

2023-2024 FAFSA The Essentials

Presented by:
CASFAA Financial Aid Administrators



Presentation Authors

- **Mark Kantrowitz**

- Co-author of *Filing the FAFSA*
- Author of *How to Appeal for More College Financial Aid*
- Helped develop the online FAFSA in 1996

- **David Levy**

- Co-author of *Filing the FAFSA*
- Served as Director of Financial Aid at many of the nation's leading colleges

- **California Financial Aid Administrators**

What Will You Learn at this Workshop?

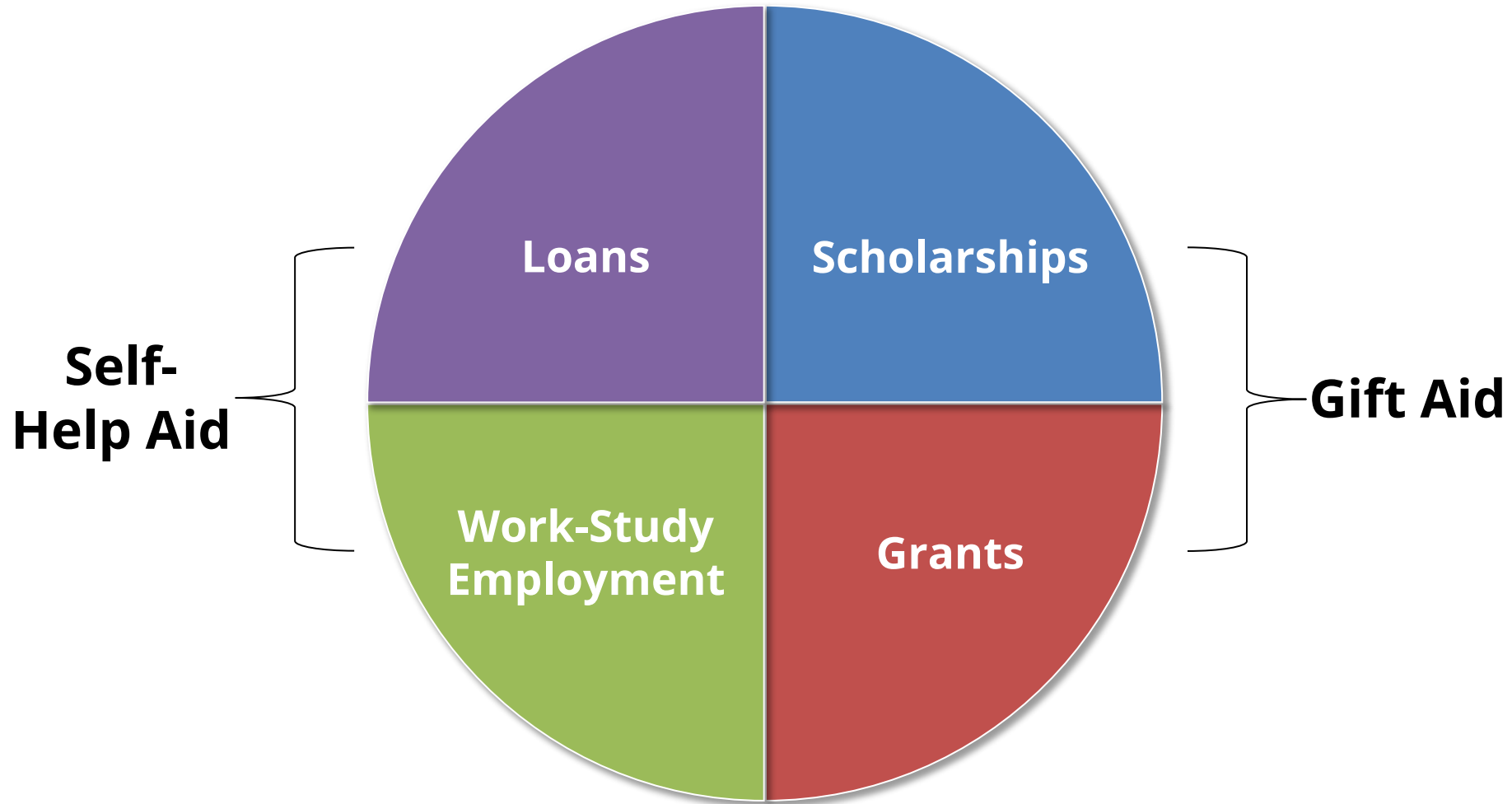
- ① Types and Sources of Financial Aid
- ② Essential Information about the FAFSA
- ③ How to appeal for More Financial Aid
- ④ Summary of the Financial Aid Process
- ⑤ Sources of Free Help for Filing the FAFSA

1

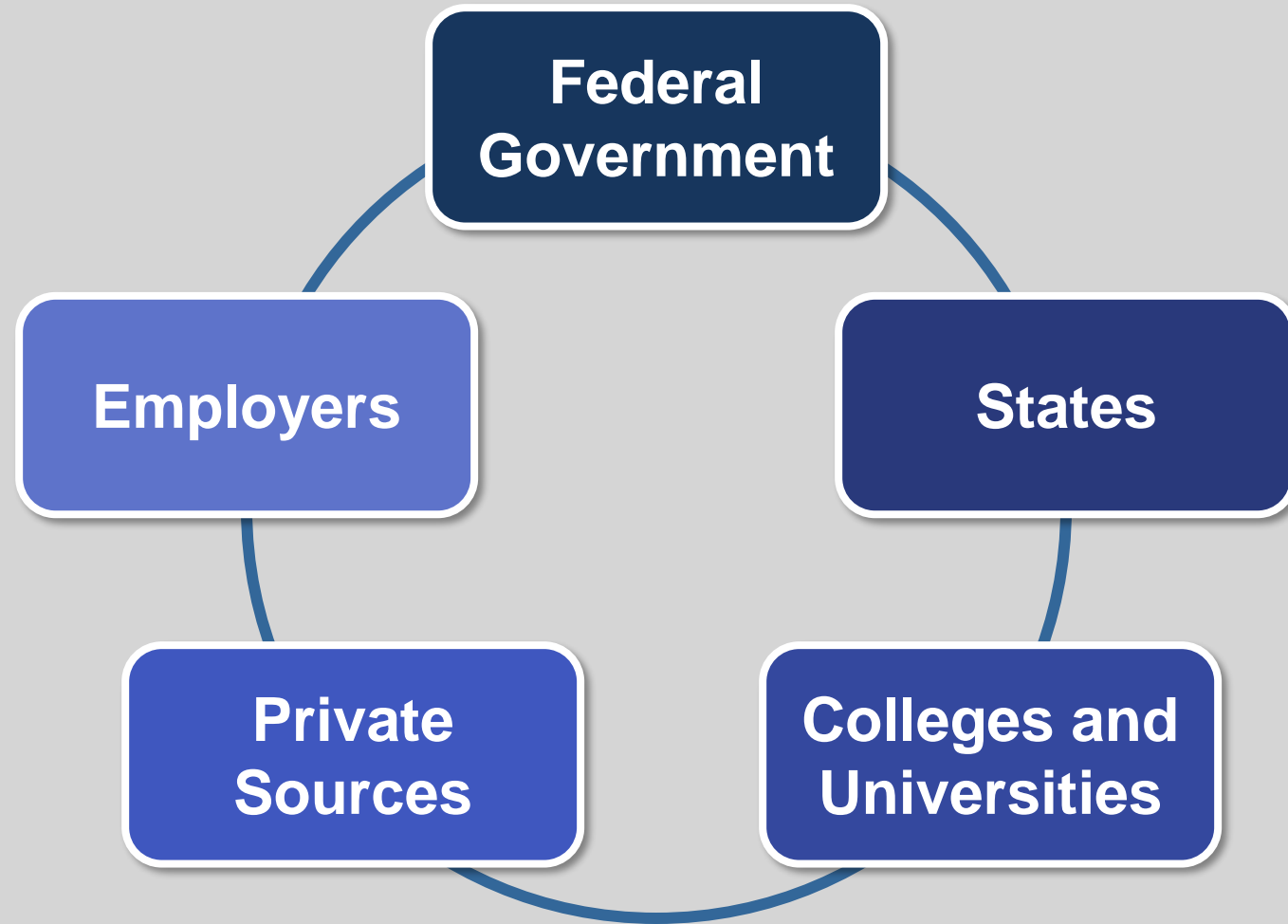


Types and Sources of Financial Aid

Types of Financial Aid



Sources of Financial Aid



Federal Student Financial Aid Programs

Program	Award Amount	Notes
Pell Grant	Up to \$6,895	Lifetime Eligibility 600% (max)
FSEOG (grant)	Up to \$4,000	Priority to Pell eligible students
TEACH Grant	Up to \$3,728*	Requires service contract otherwise converts to unsubsidized loan
Iraq & Afghanistan Service Grant	Up to 5,717.11*	Equal to Pell Grant – 6.8%
Work Study	Varies by school	On and off-campus employment
Direct Student Loan	\$3,500- \$12,500 (undergrad level)	Interest subsidy during periods of enrollment of at least half-time for Subsidized Direct Loan

2



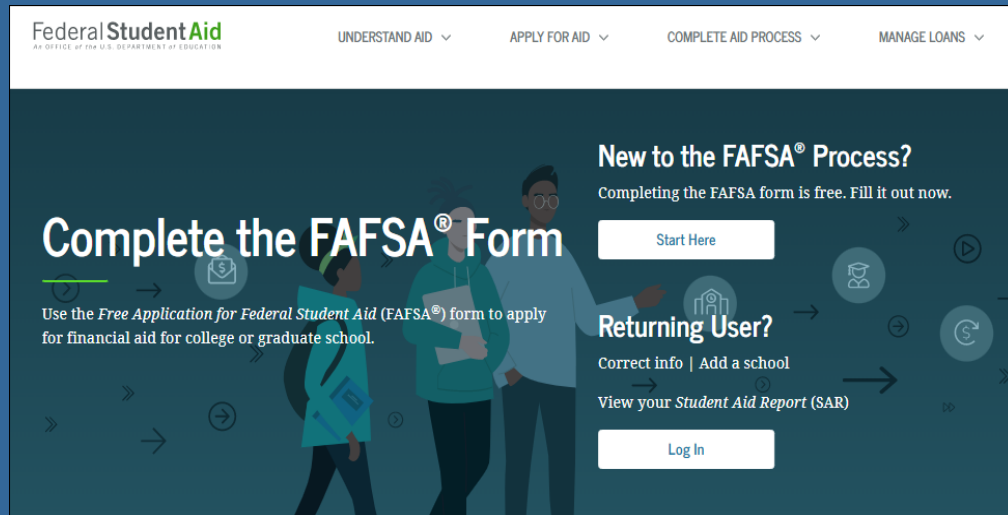
Essential Information about the FAFSA

What is the Free Application for Federal Student Aid (FAFSA)

- Collects student and parent(s) income, assets and household information
- Calculates the Expected Family Contribution (EFC), a measure of the family's ability to pay for college
- Need-based student financial aid from:
 - Federal government
 - State government, and
 - Most colleges and universities

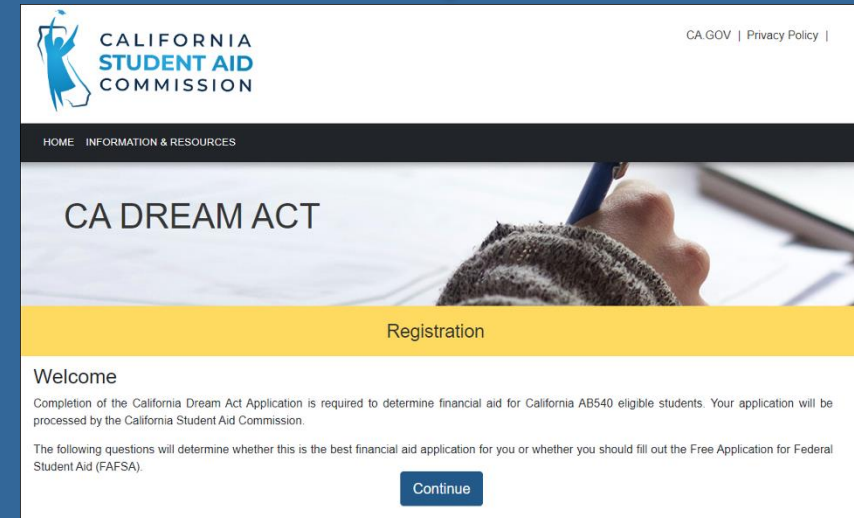
Which Financial Aid Application to Submit?

- U.S. citizen or eligible non-citizen



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

- No SSN or DACA SSN
- TPS status, U Visa
- With AB 540 status



www.caldreamact.org

Where to File the FAFSA?



studentaid.gov

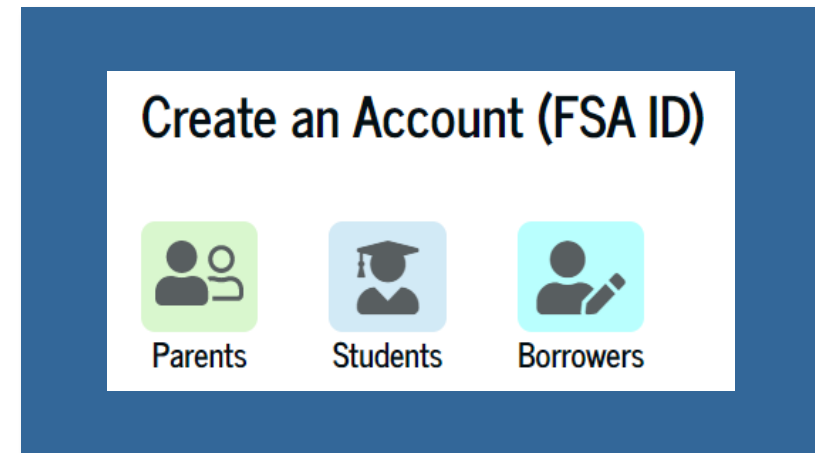
When to File the FAFSA?

- File the FAFSA on or after October 1st of the senior year in high school and annually after that
- File the FAFSA as soon as possible to qualify for more grants
- File the FAFSA even before submitting college admissions applications
- In California, there is a March 2nd deadline to file the FAFSA to qualify for specific state grants

FSA ID

The FSA ID is a digital signature used to sign the FAFSA, Direct Loan and Parent PLUS loan Master Promissory notes, and to access federal student aid sites.

- Student creates their own
- Parent creates their own
 - SSN and Date of Birth needed
- Common mistakes:
 - SSNs switched
 - Parent creates password for student, or
 - Student creates one for parent
- Can log in with a verified mobile phone number
- FSA ID Help: (800) 433-3243



Sections of the FAFSA

- 1 – Student Demographics
- 2 – School Selection
- 3 – Dependency Status
- 4 – Parent Demographics
- 5 – Parent Financials
- 6 – Student Financials
- 7 – Sign and Submit



School Selection

✓ Student Demographics 2 School Selection 3 Dependency Status 4 Parent Demographics 5 Parent Financials 6 Student Financials 7 Sign & Submit

SCHOOL SELECTION

College Search

i TestE, based on the information you provided, we've determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

i Here's where you'll search for the colleges to which you'd like to send your FAFSA® information. You can add up to 10 colleges at a time to your FAFSA form. [Learn what to do if you're applying to more than 10 colleges.](#)

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

i Complete the fields below to search for a college to add to your FAFSA® form. Need help refining your search? [Try these search tips.](#)

Search by School Name, City, State Search by Federal School Code

State
Select ?

City - optional ?

School Name - optional ?

Search

Previous

Dependency Determination

✓ Student Demographics ✓ School Selection ✓ Dependency Status 4 Parent Demographics 5 Parent Financials ✓ Student Financials 7 Sign & Submit

STUDENT INFORMATION

Does the student have dependents?

Dependent Children

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2022 and June 30, 2023? [?](#)

Yes

No

Other Dependents

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, 2023? [?](#)

Yes

No

[Previous](#) [Continue](#)

Dependency Determination

✓ Student Demographics ✓ School Selection **3** Dependency Status 4 Parent Demographics 5 Parent Financials 6 Student Financials 7 Sign & Submit

SCHOOL SELECTION

Student Additional Dependency Questions

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA® form. Select all that apply or "None of the above." ?

- Are you currently serving on active duty in the U.S. armed forces for purposes other than training?
- Are you a veteran of the U.S. armed forces?
- 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?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- None of the above

[Previous](#) [Continue](#)

Foster Youth, Orphan

Answer **YES** (mark the box) if at any time since the student turned age 13, he/she was in foster care, even if they are no longer in foster care today due to:

- Adoption
- Reunification
- Reached the age of majority (18 yrs.) in California

Note: Documentation may be required

Emancipated Minor

Answer **YES** (mark the box) if the student:

- As of today, is an emancipated minor, or
- Was an emancipated minor immediately before turning 18 years old

Note: Documentation (issued from a court in the student's state of legal residence) may be required

Legal Guardianship

YES

- Students can provide a copy of a court's decision that, as of today, they are in a legal guardianship
- Students can provide a copy of a court's decision that they were in a legal guardianship immediately before he or they reached the age of being an adult in their state
- The court was located in the state of legal residence for the student at the time the court's decision was issued

NO

- Student is still a minor and the court decision is no longer in effect
- Court decision was not in effect at the time the student became an adult
- Guardianship was established by an attorney but not ordered by a court

Homeless, Unaccompanied Youth

Select **YES** if any time after **July 1, 2022**, the student is an unaccompanied youth who is-

- Homeless **OR**
- Self-supporting and at risk of homelessness

“Homeless” or “Risk of being Homeless”

Lacking fixed, regular and adequate housing. Includes living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because the student has no where else to go.

“Unaccompanied”

Not living in the physical custody of a parent or guardian

“Youth”

Under 24 years of age


Whose Information Goes on a FAFSA?

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.


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

Are your parents married to each other?




Yes

Report information for both parents on the FAFSA.




Do your parents live together?




Yes

Report information for both parents on the FAFSA, even if they were never married, are divorced, or are separated.




Did you live with one parent more than the other over the past 12 months?




Yes


Report information on the FAFSA for the parent you lived with more.



Report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support.









Has this parent remarried?



No → You do not need to report additional parent information.



Yes → Also report information for your stepparent on the FAFSA.

The following people are not your parents unless they have legally adopted you:

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

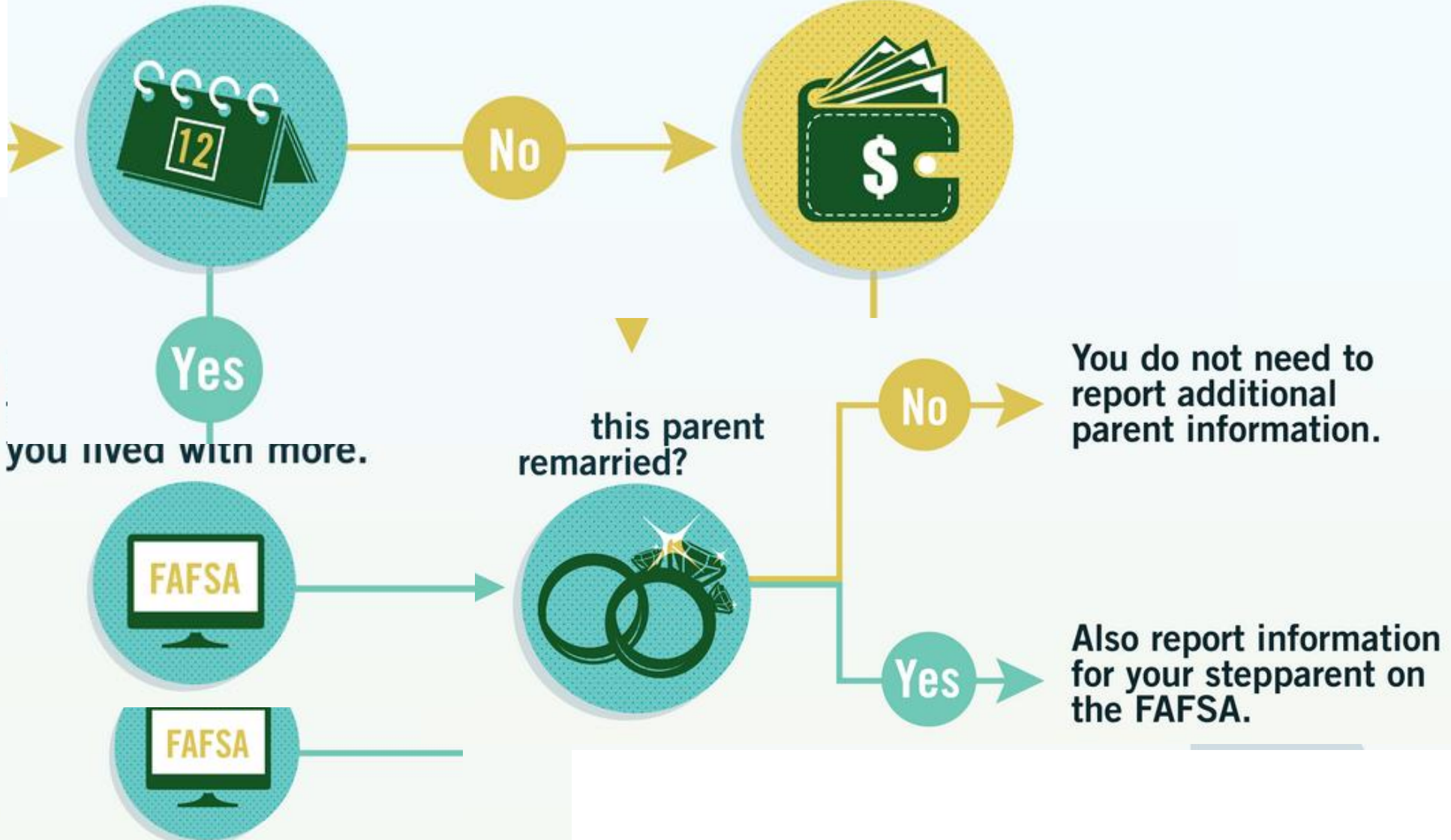
¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/fafsa/filling-out/dependency

studentaid.gov/help/who-is-parent

Did you live with one parent more than the other over the past 12 months?

Report information on the FAFSA for the parent who provided more financial support over the past 12 months or in the last year you received support.



The following people are not your parents unless they have *legally adopted* you:



IRS Data Retrieval Tool (IRS DRT)

The DRT imports federal tax return information onto the FAFSA

- Must have valid Social Security Number and own email address

Who isn't eligible to use it?

- Victim of Identity Theft
- Married student or parent who –
 - Filed as Married Filing Separately or Head of Household
- Parent's marital status is "Unmarried" and both legal parents are living together

Which Year's Information is Reported?

- Assets are reported as of the date the FAFSA is filed
- Income is based on the second previous tax year (the prior-prior year)
 - Example: The 2023-2024 FAFSA is based on income and tax information from 2021
 - Do not substitute 2022 income and tax information for 2021 income and tax information
 - If the family income has changed, file an appeal with the college financial aid office

Parent Signature Page for FAFSA Filers

Student is a FAFSA Filer

Parents lack SSN for FSA ID

Paper signature page must be used

If a student is a FAFSA filer but the parent does not have or is unable to create an FSA ID, they can print a signature page by selecting **Print Signature Page** on the “My FAFSA” or “Signature Status” page.

Use **regular mail** (tracking or special handling may result in the signature page not being processed), the completed signature page must be mailed to the address listed on the printed page.

Signature pages are rejected if they don't contain applicant or parent signatures, or if the signatures on the page don't meet specific rules and guidelines.

Signature Option

✓ Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Parent Financials ✓ Student Financials 7 Sign & Submit

SIGN & SUBMIT

Signature Options

Parent Signature for: Perez

Date of Birth: 02/17/2001 Social Security Number: -----1531

Enter the parent's FSA ID.
Do not enter the FSA ID if you are not the parent.

Parent's FSA ID Username, Email Address, or Mobile Number

[Forgot Username](#) | [Create an FSA ID](#)

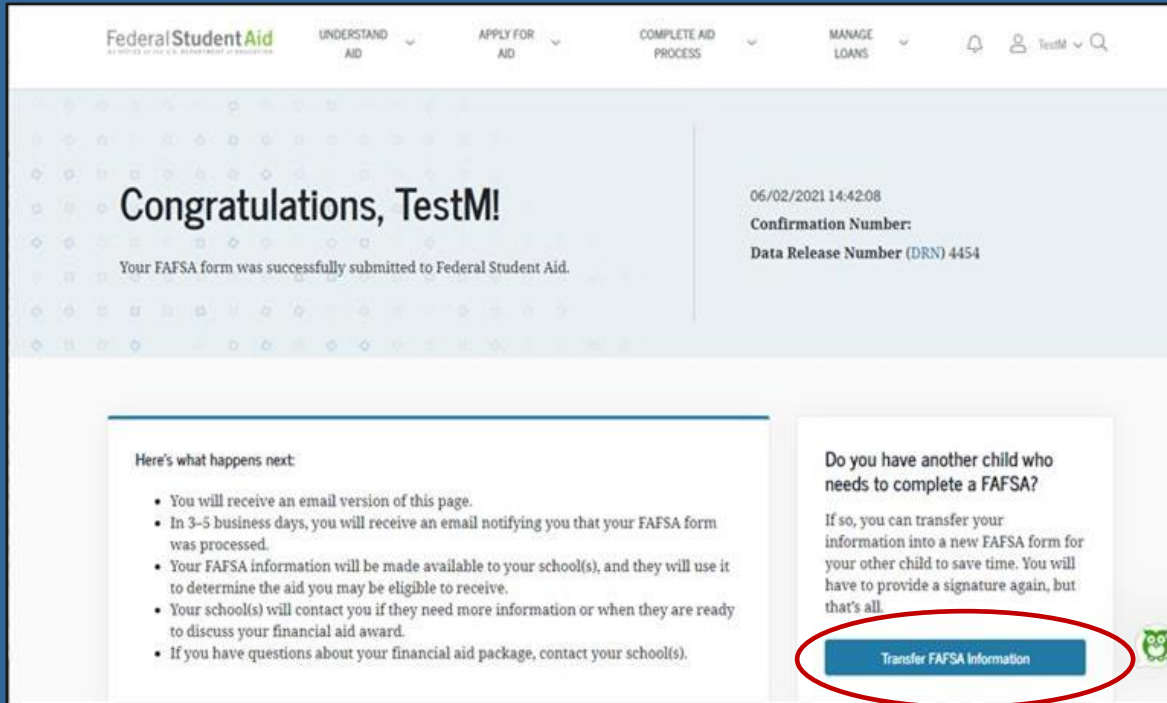
Parent's FSA ID Password

[Show](#) [Forgot Password](#)

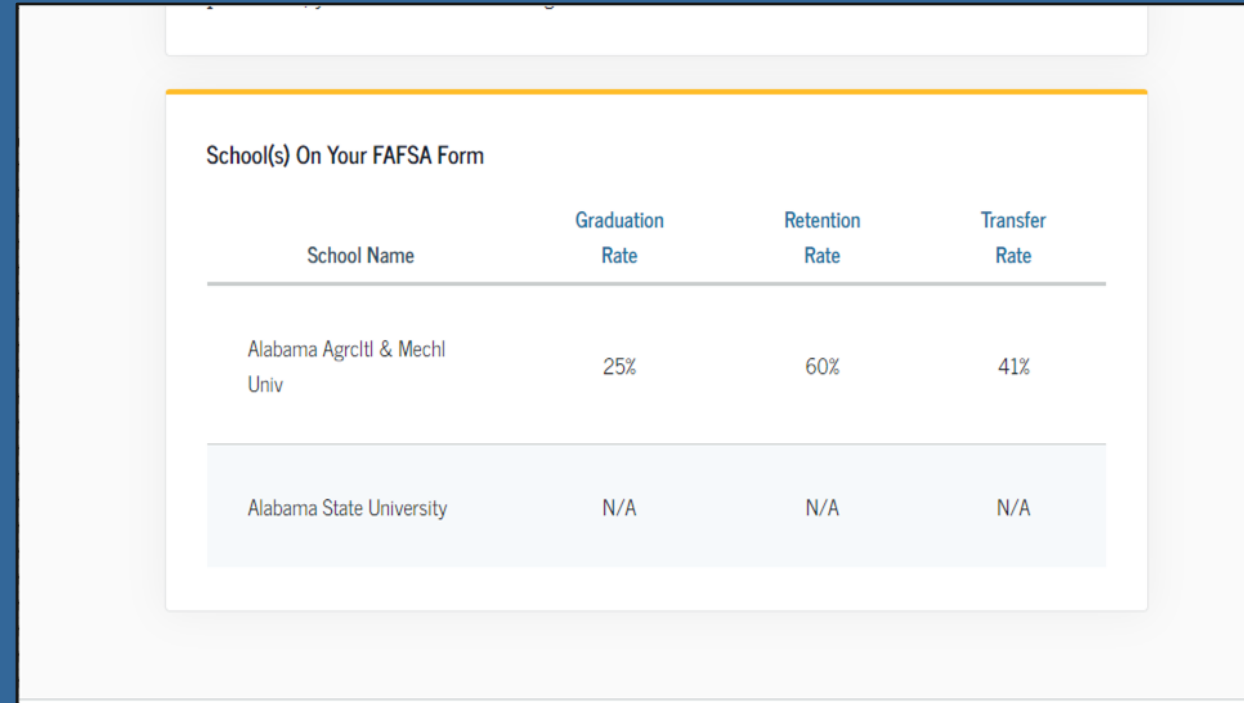
[Sign This FAFSA Form](#)

[Return to Signature Status](#) [Other Options to Sign and Submit](#)

Confirmation Page



The screenshot shows the top navigation bar with links for UNDERSTAND AID, APPLY FOR AID, COMPLETE AID PROCESS, and MANAGE LOANS. The main heading reads "Congratulations, TestM!" followed by the message "Your FAFSA form was successfully submitted to Federal Student Aid." On the right, it displays the date "06/02/2021 14:42:08", the "Confirmation Number:", and the "Data Release Number (DRN) 4454". Below this, there are two columns of text. The left column, titled "Here's what happens next:", lists four bullet points about email notifications and school communication. The right column, titled "Do you have another child who needs to complete a FAFSA?", explains the transfer option and features a blue button labeled "Transfer FAFSA Information" which is circled in red.



The screenshot shows a table titled "School(s) On Your FAFSA Form". The table has four columns: School Name, Graduation Rate, Retention Rate, and Transfer Rate. It lists two schools: Alabama Agrcctl & Mechl Univ and Alabama State University. The Alabama Agrcctl & Mechl Univ row is highlighted in light blue.

School Name	Graduation Rate	Retention Rate	Transfer Rate
Alabama Agrcctl & Mechl Univ	25%	60%	41%
Alabama State University	N/A	N/A	N/A

Common Errors on the FAFSA

- Confuse student and parent information. I/You/Your refers to the student, not the parent
- Include cents when reporting dollar amounts
- Double-check even basic demographic items, such as name, date of birth, Social Security Number, address and zip code
- Swap child support *paid* with child support *received*
- Head of Household tax filing status is prone to error and may trigger verification
- Reporting qualified retirement plans, the family home and small family businesses as assets
- 529 plans are reported based on the owner, not the beneficiary



Student Aid Report (SAR)

The image shows a sample of a Student Aid Report (SAR) for the 2022-2023 academic year. The document is titled "STUDENT AID REPORT 2022-2023" and is issued by the Federal Student Aid office. It includes the following information:

- Header:** Federal Student Aid logo, "STUDENT AID REPORT 2022-2023", and OMB No. 1845-0001.
- Website:** WWW.FAFSA.GOV
- Date:** APRIL 22, 2022
- Identification:** 000001C001, F 2 1 1 2223, and DATA RELEASE NUMBER (DRN): 9755.
- Expected Family Contribution (EFC):** 000000**C
- Student Information:** JOHN SMITH, 742 EVERGREEN TERRACE, SPRINGFIELD OH 55555.
- Salutation:** Dear JOHN SMITH,
- Summary:** Your Student Aid Report (SAR) summarizes the information you submitted on your 2022-2023 Free Application for Federal Student Aid (FAFSA).
- Application Status:** (review the checked boxes)
 - Your FAFSA appears to be complete. Review the data on pages 3-10 of your SAR and make corrections or updates if necessary. The school(s) listed on your FAFSA will receive your information.
 - Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and other information that you reported on your FAFSA.
- Federal Student Aid Eligibility:** (review the checked boxes)
 - The data submitted on your FAFSA is used to calculate your Expected Family Contribution (EFC), which is 000000.
 - The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid you would receive if you were to attend their school. Financial aid may include grants (free funds that do not have to be repaid), work-study (paid part-time employment), and/or low-interest loans (borrowed funds that must be repaid). Please note that your EFC is subject to change if you update or correct your FAFSA.
 - Your financial aid package could also include other federal, state, or institutional grants and scholarships, and/or a work-study award. Your school's financial aid office will advise you of the specific types and amounts of student aid you are eligible to receive. For more information about the EFC, grants, loans, work-study, scholarships and other sources of aid, go to StudentAid.gov.
 - Based on your EFC it appears that you may be eligible for a Federal Pell Grant of up to \$5775, provided you have not met or exceeded the lifetime limit established for the Federal Pell Grant program. You may also be eligible for other grants, work-study opportunities, and low-interest student loans.
 - We sent your information to other federal agencies to verify your eligibility for federal student aid and there appears to be an issue with the information provided on your application. Review the checklist on page 3 for instructions on how to resolve these issues.
- Footer:** You should keep this SAR for your records! | R5EN00001 999 | PAGE 1 OF 10 | 01234567891011

- After the student completes the online FAFSA, a SAR will be sent to the student
 - An electronic SAR Acknowledgement will be sent if student provides an e-mail address
 - A paper SAR will be mailed if no student e-mail address is provided
- An electronic copy of the data will be sent to each college or university listed by the student in Section Two
- Student should keep a copy of the SAR with other financial aid documents

CSS Profile (for institutional aid)

- Some private colleges and non-CA public college systems, as well as some scholarship competitions, ask for additional information such as home equity, income and assets from non-custodial parents, retirement plans, etc.
- Not used for awarding federal or state financial aid - only aid from the colleges/universities
- Cost - \$25 for registration & one college, \$16 for additional colleges
- Online Registration only
cssprofile.collegeboard.org

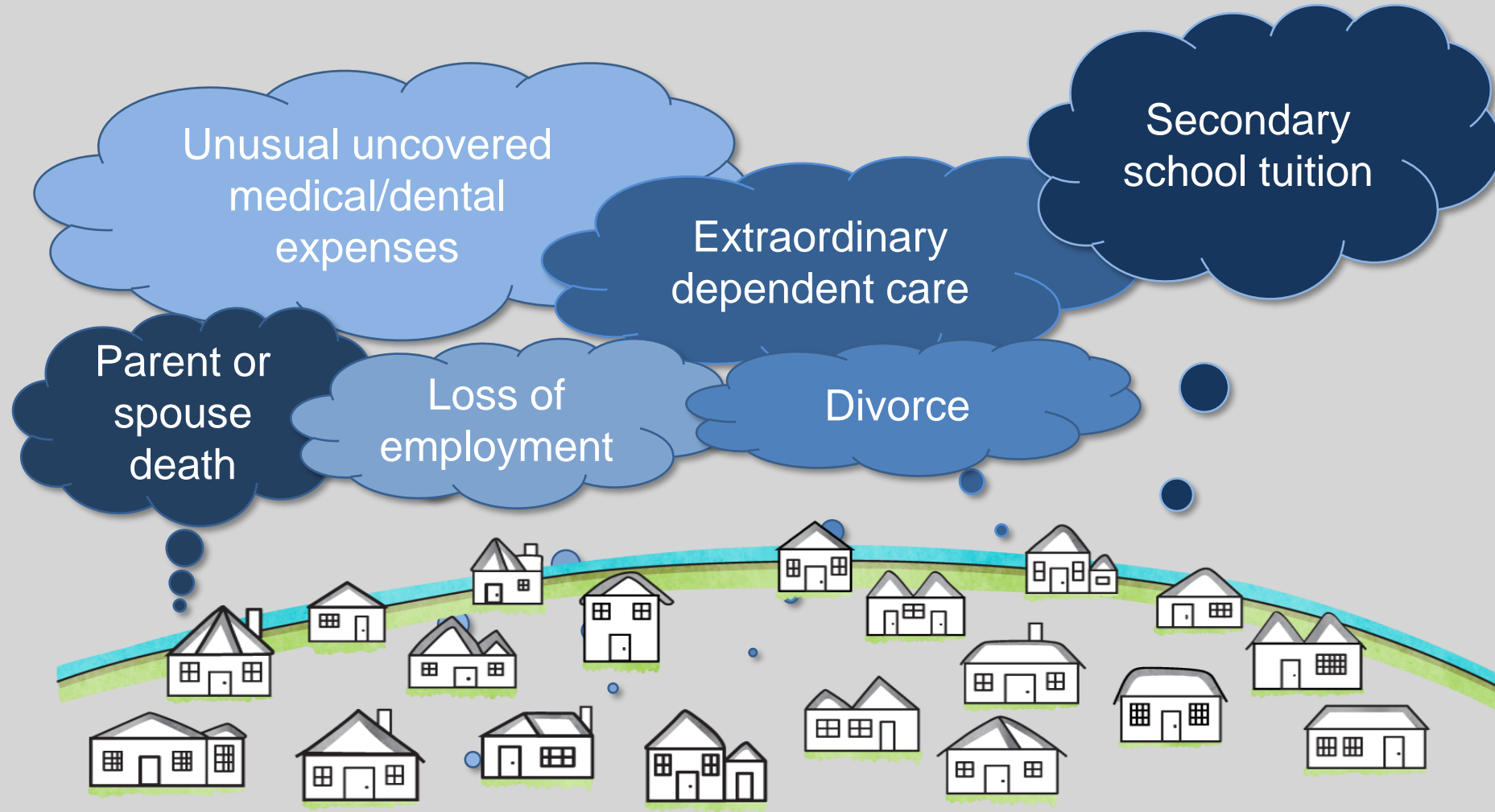


3



How to Appeal for More Financial Aid

Special Circumstances



Special Circumstances

Income Adjustments

- Reduction of earnings
 - Employment status
 - COVID-19 Pandemic
 - Loss of benefits
 - Marital status
 - Medical/Dental expenses not covered by insurance
 - Unusual dependent care expenses

Dependency Status

- Make a dependent student independent if unusual circumstances exist
 - Abusive family environment
 - Abandonment by parents
 - Inability to locate parents

Financial Aid Appeals

- Appeal for more aid if the family is affected by special financial circumstances
- Provide documentation of the special circumstances and their financial impact
- Adjustments are more likely if the circumstances were beyond the family's control
- Families can appeal for more aid at any time, even in the middle of the academic year
- A free tip sheet about how to appeal for more financial aid is available at kantrowitz.com/books/appeal/

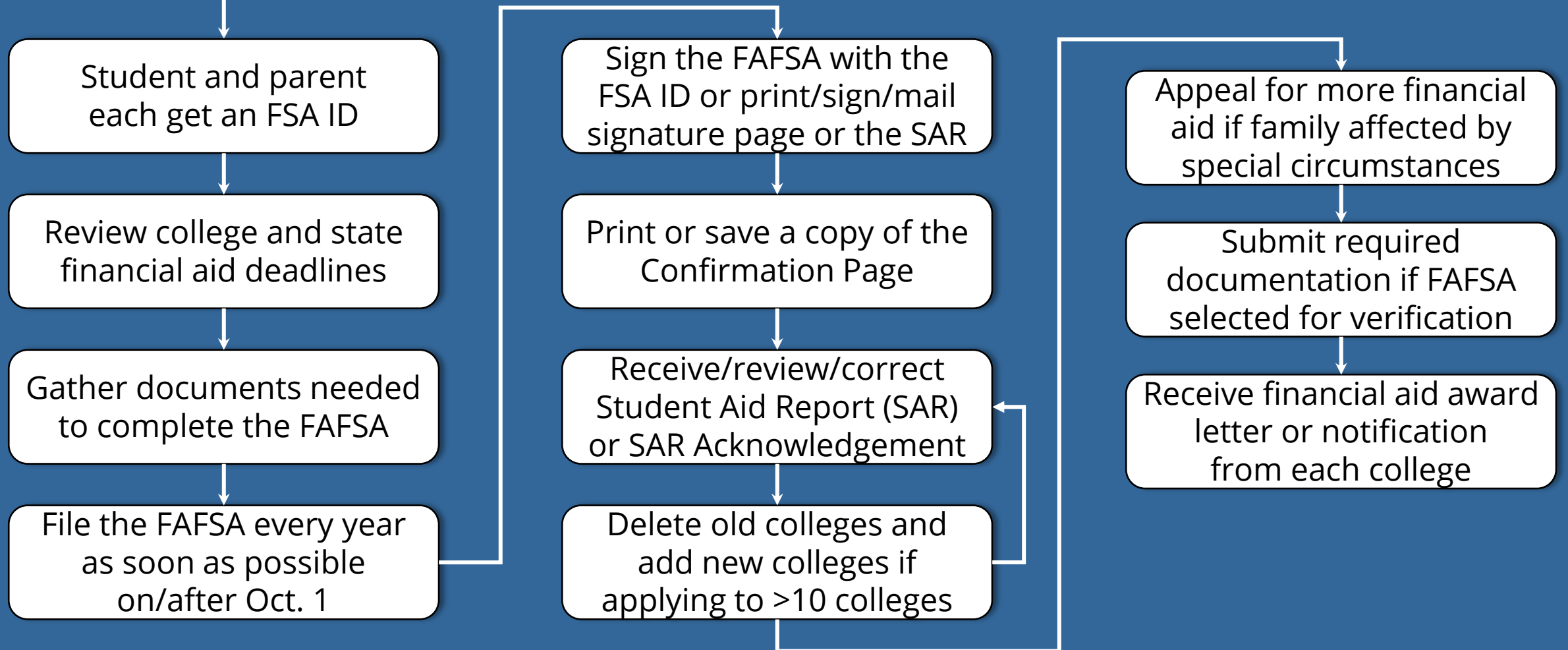
4



Summary of the Financial Aid Process

Summary of the Financial Aid Process

START HERE



Student's Responsibility

Student completes FAFSA or CA Dream App (CADAA)

College determines eligibility, evaluates need, notifies student if selected for verification, and requests additional documentation

Students must check their email and the college portal and submit all requested documentation

INCOMPLETE FILE = NO MONEY!

5



Sources of Free Help

Financial Aid Toolkit for Counselors

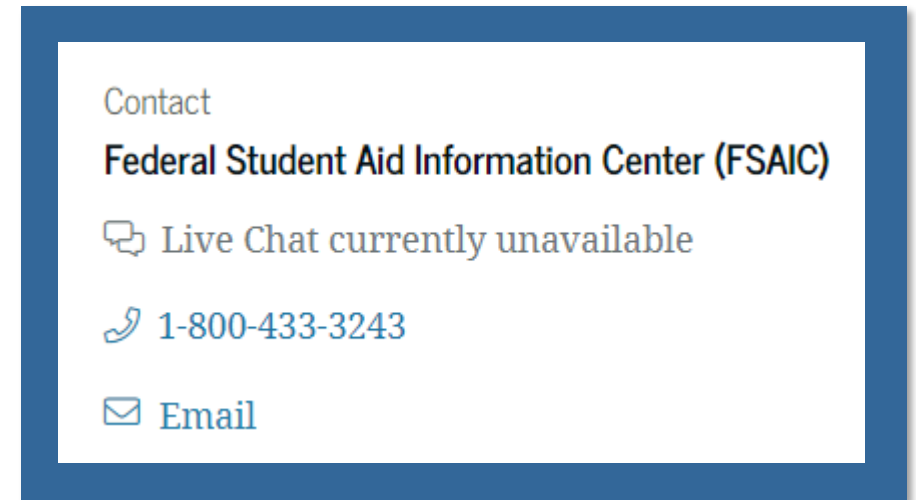


financialaidtoolkit.ed.gov

- Host an event
- Make a presentation
- Target specific audiences
- Use social media
- Write articles and emails
- Share Public Service Announcements

Federal Student Aid Assistance

- Find Answers to Common Questions About the FAFSA® Process
<https://studentaid.gov/apply-for-aid/fafsa/filling-out/help>
- Online assistance and contact information for Federal Student Aid Information Center (FSAIC)
 - 1-800-433-3243
 - <https://studentaid.gov/help-center/contact>



Contact
Federal Student Aid Information Center (FSAIC)

🗨️ Live Chat currently unavailable

📞 1-800-433-3243

✉️ Email

Coming in 2024-2025... FAFSA Simplification!

Q & A



Thanks for joining us!



CALIFORNIA
STUDENT AID
COMMISSION



casfaa
California Association of Student Financial Aid Administrators