Welcome to the 2018 High School Counselors Workshop series, sponsored by the California Community Colleges Student Financial Aid Administrators Association (CCCSFAAA), the California Association of Student Financial Aid Administrators (CASFAA), ECMC and the California Student Aid Commission (CSAC).

Today, we’re going to go through a number of updates to the financial aid process, most of them from the federal government, the FAFSA process, and special situations you probably have all heard from your most at-risk students. There aren’t many changes to the FAFSA, so we will spend more time on special circumstances that need that extra attention.
Last Minute Updates

Slides with updates and new slides not found in the paper workbook will have

in the bottom/right corner.

After the workshops have ended, CSAC and CASFAA will post the final version of this PowerPoint presentation, which includes all slides, notes, and updates.
Reference/Resource Material

Slides that have additional reference or resource materials available (in the back of the paper workbook) will have

in the bottom/right corner.

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Additional reference materials will also be posted to the CSAC website after the workshops conclude.
The 2019–2020 FAFSA cycle, like the 2017-2018 and 2018-2019 FAFSA cycles, will begin earlier than previous FAFSA application cycles. Beginning October 1, 2018, students will be able to fill out FAFSAs for the 2019–2020 school year. As recently as the 2016-2017 cycle, students had to wait until January 1st.

The earlier submission date is a permanent change, enabling students to complete and submit a FAFSA as early as October 1st every year.

There is also a change in the income and tax reporting on the FAFSA. For the 2019–2020 FAFSA, students and parents will report income and tax data from 2017.

Applicants no longer need to estimate tax information—and many of them will be able to retrieve their information directly from the IRS using the IRS Data Retrieval Tool (DRT), right from the first day the FAFSA is available. We’ll talk about other benefits in a moment.
FAQ About Timing & Reporting

Can a student choose to report 2018 income information?

• No – They must report info for the year that is required by the FAFSA
• Remember – Certain items on FAFSA are “as of today,” so students must read each question and fill out accordingly

Can a student choose to report 2018 income information if the family’s financial situation has changed since their 2017 taxes were filed?

• No. Students cannot choose which year’s information to report. They cannot substitute 2018 tax returns for 2017 tax returns, even if they have already filed their 2018 federal income tax returns.
• If the family’s income has changed since the 2017 tax year, they should talk to the college financial aid office about any these changes in the family’s situation.
• For certain items on the FAFSA, such as marital status and asset information, the student and parents must report these items “as of today.”

However, it could get tricky when it comes to the student’s or parent’s marital status. The FAFSA asks for marital status “as of today” (the day the FAFSA is completed and submitted). So, if the student or parent is married now but wasn’t in 2017 (and therefore didn’t file taxes as married), the spouse’s income and share of net asset values will need to be included on the 2019-20 FAFSA. Similarly, if the student or parent filed 2017 taxes as married but is no longer married when filling out the FAFSA, the spouse’s income and his/her share of net asset values will need to be excluded from the amounts listed on the FAFSA.
What’s New

IRS Data Retrieval Tool (IRS DRT)
• Enhanced privacy for IRS DRT users
• Limit on information displayed to applicant
• Information encrypted and hidden from applicant’s view
• Data viewable only by colleges receiving FAFSA results

There were some changes in regards to the IRS Data Retrieval Tool.

Back in March 2017, the IRS disabled the Data Retrieval Tool (DRT) due to security concerns. Shortly thereafter, it was announced that the DRT would not be available for the 2017-2018 FAFSA cycle. It was later announced that the DRT would be available for the 2018-2019 FAFSA cycle and beyond.

With this announcement came information regarding enhanced privacy for IRS Data Retrieval Tool users. In particular, data imported through the IRS DRT into a FAFSA will not be displayed. The information, encrypted in the transfer process, will be hidden from the applicant’s view on both the Data Retrieval Tool and FAFSA websites. Applicants will see messages on the FAFSA webscreens regarding this.
Some good news for students and parents who filed amended tax returns – They can now use the IRS Data Retrieval Tool. The bad news? The data that will be transferred will be from the original tax return filed by the student or parent. However, the IRS will provide an indicator letting the college know that they (the IRS) have an amended tax return on file, and that the student or parent should contact their college’s Financial Aid Office if changes are needed to any of the data transferred from the IRS. Colleges will generally require copies of amended tax returns.
What’s New

Year Round Pell Grant

• Students can receive more than 2 full-time semesters of Pell Grant within an academic year
• Which FAFSA to file? File them all!
  • 2018-2019
  • 2019-2020

Starting over a year ago, the federal government reconstituted Year Round Pell Grant eligibility for students. This allows students to receive additional Pell Grant within an academic year beyond the normal 2 full-time semester limit. For most students, this means they can receive Pell Grant in summer, thus accelerating their progress towards completion of their degree.

Colleges can use either 2018-2019 or the 2019-2020 FAFSA results to make disbursements for the summer of 2019. Colleges will try to award Pell Grant from the FAFSA that gives the most benefit to the student.

Because there are some additional rules that apply, it’s best that students attending summer classes in summer 2019 should contact the college financial aid office for more guidance.
Federal Student Aid ID (FSA ID) Enhancements

SMS/text messaging option for:

- Resetting forgotten passwords
- Retrieving forgotten usernames
- Unlocking accounts

Students and parents can add a mobile number from a cell phone or other mobile device to their FSA ID account information, so that they can reset a forgotten password, retrieve a forgotten username, or unlock an account.
To help high school counselors and college financial aid staff, Federal Student Aid created the Financial Aid Toolkit, available at FinancialAidToolkit.ed.gov. The toolkit consolidates Federal Student Aid resources into a searchable online database for those who interact with, support or counsel students and families on making financial preparations for postsecondary education.

You’ll find general information about the FAFSA, as well as tips and talking points for your outreach to students and their families. Items you can use in your outreach include: fact sheets, videos, infographics, sample tweets, and more, and are available for download through the Toolkit. And, if you’re looking for webinars to brush up on financial aid, the Toolkit has the information you need.

If you navigate to the Resources Section of the Toolkit, you’ll be presented with drop-down menus from which you can filter your choices for the types of resources you are seeking, the audience you are working with and the specific topic(s) you want to cover.
The Office of Federal Student Aid is on **Twitter** and **Facebook** and encourages counselors and college access mentors to retweet or share posts. Federal Student Aid also has a **YouTube** channel with several playlists on college-prep and financial aid topics, including the FAFSA. You are welcome to link to the videos or embed them in your own website. Federal Student Aid’s content is in the public domain, so you may share it as long as you don’t charge people for it.
FAFSA on the Web (FOTW)
Through the FAFSA.gov website, students can:

• Complete their initial FAFSAs,
• Make corrections to their FAFSAs—update income and tax information, add/delete schools & update housing plans,
• Enter signatures—using student and/or parent FSA IDs,
• Continue to complete a saved FAFSA, and
• Complete a renewal FAFSA—in subsequent years, students will be able to submit a renewal FAFSA which will pre-populate demographic fields from a previous year’s FAFSA.
Along with the website redesign, FSA (Federal Student Aid) launched the beta version of the myStudentAid app, available from both the Apple App Store and Google Play store. The app allows students to:

- Complete their FAFSAs,
- Manage their FSA IDs through the Profile button
- Track their borrowing through myFederalLoans
- Find information for FSA contact centers

The full version of the app will be ready for the 2019-2020 FAFSA cycle, where students can do even more, including the renewal FAFSA application and the IRS Data Retrieval Tool.

Whether using the website or the myFAFSA app, the experience will be customized according to the role of the user. Thus, students and parents can use the app together or at separate times, and the app will tailor the FAFSA questions and data fields accordingly.
For 2019-2020, FAFSA on the Web (FOTW), still has seven sections. We won’t cover all sections at this workshop, but instead focus on three sections that give our students the most headaches. In particular, we will look at School Selection, Dependency Status, and a portion of the Parent Demographics sections in the next few slides.
With the redesign of the FAFSA.gov website and the availability of myFAFSA through the myStudentAid app, the School Selection process has changed a bit from the past. Students can search and select their colleges by using the school’s Federal School Code or by searching for the school by name and location.

There are still a few tips to give students completing this section of the FOTW.

First: Students can send their FAFSA to up to ten colleges. Students who are applying to a greater number of schools will have the opportunity to add additional colleges after the initial submission and processing of their FAFSA.

Second: Colleges do not need to be listed in any particular order. Colleges only see themselves when the results are received. For Cal Grant awarding, CSAC requires students to select their California college of attendance AFTER the results of the student’s FAFSA are processed and Cal Grant eligibility is determined.

Third: For students who are certain they are leaving California to attend an institution outside the state – we highly recommend they include at least one school in California. Why? Although they could add a California school AFTER March 2 and still be given Cal Grant consideration, having at least one California college listed BEFORE March 2 will allow the students to see if they have Cal Grant eligibility, in the event they do not attend a California college or university.

If a student does not list any California schools on their initial FAFSA, they will be withdrawn from Cal Grant consideration. If they later decide to attend a school in California, they will need to add that school to their FAFSA application AND complete the “Entitlement Cal Grant Application Correction Form.” They can do this via their WebGrants 4 Students account or by contacting the California Student Aid Commission. This will then allow them to be reprocessed for Cal Grant consideration.

Fourth: When schools have Early Admission deadlines or Priority Processing deadlines for financial aid, students should make sure they include them on their initial FAFSA submission.

Students considering more than 10 colleges should follow the four rules above. Once their FAFSA is processed, they can go back to FOTW, log in, go to the School Selection section, remove schools, then add new schools. They will need to use their FSA ID to submit the change/update, but all the new schools will now receive their FAFSA information. Once a school receives it, even if a students takes the school off of their list, the school can process the student for financial aid.
If the student uses the Search function, they will receive a list of schools that met their search criteria. To select a school, the student simply marks the box next to the school. Students can continue to add up to a total of 10 (ten) schools to their FAFSA.
Dependency Determination

**NO** to all questions:

- makes the student dependent
- Must submit parent information

**Note:** Child must be supported financially — *more than 50%*

The FAFSA uses this Step to determine the dependency status of the student for financial aid purposes. Students may think they are independent, but the FAFSA questions in this section will determine whether the student is independent or dependent.

Although the look of this section in the newly-designed FAFSA.gov website differs from the example onscreen, the questions generally remain the same. They may be presented in small groups, with only 2 to 5 questions onscreen at one time.

The first few questions in this section will be pre-filled with answers the student provided in Step One of the form.

**Children** — answering **YES** to this question means the student must currently be providing **more than 50%** of the child’s financial support and will continue to do so throughout the upcoming school year (July 1, 2019 to June 30, 2020). It is not only a matter of caring for the child. Additionally, “child” can include an expected birth (but not yet born) during the school year. Providing more than 50% of support counts support received from sources other than the student’s parents, such as TANF or support from the student’s boyfriend/girlfriend, as though it were provided by the student.

There is a similar financial requirement for supporting other dependents **living with the student**.

For most high school graduates, they will probably answer **NO** to the questions regarding other dependents.

**Note:** A student who can answer **YES** to any question in this section will be considered an Independent student for financial aid purposes.

Now that we’ve touched on the first five questions, let’s dive into some of the trickier questions in this section.
Foster Youth

Select **YES** if at any time since the student turned age **13**, he/she was in foster care even if no longer in foster care today due to:

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

**Note:** Documentation may be required

Students should answer **YES** if at **any time since they turned age 13** they were in foster care, even if they are no longer in foster care today. For federal student aid purposes, a ward of the court is not someone who is incarcerated. Also, the financial aid administrator at the college or university may require the student to provide proof that he or she was in foster care or a ward of the court.
Emancipated Minors

Select **YES** 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

Students answer **YES** if they can provide a copy of a court’s decision that, **as of today**, they are an emancipated minor. They can also answer **YES** if they can provide a copy of a court’s decision that they were an emancipated minor before they reached the age of being an adult in their state (18-years-old in California). The court must be located in the student’s state of legal residence at the time the court’s decision was issued.

Students should answer **NO** if the student is still a minor and the court decision is no longer in effect or the court decision was not in effect **at the time the student turned 18** (became an adult in California).

The financial aid administrator at the college may require the student to provide proof that he/she was an emancipated minor.

An emancipated minor is not the same as emancipation from child support. The former occurs **prior** to the child reaching the age of majority while the latter occurs **when** the child reaches the age of majority. This is a common misunderstanding.
## Legal Guardianship

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student can provide a copy of a court's decision that as of today he or she is in a legal guardianship.</td>
<td>Student is still a minor and the court decision is no longer in effect.</td>
</tr>
<tr>
<td>Student can provide a copy of a court's decision that he or she was in a legal guardianship immediately before he or she reached the age of being an adult in his or her state.</td>
<td>The court decision was not in effect at the time the student became an adult.</td>
</tr>
<tr>
<td>The court was located in the state of legal residence for the student at the time the court's decision was issued.</td>
<td>The guardianship was established by an attorney but not ordered by a court.</td>
</tr>
</tbody>
</table>

For this question, the definition of legal guardianship does not include the student's parents, even if they were appointed by a court to be the student's guardian(s). Students cannot be considered a legal guardian of themselves.

A legal guardianship established by an attorney is not sufficient. The legal guardianship must have been ordered by a court of competent jurisdiction in the student's state of legal residence.

Legal guardianship is different from custody in some ways. A legal guardianship does not terminate rights of a parent, including custody. Instead, it suspends the rights, allowing the legal guardian the right to act on behalf of the child under the guardianship.
Homeless, Unaccompanied Youth

Select **YES** if **any time** after **July 1, 2018**, the student meets **ALL three criteria**

“Homeless” or “at risk of being homeless”
- Lacking fixed, regular and adequate housing. Includes living in shelters, parks, motels or cars, couch surfing, or temporarily living with other people because the student has nowhere else to go, **AND**

“Unaccompanied”
- Not in the physical custody of a parent or guardian, **AND**

“Youth”
- Under **24** years of age

Resources for homeless students: **NAEHCY.org**

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Students should answer **YES** if they received a determination at any time **on or after July 1, 2018**, that he/she was an unaccompanied youth who was homeless or at risk of being homeless.

- **Homeless** means lacking fixed, regular and adequate housing, which includes living in shelters, motels or cars, couch surfing, or temporarily living with other people because you had nowhere else to go.
- **Unaccompanied** means the student is not living in the physical custody of a parent or guardian.
- **Youth** means the student is under **24** years of age.

Students should answer **NO** if the student is not homeless, at risk of being homeless or if he/she does not have a determination. Students should contact their financial aid office for assistance if they do not have a determination but believe they are an unaccompanied youth who is homeless or is an unaccompanied youth providing for his/her own living expenses and who is at risk of being homeless.

The financial aid administrator may require the student to provide a copy of the determination if the student answers **YES** to any of these questions.
**Homeless, Unaccompanied Youth**

Students are considered to be **independent** if they are determined to be **Homeless Unaccompanied Youth** by:

- The student’s high school or school district homeless liaison, or
- The director of an emergency shelter or transitional housing program funding by HUD, or
- The director of a runaway or homeless youth basic center or transitional living program, or
- The college’s financial aid administrator determines they meet the requirements for consideration

**Certifying officials include** high school district home liaison, U.S. Department of Health and Urban Development (HUD) homeless assistance program director or designee, Runaway and Homeless Youth Act (RHYA) program director or their designee. Also, the college’s financial aid administrator can certify the student meeting the Homeless Unaccompanied Youth status, based on the preponderance of available information presented by the student.
With the redesign of the FAFSA.gov website, students who answer YES to the question regarding homelessness will see follow-up questions, as seen on this slide. This information will help the college financial aid office in determining whether additional documentation is required, and from whom the documentation will come.
If a student has answered **NO** to all of the questions in this step, he or she will be considered a **Dependent** student for financial aid purposes. As such, he or she will be required to provide parental information in the next step.

For those rare instances where a student cannot provide parental information but has answered **NO** to all of the questions, they have an option to continue completing and submitting their FAFSA. As noted on the screen, they can mark the **“I am unable to provide parental information”** button, click on **NEXT...**
...then...

- Colleges have the authority, but are not obligated, to “override” federal dependency status
- Process will vary college to college

**Note:** Student MUST follow up with college

... and they will see this screen.

The student can continue to complete their FAFSA, skip the Parents section, submit their FAFSA, and it will be processed but only for unsubsidized Direct Stafford Loans initially. No **EFC** (Expected Family Contribution) will be calculated, but all of the listed colleges will receive the FAFSA information. The student will need to follow up with the college (or colleges) for each college’s process for determining if they can be considered Independent due to special or extenuating circumstances.
For the majority of students coming out of high school, we can assume they are considered as Dependent for financial aid purposes. Oftentimes there are questions regarding which parent, or parents, the student should use for supplying financial and household information on the FAFSA. For a quick reference, here’s a nice breakdown that should cover 99% of all possible combinations of parents.

Looking at the flowchart:

- Are your parents married to each other?
- Do your parents live together?
- Did you live with one parent more than the other over the past 12 months prior to submitting the FAFSA?
- If your custodial parent was divorced or separated, has that parent remarried?

By using this graphic, available in our online Reference Section, you and your students can easily determine which parent’s information to report on the FAFSA.

**NOTE:** If the parent has remarried after being widowed or divorced, provide information for the **parent and stepparent**, regardless of any prenuptial agreement, divorce decree designating tax filing (for who claims the student as an exemption), or agreement of nonsupport.

Keep in mind, this flowchart also works for students with same sex parents. If a student’s parents are the same sex and married, for example, the student would use both parents’ information on the FAFSA, unless the parents are divorced or separated.
As an aside, one misconception students and parents have is about dependency and taxes. The FAFSA determines dependency differently than taxes. Even if you claim yourself on your taxes, you may still be considered “dependent” for FAFSA purposes.
Remember, the following people are not your parents unless they have legally adopted you:

- Widowed Stepparent
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles
Common FAFSA Mistakes

- Reading definitions carefully
  - Legal Guardianship
  - Parent
  - Number of Family Members (Household)
  - Number of Family Members in College
- Inputting information
  - Confusing student and parent questions
  - Name & Date of Birth
  - SSN (transposing numbers)

There are always areas of the FAFSA that seem prone to misunderstanding or omission, or are often corrected after initial FAFSA submission.

Students and parents should be sure to read and understand the definition of key terms used on the FAFSA, including legal guardianship, parent, the numbers of people in the family (household) and in college.

Also, parents should be careful when they are completing the FAFSA on behalf of their student, as there’s always confusion as to who “you or your” refer to in questions on the form. And, both student and parents should be very careful when entering names, dates of birth, and Social Security Numbers on the form – transposition of numbers or letters can cause delays in processing.

Making sure the correct number of people in the household and attending college can be confusing. Definitions are given on the form, so careful reading should help in understanding who gets included on the FAFSA.
Common FAFSA Mistakes

- Listing only one college to receive FAFSA data
- Not reporting parental information
- Not using the IRS Data Retrieval Tool
- Income Tax vs. Taxes Withheld on W-2
- Not providing net worth of assets as of the date the FAFSA is completed
- Including assets that should be excluded (value of primary residence, retirement plans)
- Not signing the FAFSA

Students should be encouraged to list all possible colleges and universities on the FAFSA that they are considering, even if they are only backup schools or backup-backup schools.

Students and parents should be encouraged to use the IRS Data Retrieval Tool if allowable. This can frequently save time and hopefully mean that the student can avoid having this information re-verified later with the financial aid office at their college.

Reporting of assets can also be an area where we find mistakes. First, assets are to be reported as of the date the FAFSA is completed. This really is meant to simplify the calculation of assets, as students and parents don’t need to figure out values for a tax year. Families should also make sure they are not including the values of assets which are exempt for inclusion on the FAFSA, such as the value of their primary residence and the value of retirement accounts.

Students and parents often times forget to sign the FAFSA, leaving their data hanging and waiting for submission. After two weeks the FAFSA system will flush out data for unsubmitted FAFSAs, so students and parents need to work through all the steps and make sure the SUBMIT the FAFSA.
FAFSA Concerns

- Correcting Name or Social Security Number
- Correcting Date of Birth
- Selective Service requirement and transgender students
- Completing the FAFSA after March 2\textsuperscript{nd} (missing out on Cal Grant eligibility)

Related to some of the mistakes often encountered by students and parents completing the FAFSA, there are some areas of concern that pop up that we need to address.

If a student determines they’ve misreported their name on a FAFSA, this can be easily fixed by the student through the FOTW website.

If they’ve misreported their Social Security Number, though, it is highly recommended that the student complete a new FAFSA, as otherwise their record will be associated with the wrong number for that academic year, which could complicate matters at their college financial aid office.

You may be getting questions from students regarding Selective Service requirements and how this affects transgender students. Here’s the bottom line – students born female who change their gender to male are not required to register with Selective Service. Students born male who change their gender to female are required to register. Students can obtain a Status Information Letter from Selective Service if they need to clarify their exemption to registration based on the above information.

Lastly, although the FAFSA is still available after March 2\textsuperscript{nd}, students should complete the form as soon as possible on or after October 1\textsuperscript{st}, but before March 2\textsuperscript{nd} for maximum aid consideration. Students who apply for need-based aid during the first three months of the FAFSA application cycle tend to receive, on average, TWICE as much grant aid.
Here’s an important suggestion for students and parents.

If they are attending a FAFSA workshop (such as a Cash for College event or similar) please go together. It can be difficult to have just a parent or student trying to complete a FAFSA.

And, it is highly recommended that students and parents create their FSA IDs before they attend a workshop. Too many times we see students and parents getting wrapped up in the FSA ID process so that they have little time left to work on their FAFSAs.
Once a student’s FAFSA is processed, they will receive notification of their Student Aid Report (SAR), the output document from a processed FAFSA. A Student Aid Report Acknowledgement is sent electronically to students who supplied a valid email address on their FAFSA, or by mail for those who either supplied an invalid email address or no email address. The SAR summarizes the information the student and parents provided on their FAFSA.

The SAR will contain the student’s official Expected Family Contribution (EFC), which the college will use to determine federal financial aid eligibility.
The U.S. Department of Education has a test system for financial aid administrators and high school counselors. If you’d like to create a “dummy” FAFSA, check out the questions, see how the skip logic reacts to answers you input or just look at the FAFSA on the Web webpages, check out the test site at fafsademo.test.ed.gov. The username to use is eddemo, and the password is fafsatest. The 2019-2020 test system will be available in September. If you go into the system too early, you will find data relating to the 2018-2019 FAFSA on the Web.
What are Special Circumstances?

Some situations where a college may review and modify the student’s eligibility for aid:

- Income adjustments
- Circumstances affecting EFC
- Selective Service status
- Unaccompanied homeless youths
- Dependency status / adverse home situations

Special circumstances are those situations you hear from students when they can’t figure out how to answer a question or questions on their FAFSA, or when they present living or financial situations beyond the typical family. This can include situations where there is a significant change in income or assets for a student’s parent, a question about Selective Service eligibility, a question as to the dependency status of the student and other scenarios.

Financial Aid Administrators (FAAs) have the authority to make certain adjustments to the information presented on the FAFSA to help account for the unusual circumstances our students face. This authority falls under the general title of Professional Judgment when applied by the FAA.

Although there are many possible areas where an FAA can exert his or her ability to make a Professional Judgment, we want to look at some of the more common scenarios high school counselors might encounter.
Scenario A

David’s single mother was laid off from her job in July 2018. David’s 2019-2020 FAFSA reflects income information from 2017, when his mother was still working.

- What options does David have?
- What can the Financial Aid Office do?

David and his mother were required to provide income and tax information from 2017 on the 2019-2020 FAFSA. And, although he starts college in Fall 2019, he cannot update the FAFSA to include future income from 2018. But, considering the circumstances at hand, David should be counseled to meet with his college Financial Aid Advisor regarding a review of his income information. Colleges may call their forms and processes different things, but David’s circumstances are quite common. As such, almost every college has a “Review of Income” or “Loss of Income” form and process. Using Professional Judgment, a college Financial Aid Administrator may make changes to the figures used on the FAFSA, based on documented circumstances, and use the updated Expected Family Contribution (EFC) for determining aid eligibility for the student.
Scenario B

Glenda, a student at her local Cal State, has applied for financial aid. Her parents’ income increased significantly in 2017, as her mom started working again. As such, Glenda does not qualify for grant aid.

However, the student’s brother was killed in an auto accident and the family is still paying for funeral expenses. And, her parents have huge medical bills due to her father’s recent treatment for cancer. The student is concerned she may not be able to attend college this coming academic year.

- How might you counsel Glenda?
- What can the Financial Aid Office do?

In this scenario, Glenda should certainly talk to her college Financial Aid Advisor at her college. Although the family has seen a significant increase income in 2017, actual PAID EXPENSES for the funeral and/or medical expenses for the father’s cancer treatment may be considered in a Professional Judgment (“PJ”) review. The student would be advised to bring in documentation of the paid expenses, along with written explanations of these circumstances.

Depending on whether the medical expenses are PAID or BILLED could be a determining factor in a PJ review. Actual payments obviously affect the available income of the family to provide overall support for the family and for the student to attend college, so the Financial Aid Office staff will need to review the overall situation to determine if the expenses can be considered when recalculating Glenda’s aid eligibility.
Scenario C

Harriet lives with her grandparents while her parents live in a different country. Should she list her grandparents’ income on the FAFSA?

• How might you advise Harriet?
• What can the Financial Aid Office do?

Unless Harriet’s grandparents have legally adopted her, the answer in the scenario above is NO. Harriet is a dependent student for financial aid purposes. Therefore, she must provide parental information. If the parent(s) are working in a foreign country, currency amounts need to converted to dollars for calculating income, taxes, and asset values. The parent(s) will need to print the signature page, sign, and mail to the FAFSA Processor, UNLESS one of the parents is eligible to obtain an FSA ID.

But, what if there are other circumstances to Harriet’s situation? For example, what if the student hasn’t had contact with the parents for a few years, and there were tensions when last they all lived together as a family? What if the student cannot find or contact the parents? In circumstances like these, the Financial Aid Administrator may be able to override the student’s dependency status, assuming appropriate and corroborating documentation can be provided. But, even with a review of circumstances like these, the Financial Aid Office would not require income information from the grandparents. However, if the grandparents pay for some of the student’s expenses, this cash support is reported as untaxed income to the student on the student’s FAFSA.

If the student’s grandparents are legal guardians to the student, as ordered by a court in the student’s state of residence, then the student is considered independent.
Scenario D

Elizabeth’s father is currently divorced but was married in 2017. He is the custodial parent. He filed a Married Filing Joint tax return in 2017 and indicated on the FAFSA his marital status as divorced. When the student received their FAFSA results, there was a comment/note indicating there was discrepant information and inconsistencies that must be resolved.

• How might you advise Elizabeth?
• What must be done?

Elizabeth will need to contact her college’s financial aid office, as there could be some incorrect information reported on the FAFSA. In situations like this, Elizabeth’s father should have only reported income, taxes paid, and asset information for himself, even though his tax return will show combined income for him and his former spouse.

The financial aid office will need to confirm that information was correctly reported on the FAFSA, so some additional documentation may be required. In similar cases, the financial aid office may just need a written statement from the parent regarding their marital status, filing status, and income/asset reporting. The information on the FAFSA could be 100% correct, but the financial aid office must follow-up on these matters when a comment comes through on the student’s FAFSA results.
Scenario E

Flora had a baby in her senior year of high school. She lives with her boyfriend (the father of her baby) and his parents. She is unemployed, but her boyfriend just got a job. They are both applying for financial aid.

• Who can claim the baby as their dependent (on the FAFSA)?
• How might you counsel Flora?
• What type of documentation would the Financial Aid Office request?

If Flora is providing more than 50% of her baby’s support, she can consider her baby as her dependent when completing her FAFSA. As such, Flora would be an independent student for financial aid purposes. Cash support received from the boyfriend and government benefit programs can be considered when trying to meet the “more than 50%” threshold. As long as the support is coming from sources other than Flora’s parents, Flora can count it as part of her support of her baby.

Flora’s boyfriend could, possibly, also consider the baby as his dependent when completing his FAFSA. This will depend upon how much support he is providing for the child.

The Financial Aid Office would probably need to know more than what’s presented above. For example, is the student or boyfriend receiving any government support? Is there any cash aid or in-kind support being received from family or friends?

The best counsel would be to have Flora and her boyfriend meet with their college Financial Aid Advisor to make sure the Financial Aid Office has a full understanding of the circumstances surrounding the support for the baby of the student. Considering the Student Aid Reports for Flora and her boyfriend may appear unusual (after all, both SARs may indicate household sizes of two, with low or no income), as long as the Financial Aid Office understands the reality of the support and living circumstances, both students might be processed correctly for the financial aid programs for which they are eligible.
Scenario F

Jared has been couch surfing for the past year, staying with friends and family members. His single dad has been in and out of jail, but when he’s out he stays with Jared. Mom has been out of the family picture since Jared was three, and he doesn’t know her whereabouts.

• *How might you counsel Jared?*
• *What can the Financial Aid Office do?*

Jared may not meet the Unaccompanied Homeless Youth criteria on the FAFSA where he could obtain documentation from a homeless or runaway shelter, but with his circumstances he should certainly meet with his college Financial Aid Advisor for assistance. Depending upon a number of factors, the college Financial Aid Administrator could confirm his homeless status. At a minimum, a personal interview or meeting with the Financial Aid Administrator will probably be required, as they need to determine if the student, by a preponderance of available information, meets the intent of the criteria for unaccompanied homeless youth.
Scenario G

Monica had plans to attend college in Colorado after graduating high school in 2019. But, due to a recent wildfire, her family lost their home and both of her parents are out of work. She is trying to decide what to do for the fall.

- How might you counsel Monica?
- What can the Financial Aid Office do?

Monica’s situation may not be that uncommon in certain parts of California, as recent wildfires have affected thousands of families, including families with college-bound children. So, what can we do to counsel Monica? Knowing how her family was affected by the fires, including her parents’ employment, the family’s living situation, and Monica’s college plans, we should advise Monica to speak with someone at the Financial Aid Office at her college. Knowing the information presented on her FAFSA regarding parental income and employment is dramatically different now, the Financial Aid Office can review Monica’s financial aid eligibility, possibly requesting documentation regarding her current situation, and make adjustments to her FAFSA information. If the college is a private school, this may mean adjusting school-based awards. But, this will be under the purview of the Financial Aid Office. In the end, the best advice for Monica is for her to speak with the Financial Aid Office as soon as possible.
Scholarships
Outside of federal and state aid, scholarships help many students to lower their out-of-pocket costs of attending college. Scholarships are available from a variety of sources, so students should be encouraged to explore all possible options. Unlike all of the federal aid programs coming from a single application (the FAFSA), scholarships will all have separate applications and requirements. Some may require additional materials, including transcripts or essays. But, students should keep in mind that every dollar they receive in scholarships is a dollar they do not need to borrow, work for, or beg from their parents and family.

There are numerous resources on the Internet for finding scholarships. The key to searching is to look to FREE search websites. Students should never need to pay for a scholarship search or to apply for a private scholarship.
Scholarships

- Student can start searching in their junior year or earlier
- Questions requiring answers
  - Is the scholarship a one-time award?
  - Is it renewable?
  - If renewable, what’s the criteria?

When should students start their search? Searching in their junior year can be advantageous, even if a scholarship specifies they must be a high school senior. The more the student looks and researches, the better prepared they will be when they apply for scholarships. So, sooner is always better.

As they search and apply, students should find out if the award is made one-time, or if it’s renewable. And if renewable, what’s the criteria for keeping the scholarship? This can help in long-range planning for four or more years of college.
Although not an exhaustive list, these are some of the largest and most popular FREE online scholarship search sites. Students should be encouraged to explore multiple sites, as each one has unique scholarship listings. Some may even have scholarship listings for specific colleges and universities, so your students can help tap into additional sources of funding.

FastWeb.com
BigFuture.CollegeBoard.org
Scholarships.com
CollegeAnswer.com
ScholarshipExperts.com
Reference Materials
Reference Materials

www.csac.ca.gov/
high-school-counselor-workshops

We will continually post new items we think you’d like to see and use, on the CSAC webpage for high school counselors. This PowerPoint will be posted to the website along with the Reference Items included in the book, and more.
Questions?

Don’t forget – You can find all kinds of reference items, resources, links, and more at the CSAC webpage.