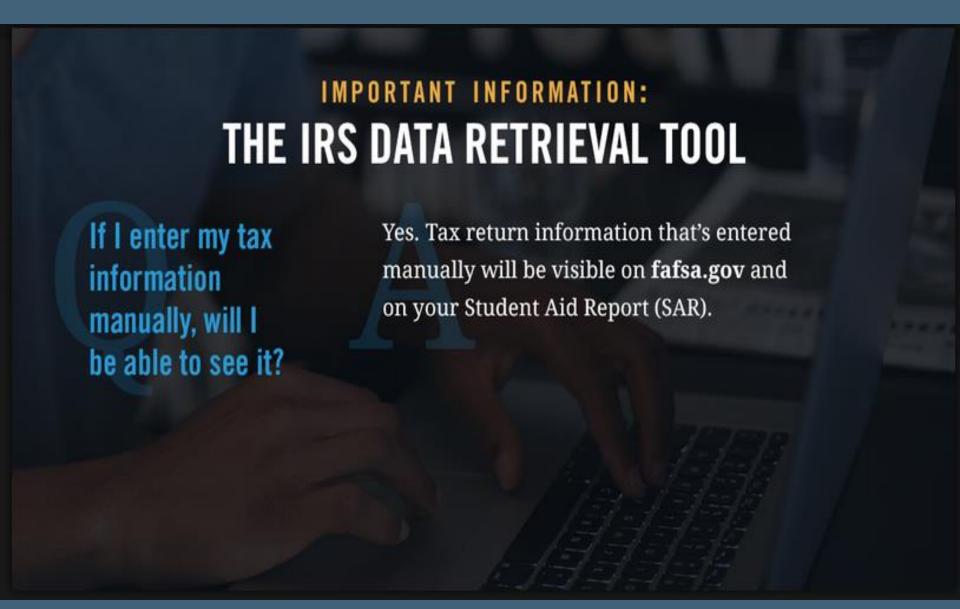
Instantly retrieve your info.

ACCURATE

Correctly fill in your info.

NOTE: You will know that your federal tax return information has been successfully transferred because the words "Transferred from the IRS" will display in place of the IRS information in your FAFSA form.





Ineligible to Use IRS DRT

 The filer is married, and either the filer or his/her spouse filed as Married Filing Separately.

 The filer is married, and either the filer or his/her spouse filed as Head of Household.

 The parents' marital status is "Unmarried and both parents living together."

The filer filed a Puerto Rican or foreign tax return.

FAFSA® Form Home Page

Home » FAFSA®: Apply for Aid

FAFSA®: Apply for Aid

Use the Free Application for Federal Student Aid (FAFSA®) form to apply for financial aid for college or grad school.

NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

START HERE >

RETURNING USER?

Correct info • Add a school

View your Student Aid Report (SAR)

LOG IN >

FAFSA® Announcements

 The 2019–20 FAFSA form is here! Some states and schools have limited funds, so submit your application today. Also, check out the new myStudentAid app for iOS and Android. \$

?



Early Aid Estimate

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

LEARN ABOUT FAF\$A4CASTER →

FAFSA® Help

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

GET FAF \$A® HELP →

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.

LEARN ABOUT NEXT STEPS →

Student Aid Deadlines

Select your state of legal residence and the school year for which you're applying for federal student aid.

SELECT STATE

SELECT YEAR



VIEW DEADLINES

VIEW DEADLINES

View All State FAFSA Deadlines

FAFSA Privacy Act Statement

Types of Aid	Who Gets Aid
Grants and Scholarships	Basic Eligibility Criteria
Loans	Non-U.S. Citizens
Work-Study Jobs	Staying Eligible
Aid for Military Families	Regaining Eligibility
Avoiding Scams	
	Grants and Scholarships Loans Work-Study Jobs Aid for Military Families

About Us FOIA Privacy Notices usa.gov ed.gov whitehouse.gov

Applying for Aid
Estimate Your Aid
Filling Out the FAFSA
Dependency Status
The FSA ID
Next Steps After FAFSA
Correcting Your FAFSA
Comparing School Aid
Offers
Receiving Aid

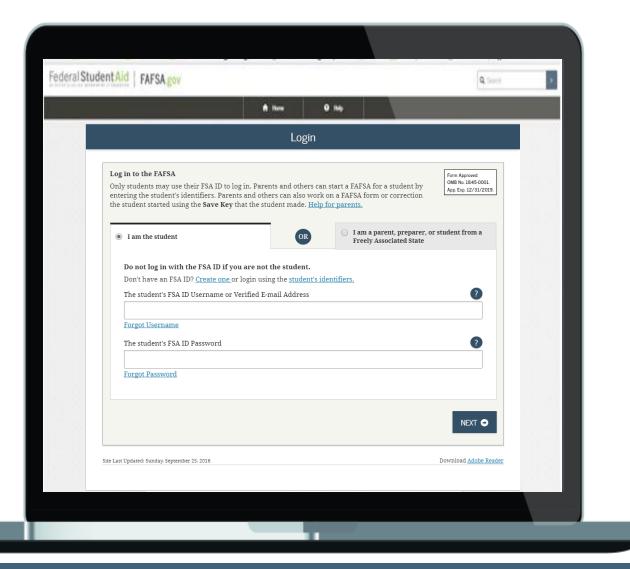
FAFSA® Process:

How to Repay Your	More Info
Loans	Contact Us
Making a Payment	Feedback and Complaints
Repayment Plans	Glossary
Loan Consolidation	Resources
Deferment and Forbearance	Announcements
Forgiveness, Cancellation,	Events
and Discharge	Data Center
Understanding Default	
Contact the Ombudsman	

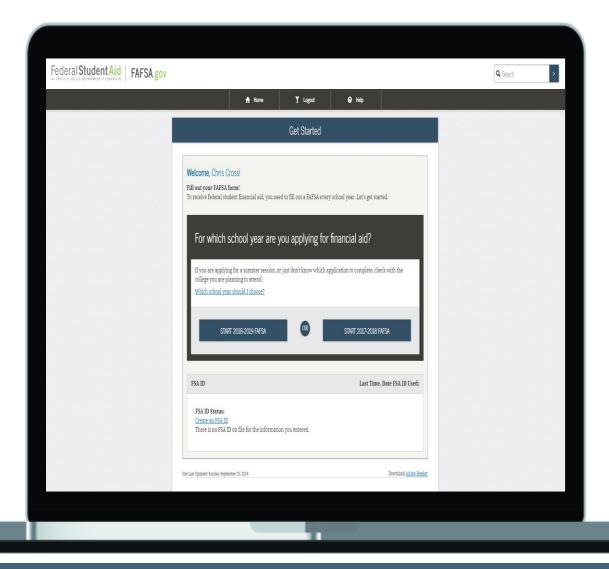




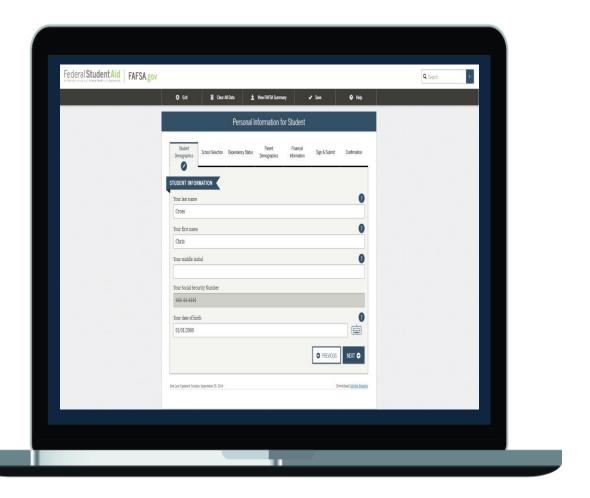
Sample Screenshots



Sample Screenshots (Welcome)

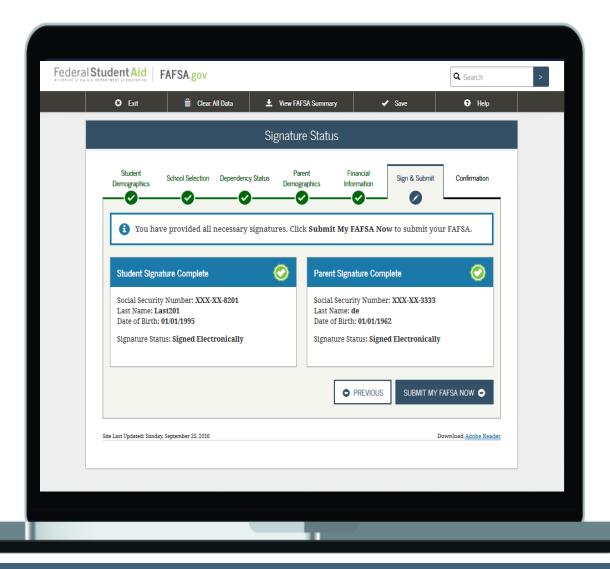


Sample Screenshots (Student Information)





Sample Screenshots (Signature Status)



FAFSA® Form: When and How To Apply

Basic Eligibility Requirements

Students must have:

- Have a high school diploma or a General Education Development (GED) certificate, or have completed homeschooling. If you don't, you may still be eligible for federal student aid if you were enrolled in college or career school prior to July 1, 2012. Go to http://studentaid.ed.gov/eligibility/basic-criteria for additional information
- A Social Security Number (with limited exceptions)
- U.S. citizenship or be an eligible noncitizen
- Registered with the Selective Service (Males)

Students also need to:

- Be enrolled or accepted for enrollment in an eligible program
- Be pursuing a degree, certificate or credential
- Maintain 'Satisfactory Academic Progress'

Dependency Status

A student's dependency status is determined by a set of FAFSA questions (preview the questions in the fact sheet *Am I Dependent or Independent*, which you can download below).

A <u>dependent</u> student does not meet any of the criteria for an independent student and must report information about his/her parent(s) on the FAFSA form.

An <u>independent</u> student is one of the following:

- ✓ at least 24 years old;
- ✓ married;
- ✓ a graduate or professional student;
- ✓ a veteran or a member of the armed forces;
- ✓ an orphan or a ward of the court;
- ✓ someone with legal dependents other than a spouse;
- ✓ an emancipated minor; or a continuor.
- ✓ someone who is homeless at risk of being homeless.
- ✓ legal guardianship

Am I Dependent or Independent?

Description: Worksheet to help students determine their dependency status when filling out the FAFSA.

Resource Type: Handouts Also Available in: Spanish

Related: FAFSA Dependency Status Graphic, FAFSA: Determining Dependency Status Video, Who Is My

"Parent" When I Fill Out the FAFSA?



Special Circumstances

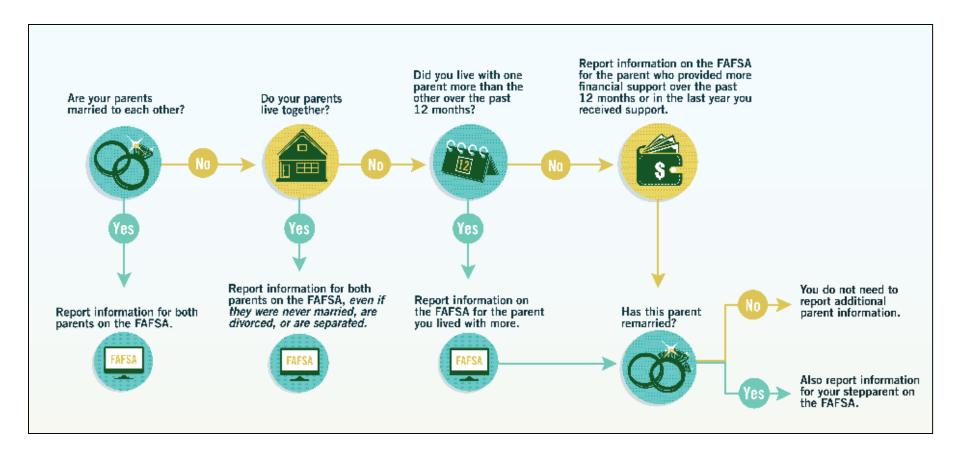
In situations such as the ones below, a student may be able to submit a FAFSA form without parent information despite being considered a dependent student:

- ✓ The student's parents are incarcerated.
- ✓ The student left home due to an abusive family environment.
- ✓ The student does not know where their parents are and are unable to contact them
 (and the student has not been adopted).
- ✓ The student is older than 21 but not yet 24, is unaccompanied, and is either homeless
 or self-supporting and at risk of being homeless.

The student should contact the financial aid administrator at the college he or she plans to attend to discuss special circumstances that might affect his or her dependency status.

For details about what types of circumstances might result in a dependency override, and for information about how you can support a student who has special circumstances, see Part 2 of the <u>Counselors and Mentors Handbook on Federal Student Aid</u>.

Legal Parent – Who Fills out the FAFSA® Form



FAFSA® Application Process

Student completes the FAFSA and signs with FSA ID 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



HOW YOUR FINANCIAL AID IS CALCULATED:

COST OF ATTENDANCE (COA) EXPECTED FAMILY
CONTRIBUTION
(EFC)

=

FINANCIAL NEED

College Costs and Financial Need

Financial Need = \$16,000

Scholarships	\$2,000
Institutional Grant	\$2,000
Federal Grants	\$5,000
State Grants	\$2,000
Loans	\$2,000

TOTAL = \$13,000 Unmet Need = \$3,000

FAFSA® Form Scenarios

FAFSA® Form Scenarios

Question: "I am a student and my parents are divorced. Do both of my parents need to complete a FAFSA?"

Answer: If your parents are divorced or separated and don't live together, the parent with whom you lived more during the past 12 months should be the only one to complete the FAFSA.

Question: "I am a student and I split my time living <u>equally</u> between my divorced parents. The FAFSA requires information from the supporting parent. Which parent should fill out the FAFSA?"

Answer: If you lived the same amount of time with each divorced or separated parent, the parent who provided more financial support during the past 12 months should complete the FAFSA.

FAFSA® Form Scenarios

Question: "I am the grandmother and legal guardian of a student. Can I fill out the FAFSA in place of the parent?"

Answer: No. This student is considered independent due to the courts placing him/her in a <u>legal guardianship</u>. The student is the only one who needs to fill out the FAFSA.

Question: "I am a student with U.S. citizenship, but my parents are undocumented. Am I eligible for federal student aid? If so, the FAFSA requires parent information, so what should I do?

Answer: Yes, you are eligible for federal student aid as a U.S. citizen. Your parents can fill out the FAFSA using 000-00-0000 in place of a SSN and provide the requested financial information regardless of whether they have filed taxes with the IRS.

If your parent does not complete the FAFSA, then you may only qualify for unsubsidized loans.

Scenarios

I live at home with my mother and stepparent. I know I need to report information about my mother, but do I need to provide information about my stepparent?

Answer: Yes. If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.

Scenarios

My parents do not want to provide their information on the FAFSA form and are not going to contribute to my college expenses. Is this considered a special circumstance?

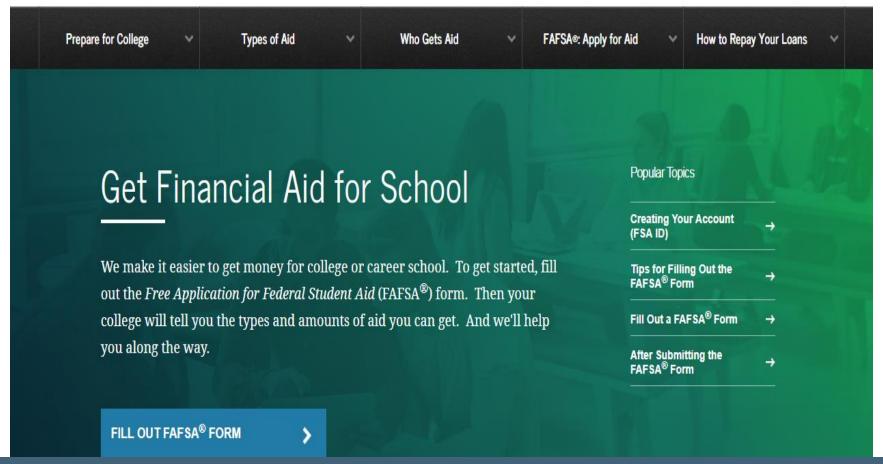
Answer: No. However, in situations where your parent refuses to provide their information on the FAFSA and refuses to provide you with any financial support, there is an exception that allows a student to submit the FAFSA without parental information and receive an Unsubsidized Loan only.

Federal Student Aid Tools & Resources



PROUD SPONSOR of the AMERICAN MIND®





Announcements

- Natural Disasters: Information for Affected Individuals
- 2019–20 FAFSA Form Available on myStudentAid App and fafsa.gov
- Information About Debt Relief for Corinthian Colleges Students

View All

Need financial aid? Here's what you could get if you fill out the FAFSA® form.

Grants Work-Study Loans Scholarships

Grants are free money for school and are often based on financial need.

LEARN MORE >



Worried you won't get aid?

Don't be. In fact, most people are eligible for federal student aid.

FIND OUT MORE →

Getting federal student aid has never been easier.

STEP 1

Create Your

Account

An FSA ID is your username and password combination that you use to log in to certain U.S. Department of Education websites and to sign the FAFSA form electronically. If you're a dependent student, both you and your parent need FSA IDs.

SIGN UP →



STEP 2

Submit Your FAFSA® Form

The online FAFSA form will guide you step by step. Once you complete and submit the application, your information automatically gets sent to the schools you listed on your FAFSA form.

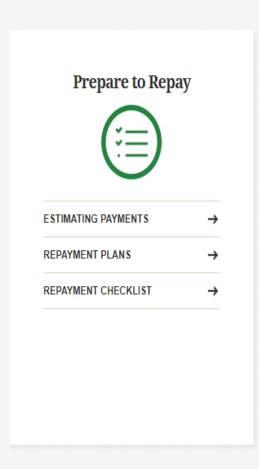
FILL OUT A FAFSA FORM →

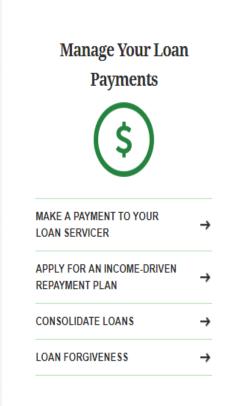
STEP 3

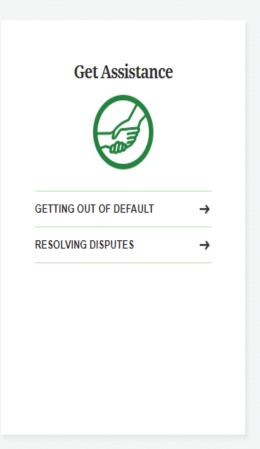
Review and Accept Your Aid Your school will send you an aid offer listing the types and amounts of aid you're eligible for. Look carefully at your options. If you're offered loans, remember that you should borrow only what you need, and consider federal loans before private loans.

LEARN MORE →

We provide support in managing and repaying your student loans.

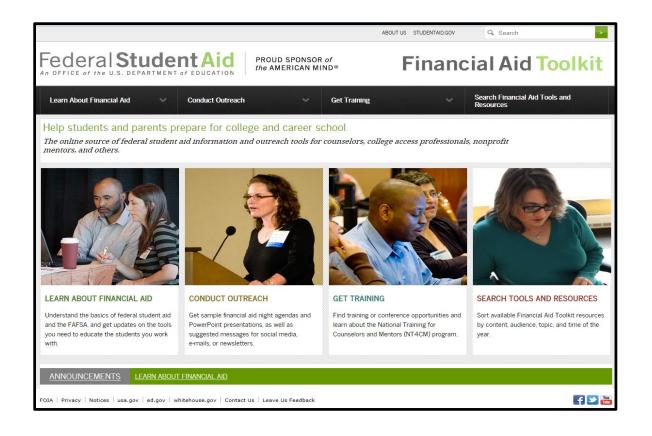






Financial Aid Toolkit

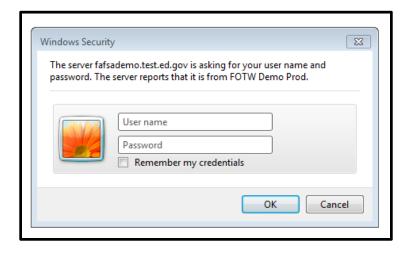
The Financial Aid Toolkit, at <u>FinancialAidToolkit.ed.gov</u>, is a site specifically designed for you, the school counselor or college access mentor. The toolkit consolidates FSA resources into a searchable online database intended for use by organizations and individuals who interact with, support, or counsel students and families on making financial preparations for postsecondary education.



FAFSA® Demonstration Site

A demonstration site is available so you can increase your own understanding of fafsa.gov and show it to students before they apply. At the demo site, you can complete a sample FAFSA form, make corrections, or check the status of the application. However, when you choose "submit," the information is not actually submitted. The site is purely a learning tool.

Access the FAFSA demo site, enter the user name **eddemo** and the password **fafsatest**, and you're all set. The site displays both the English and Spanish versions of fafsa.gov. The demo site is updated in September each year to show the upcoming year's application. v



Demonstration site: https://fafsademo.test.ed.gov

Financial Aid Toolkit Online Resources

- https://financialaidtoolkit.ed.gov/resources/federal-studentaid-resources-for-fafsa-outreach.pdf
- https://financialaidtoolkit.ed.gov/tk/learn/fafsa/updates.jsp
- 2019-20 FOTW Screenshots (Preview Presentation): https://ifap.ed.gov/eannouncements/attachments/101218f <u>afsadotgov201920PreviewPresentationAttach.pptx</u>

FSA Publications Distribution

- We no longer print or deliver FSA publications (except for the FAFSA form)
- Review your current inventory; if needed, order publications at <u>FinancialAidToolkit.ed.gov/orderpubs</u>
- Publications will still be available electronically:
 - FinancialAidToolkit.ed.gov/resources
 - StudentAid.gov/resources
 - IFAP.ed.gov
 - StudentLoans.gov

But First, FAFSA® Campaign

"But first, FAFSA®" Resources

"But first, FAFSA" is the new awareness campaign for the 2019–20 FAFSA application cycle. The campaign encourages students and parents to fill out the FAFSA form as soon as possible so they don't miss out on financial aid. The resources also inform students about Federal Student Aid's new mobile app called myStudentAid, which allows users to fill out the FAFSA on their mobile devices.

Please help us spread the word by downloading and using these resources in your own outreach.

"But first, FAFSA®" Facebook Posts

Not sure what to say on Facebook? Use our suggested wording and mp4s. The <u>suggested Facebook posts</u> are designed for use leading up to Oct. 1 and from Oct. 1–12.

"But first, FAFSA" Tweets

For Twitter, we've also provided suggested wording matched to specific mp4s. The <u>suggested tweets</u> are designed for use leading up to Oct. 1 and from Oct. 1–12.

"But first, FAFSA®" Additional Resources

Feel free to use any of these campaign resources to help communicate with your audiences.

- Download this "But first, FAFSA" logo set, which includes logo usage guidelines.
- Use this Oct. 1 FAFSA awareness email language when communicating with students.
- Refer to the "But first, FAFSA" campaign email guidelines that offer tips for ongoing communication to students, plus talking points you can incorporate throughout the campaign.

top 🚳



But First, FAFSA® Campaign

'But first, FAFSA' Campaign Activities

Social Media

- Ongoing organic posts
- Paid social ads on Twitter,
 Facebook,
 Instagram, and
 Snapchat

Social Media Influencers

 Popular social media influencers on YouTube and other platforms (Instagram, Twitter) who will promote the 'But first, FAFSA' message and drive FAFSA completions

Paid Media

- Radio
 advertisements
 running on
 streaming radio
 platforms like
 Pandora, Spotify,
 or Soundcloud.
- Contextual advertisements on popular websites driving to the FAFSA on desktop or mobile

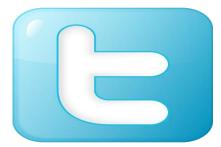
Digital Toolkit Assets

- Promotional campaign materials to use in schools and conversations, including:
 - Email guidelines
 - Posters
 - Screensavers
 - Campaign logo
 - Social posts

Connect With Us!!!

Social Media







StudentAid.gov









1-800-4FED-AID



E-mail Us

You can email us anytime.



Chat with Us

Ask a live agent your questions via a web chat.



Call Us

1-800-4FED-AID (1-800-433-3243)International Caller? Can't make a toll-free call? 1-334-523-2691

Hours of Operation

Monday–Friday 8 a.m.–11 p.m. Eastern time (ET)

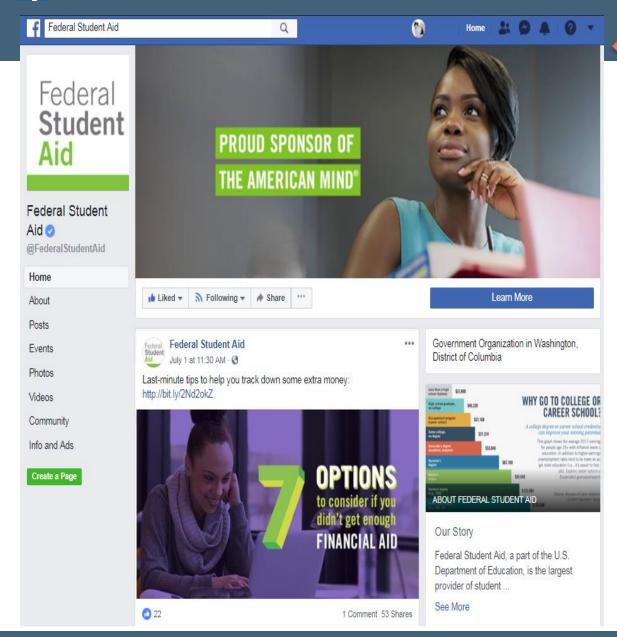
Saturday-Sunday 11 a.m.-5 p.m. Eastern time (ET)

We are closed on federal holidays, the day after Thanksgiving and on December 24th.

We are open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 11 a.m.-5 p.m. ET.

Hearing Impaired? TTY calls only. 1-800-730-8913

Facebook.com/FederalStudentAid





"Federal Student Aid"

Currently, FSA has 447k Likes on Facebook.





"Follow" @FAFSA to see our tweets.

Currently, FSA has 146k followers on Twitter.

Federal Student Aid

@FAESA

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
- & StudentAid.gov
- Joined September 2010
- 3,486 Photos and videos









Tweets & replies **Tweets** Media Federal Student Aid @ @FAFSA · Jul 7

Getting ready for college or career school may seem like a lot to handle, but you don't have to do it alone. Learn more about helpful resources: bit.lv/2KH7sAa

NEED ADVICE ON COLLEGE?

Here are some good places to start:

- · Parents, teachers, school counselors, coaches, or the people in your community
- . Admissions or financial aid office at the college(s) you're considering





Even if it's not time to fill out the FAFSA form, you should still get your FSA ID set

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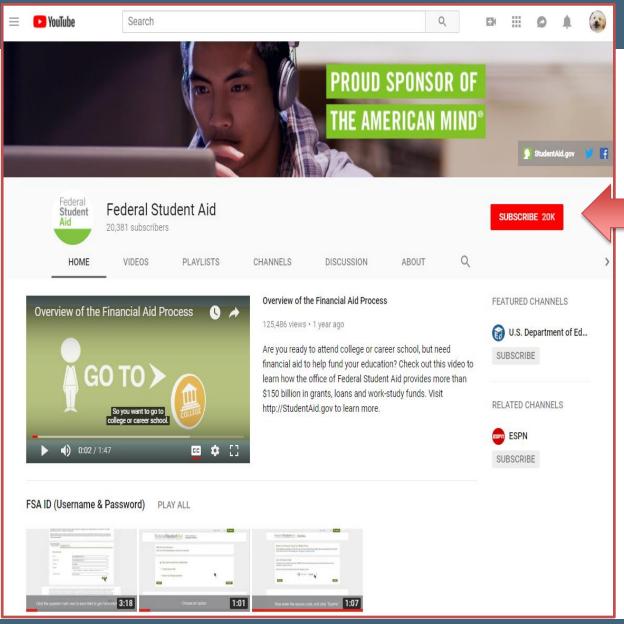




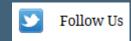
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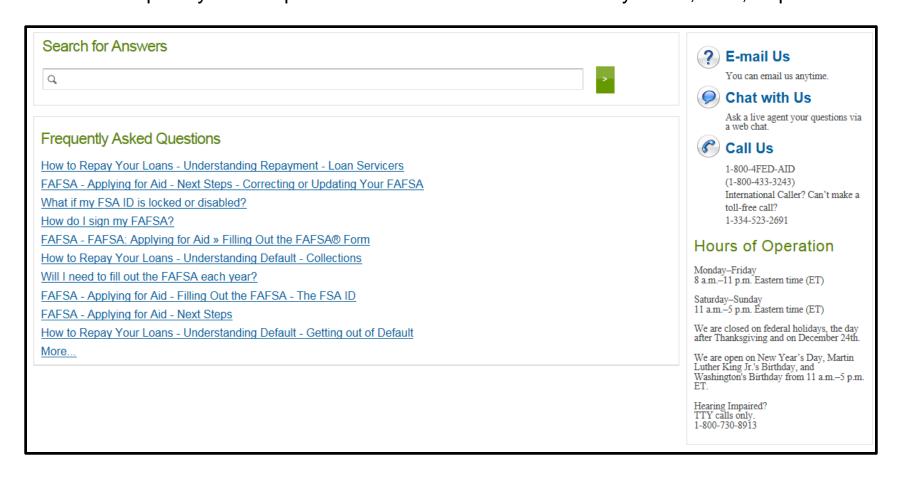


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Survey

Thank you for attending a Federal Student Aid (FSA) presentation.

Please take our survey so that we can receive feedback on how FSA can better serve you!

sample

6. Please tell us more about the actions you have taken to share FSA information and resources. We are			
interested in innovative ideas that we can share with others. 🖭			
7. How can Federal Student Aid better meet your organization's needs for information and	resources?		
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Questions

