



# Special Case Scenarios

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## 1 APPLICATION (GENERAL)

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### 1.1 Should the entitlement student submit by March 2?

Scenario	Answer
Colleen is a high school senior with a special case scenario that is preventing her from completing her application. It is March 2 and she wants to submit but knows that her application will be incomplete. <b>(Not Question specific)</b>	Since Colleen will be considered for an entitlement award (High school seniors, one year out of high school, and California Community College transfer students) she should do her best to submit her application by March 2. As a general rule, even if the application is not fully completed, she still wants to submit the application by the deadline. Corrections and updates can always be made to the application after the deadline. *Please note: if a student has a special case scenario that is either preventing them from completing the application in full, or if their application does not reflect their current financial capabilities then they should follow up with the financial aid office of the school(s) they are most likely to attend for assistance in completing the application or to complete a professional judgement. However, if the student was unable to complete their application for a reason outside of their control (natural disasters, illness, etc.) they should contact the California Student Aid Commission and appeal the late submission.

### 1.2 How do I reference application questions when telecommunicating?

Scenario	Answer
Ms. Torres is a high school counselor assisting her student Jose through a web-based meeting (Teams). Jose is having a hard time figuring out answers to some questions, and Ms. Torres wants to help. However, Jose is using the online FAFSA and does not know how to communicate where he is on the application to Ms. Torres who is referencing the paper application. <b>(Not Question specific)</b>	Ironically this may pose a best-case scenario in assisting a student through some form of telecommunication. If Jose wants to effectively communicate where he is in the web-based application all he has to do is click the question mark next to the question and it will indicate where on the paper application this question is located. Jose could then communicate where he is on the web-based application to Ms. Torres and Ms. Torres could read the question for herself and provide an answer. *Please note: Unless a secure connection can be verified, we recommend not sharing any sensitive information over an online medium. All professionals assisting students with applications should have printed hard copies of the FAFSA and the CADAA on hand. We also recommend each professional with aspirations to assist students to attend the State Wide Financial Aid Workshops, and to complete an application themselves.

### 1.3 Should I submit a paper application?

Scenario	Answer
<p>Clara is from a low-income family that does not have internet connection. Clara wants to complete the FAFSA with her parents and is considering doing the paper application but is not sure if that is a good idea. <b>(Not Question specific)</b></p>	<p>It is highly recommended that Clara does not complete and submit a paper application if she can help it. They take much longer to process, they may become lost, and it just should not be necessary for Clara. Clara has multiple options for submitting her application, which include attending a free financial aid workshop like Cash 4 College, using her school's library, using a public library, or going to a place that has free WIFI (as long as the student is using a safe and secure WIFI connection to protect their information). Submitting a web-based application is always preferred and the only students who should use the paper application are students who literally have no other choice. However, if the student has no other choice but to do a paper application they should complete and mail in the application early to make sure that everything went through alright. Additionally, the student should make a photocopy of the application and certify the mail as proof of submission should any issues arise.</p>

### 1.4 I forgot the save key, now what?

Scenario	Answer
<p>Derek started his application at home and wrote down the save key for his application on a piece of paper but did not bring that piece of paper with him. When Derek got to a Cash 4 College workshop, he could not remember the save key, and no one was home to tell him what he wrote down. <b>(Save Key)</b></p>	<p>Resetting a forgotten save key is easy. After Derek signs into his FAFSA using his FSA ID and selects the academic year he is filing for he will be asked if he wants to continue his application. Once Derek says yes, he will be asked for his save key. Since Derek does not remember his save key he will click "Forgot my save key" and he will be asked a simple question like "What is your zip code listed on the application?" After Derek correctly responds he will be able to reset his save key. *Please note that the save key allows students to continue an application they were working on and it allows parents to access the very application being worked on so that they may assist in completing a portion of the application or sign it from a different location than where the student is. Save keys are ok to be shared between the student and their parents but FSA IDs should never be shared.</p>

## 2 CALIFORNIA DREAM ACT APPLICATION (CADAA) SPECIFIC

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### 2.1 Do undocumented students learn they are undocumented at a workshop?

Scenario	Answer
<p>David went to a Cash 4 College workshop and was not sure whether he should complete the FAFSA or California Dream Act application. He was in attendance with his parents and learned for the first time that he is undocumented and needs to complete the CADAA. <b>(Not Question specific)</b></p>	<p>This scenario is more common than one might expect, and many students are unsure about which application they should complete. The best thing professionals can do in this scenario is assure David that his citizenship status is safe with us, and that he will be able to pursue higher education as an AB 540 student (assuming he qualifies). However, this abrupt realization should be avoided if possible, and if there is a way to encourage parents to have the citizenship conversation with their child before a workshop, it should be encouraged. Generally speaking - A high school senior about to take 30+ minutes to complete a financial aid application that was informed right before they started that they are undocumented, may feel like their world has been turned upside down. We understand and sympathize with parents who are just trying to protect their child from the reality of their documentation status, but a workshop really should not be the place to learn something like this. It is also important to be positive with these students as there are many great options for them still, and it should serve as an opportunity to plug them in with some resources they may benefit from, such as the Dreamer Resource Centers, and immigrant advocacy/rights groups like <a href="#">Immigrants Rising</a>.</p>

### 2.2 I am undocumented and have little to no identification, what should I do?

Scenario	Answer
<p>Nai is an undocumented student with very little identification. All Nai has is a high school ID. Her parents cannot find her birth certificate and she is worried about inputting an incorrect name on the California Dream Act Application. <b>(Not Question specific)</b></p>	<p>If Nai's student Identification does not suffice for her financial aid office, she should visit the consulate she is a national of and apply for a passport or consular ID (Passports are preferred). She may also be able to obtain a California state ID or driver's license as well. However, all these IDs may take time to process, so Nai should start on the process well before she goes off to her higher education campus so she can obtain identification before it is ever requested of her. Additionally, it is incredibly important for Nai to fill out her name on the California Dream Act Application exactly how it is spelled with her school. If her school has her name spelled differently than how she would then she should inform the school to change the spelling they have on her record so that when her school submits her GPA to the Commission, we can match it to her California Dream Act Application.</p>

**2.3 I am undocumented and unable to register for selective service online. What can I do?**

Scenario	Answer
<p>Javi is an undocumented male student who wants to register for selective service. He goes online to the selective service website and tries to register but finds out he cannot do it online. Javi is frustrated and does not know what to do. <b>(Not Question specific)</b></p>	<p>Since Javi is an undocumented American, he cannot register for selective service online. Javi may print the selective service form (<a href="#">link</a>), fill it out and mail it through his post office. Or, Javi can go straight to the post office and ask for the form, fill it out and send it in right then and there. *Please note: It is recommended that anyone mailing in the selective service registration form to get a certification of mailing and create a photocopy of the form as temporary proof of registration until the official receipt comes in a few months later. We recommend encouraging students like Javi to do this sooner rather than later because of the long processing time. We recommend that Javi leaves the Social Security Number field blank, even if he has a DACA issued social. Finally, please be courteous to Javi as he may be afraid of registering for a multitude of reasons.</p>

**2.4 I am undocumented but do not have the three years of high school to meet AB 540 requirement, what options do I have?**

Scenario	Answer
<p>Malik is an undocumented student and he only has attended high school for two years in California. Malik knows that he cannot afford out of state tuition but does not know what to do. <b>(CADAA Skip Logic)</b></p>	<p>Malik is not alone in this situation, but he does have an option. SB 68 would allow Malik to enroll in adult school to make up his third-year requirement. At the adult school he would need to complete at least 420 hours of approved coursework outlined in <a href="#">Ed Code 41976</a>. Malik may also be unsure on how many courses he will need to enroll in to meet the 420-hour requirement. This can be difficult to determine but the average school year spans 175 - 180 days and if Malik was able to spread his coursework over the same span, he could expect to be in class an average of 2.4 hours per day. With this being said it is important for students to understand that adult school does not operate the same way that traditional high schools do and so Malik should sit down with a counselor at the adult school and map out his year so that he meets the requirement and benefits the most from the courses he is taking. SB 68 also extends to units taken at a California Community College or Department of Rehabilitation program. For specific details Malik or other students in a similar situation should review SB 68 (<a href="#">link</a>).</p>

### 3 FSA ID

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#### 3.1 I have a bunch of emails and cannot figure out which one I used to create my FSA ID with. How can I figure out my FSA ID linked email address?

Scenario	Answer
<p>Ben is at a Cash 4 College workshop and is trying to log into his FAFSA. However, Ben has 15 email addresses and cannot remember which one he used to create an FSA ID with. He has tried three email address he can remember but none of them are correct. To make matters worse he cannot remember his username. <b>(FSA ID)</b></p>	<p>Ben may have 15 email addresses but hopefully he only has one phone number and that he granted Federal Student Aid the ability to text it to recover his username. Ben should stop trying to log into his FAFSA and instead go to <a href="http://fsaid.ed.gov">http://fsaid.ed.gov</a> &gt; click the "Manage My FSAID" tab &gt; click on "Forgot My Username" &gt; click on "Text a secure code to my mobile phone" &gt; and he needs to enter his phone number and birthdate. Ben will then receive a text message with a secure code that he will need to enter into the space that is generated on the FSA ID webpage and he will be shown his username. Otherwise he can answer the challenge questions and he will also be shown his username. Ben should then log into the "Manage My FSA ID" on <a href="http://fsaid.ed.gov">http://fsaid.ed.gov</a>. But wait!!! What if Ben does not remember his password either? If Ben does not remember his password he will need to click on "Forgot My Password &gt; enter his username/phone number and date of birth and click continue &gt; Select a method of resetting his password (*Please note: If Ben selects "Answer my challenge questions" then he will be locked out from using his password for 30 minutes) &gt; enter the secure code or answer the questions and then create a new password. After the new password has been created Ben should log into his FSA ID account through the "Manage My FSA ID", identify which email he used and save that email, and his username as a contact in his secured device so he does not have to go through the process again. If for whatever reason Ben still cannot access his account, he should call FSA at 1-800-4FED-AID (1-800-433-3243). *Please also note that the FSA ID is only for FAFSA filers. CADAA filers should not create an FSA ID.</p>



**3.2 I do not have an email address or phone number linked with my FSA ID and cannot remember my log in credentials. Can I still access it?**

Scenario	Answer
<p>Mary is at a Cash 4 College workshop and is trying to sign into her FAFSA but cannot remember her FSA ID. Mary does not have an email address or phone number. <b>(FSA ID)</b></p>	<p>First, Mary really needs an email address. There are many domains like Gmail, Yahoo, etc. that can provide Mary with a free email address. After she creates her email address Mary should go to <a href="http://fsaid.ed.gov">http://fsaid.ed.gov</a> &gt; click the "Manage My FSAID" tab &gt; click on "Forgot My Username" &gt; click on "Answer my challenge questions" and after she answers the questions, she will be displayed her username. If Mary does not remember her password she must go back to "Manage My FSAID" tab &gt; click "Forgot My Password" &gt; enter her username and date of birth &gt; click "Answer my challenge questions" and after she answers her challenge questions she will be able to reset her password. After Mary learns her username and resets her password, she should save that information in a secure device. However, Mary will have to wait 30 minutes before she can use the new password she just created because she answered the challenge questions. After 30 minutes have passed Mary should log back into her FSA ID account and add the new email address she just created and then she may continue on with her application. If for whatever reason Mary still cannot access her account, she should call FSA at 1-800-4FED-AID (1-800-433-3243).</p>

### 3.3 I am in the process of getting a social security number but will not receive it until after March 2.

Scenario	Answer
Jackie is in the process of becoming a US citizen, but will not get her social security number to qualify for FAFSA until after the March 2 deadline and does not meet AB 540 requirements? <i>(FSA ID)</i>	In this scenario it sounds like Jackie is currently an undocumented student who does not meet AB 540 requirements or is a temporary visa holder and as such she would not be able to fill out either the FAFSA or the California Dream Act Application. Jackie would have to wait until she received her social before she completed her FAFSA. However, as soon as she obtains her social, she should fill out her FAFSA because she may still be eligible for a competitive award and may be eligible for other financial aid from the federal government and the institution she attends. If Jackie is not awarded a Cal Grant through the competitive cycle (takes place Sept 2) then she needs to apply again the next year before March 2 and needs to follow up with her high school and ensure that they are uploading her GPA so that she can run as a one year out in the high school entitlement cycle. If Jackie was an eligible non-citizen then she should fill out a FAFSA as an eligible non-citizen and then after she becomes a US citizen she should fill out the FAFSA again using her social and then submit an Application Conversion form so that her application is considered on time and is associated with her US citizenship status.

### 3.4 Where can I access my social security number?

Scenario	Answer
Humphrey is a US citizen and is trying to create his FSA ID but cannot locate his Social Security Number. His parents cannot remember what it is either. <i>(Not Question specific)</i>	Humphrey will want to apply for a social security card using this resource ( <a href="#">link</a> ), however there may be ways for him to locate his social security number without a card. Humphrey may want to follow up with his high school counselor who may have record of his social security number.

### 3.5 I cannot remember my FSA ID information.

Scenario	Answer
Jon's parents are not able to remember their FSA ID from when they assisted his older sibling in filing two years ago. <i>(FSA ID)</i>	If Jon's parents have previously created an FSA ID then they will need to retrieve that FSA ID to sign the application, and transfer income and tax information from the IRS. So, Jon's parent's need to use <a href="#">this resource</a> to identify their FSA ID. However, if Jon's sibling went to school a few more years back before the introduction of the FSA ID, then his parents would have a PIN. If this is the case, Jon's parents just need to create an FSA ID.

## 4 STUDENT DEMOGRAPHICS

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### 4.1 My twin sister and I have the same first and last names, will this cause a problem?

Scenario	Answer
<p>Brittany S Pierce and Brittany T Pierce are twin sisters who have the same first and last names, but different middle names, they are concerned that they will be confused for one another. <i>(Questions 1-3 and FSA ID)</i></p>	<p>This is a great scenario to cover and it is very important that the two Brittany's input their middle initial into their application they are completing. If they are FAFSA filers it is very important that the students double check that they are entering their social and not their sister's as this may cause matching issues that are difficult to resolve. It is also incredibly important (especially for CADAA filers) to ensure that their middle initial is listed on their high school's GPA. Otherwise the application and GPA may match incorrectly.</p>

### 4.2 I have legally changed my name, but do not know how to change my name on the application. How do I do that?

Scenario	Answer
<p>Since Laura's transition from her birth sex of male to her gender identity of female in her sophomore year of college she has legally changed her name from Timothy. She wants to update her name but is unsure how to. <i>(Question 1-3 and FSA ID)</i></p>	<p>Laura first needs to sign into her financial aid application and update it. It is really simple and is on the first page after entering the application. She can then submit the changes. If Laura is a FAFSA filer then she should log into her FSA ID as well and update her name, there. Finally, Laura should log into her WebGrants 4 Students account and update her name there as well.</p>

### 4.3 I changed my name but not with the social security administration. Which name should I use?

Scenario	Answer
<p>Melissa changed her name legally, but not through the social security administration office. <i>(Questions 1-3 and FSA ID)</i></p>	<p>If Melissa did not change her name with the Social Security Administration (SSA) then she will want to use the name that is on file with the Social Security Administration because that name is what will be matched when SSA verifies her identity. If Melissa later changes her name with the SSA she will be able to update her FAFSA to reflect that name change.</p>

**4.4 I put in the wrong date of birth into my application and need to update the information. How do I do that?**

Scenario	Answer
Lola accidentally put the wrong date of birth on her financial aid application, an error that has become apparent as her college's financial aid office could not verify her identity because the two dates of birth are different. She wants to know how to update her date of birth so she can verify her identity. <b>(Question 9)</b>	Lola first needs to sign into her financial aid application and update it. It is really simple and is on the first page after entering the application. She then can submit the changes. If Lola is a FAFSA filer then she should log into her FSA ID as well and update it there.

**4.5 I no longer have access to the email I listed on my financial aid application; how can I change my email address?**

Scenario	Answer
Elizabeth first completed her FAFSA using her high school email address. Her email address has since been deactivated and now needs to change her email address but does not know how. <b>(Question 13)</b>	Elizabeth first needs to sign into her financial aid application and update her email address. It is really simple and is on the second page after entering the application. She then can submit the changes. If Elizabeth is a FAFSA filer then she should log into her FSA ID as well and update her email address, there. Finally, Elizabeth should log into her WebGrants 4 Students account and update it there as well.

**4.6 I don't quite make California residency requirements, but I am close.**

Scenario	Answer
When the Fall semester starts Dwayne will be 2 months away from meeting California residency requirements. <b>(Question 20)</b>	Unfortunately for Dwayne he will not be eligible for in-state tuition for the Fall semester, but assuming he retains his residency he will be eligible for in-state tuition come the Spring semester.

**4.7 I was assigned one birth sex but now identify as another gender, which gender should I select on my application?**

Scenario	Answer
Ken was assigned the birth sex of female, but his gender identity is	Ken needs to select his birth sex of female on his application. For financial aid purposes FSA is interested in

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male. Ken does not know if he should put he is male or female for financial aid purposes. <b>(Question 21)</b>	knowing a person's birth sex because it aligns with the selective service requirement for people born with the sex of male to register. Since Ken was born with the birth sex of female, he does not need to register for selective service.
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### 4.8 I am not sure if I have to register for selective service, I identify as a female and have transitioned but I was born with the sex of male. Do I need to register?

Scenario	Answer
Gabby is a transgendered female who was born with the sex of male. She does not know whether she needs to register for selective service and if so, she is afraid of discrimination. <b>(Question 22)</b>	Since Gabby was born with the sex of male she will need to register for selective service. However, the state of the US military is unclear when it comes to people who are transgendered being able to serve. However, it should be known that "in the event of a resumption of the draft, individuals born male who have changed their gender to female can file a claim for an exemption from military service if they receive an order to report for examination or induction." ( <a href="https://SSS.gov/faq">https://SSS.gov/faq</a> ) This statement alone may not completely ease Gabby's mind, but she should at least understand that the transgendered population is being thought of. *Please note: Male transgendered people who transitioned from the birth sex of female to male are not required to register for selective service.

### 4.9 I was adjudicated and am in custody, do I qualify for financial aid?

Scenario	Answer
Santiago is in-custody at a juvenile detention center after he was adjudicated of selling drugs. His juvenile detention center has an agreement with a local California Community College allowing in-custody juveniles to enroll in courses. Santiago does not know how he will pay for the books he will need, and he knows that he is to be released halfway through his first semester. <b>(Question 23)</b>	Santiago needs to file his FAFSA or California Dream Act Application and he needs to make sure that he does not indicate that he was convicted of selling drugs while receiving financial aid, even if he was receiving financial aid when he was adjudicated. Adjudication is not a conviction and the words are explicitly different to draw a disassociation between them. Furthermore, Santiago was not adjudicated of a crime, as the juvenile courts are not a part of the penal system and therefore, he will be Cal Grant eligible. It is hard to know what his need will be as he is in custody at a juvenile detention center, but we want to ensure that every potential dollar is available to him as he is in a very vulnerable cohort of students.

## 5 DEPENDENCY STATUS

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### 5.1 I am in a completely different financial situation than my application indicates. What should I do?

Scenario	Answer
Kaleb's dad passed away after he submitted his financial aid application. He knows that his financial situation has drastically changed but does not know what to do. <i>(Not Question Specific)</i>	Kaleb will want to contact the financial aid office at the school he will most likely attend and speak with a representative about his circumstances. It is very likely he will have to complete some kind of special circumstances form, complete with documentation verifying his claim and he will likely have his Expected Family Contribution modified to reflect his current circumstances.

### 5.2 I am housing insecure and occasionally accompanied by my parent. Do I qualify as a homeless and unaccompanied minor?

Scenario	Answer
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. <i>(Not Question Specific)</i>	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 Administrator 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, based on available information, documentation, or statements, meets the intent of the definition for unaccompanied homeless youth.

**5.3 I live with extended family because my parents live in another country. Do I put down my extended family’s financial information?**

Scenario	Answer
<p>Dara lives with her grandparents while her parents live in a different country. Should she list her grandparents’ income on the FAFSA? <b>(Not Question Specific)</b></p>	<p>Unless Dara’s grandparents have legally adopted her, the answer to the question in the scenario is no. Dara 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 be converted to U.S. dollars for calculating income, taxes, and asset values to be reported on the FAFSA. 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 Dara’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 (hostile living environment/student was kicked out)? What if the student cannot find or contact the parents (parent is incarcerated, parent lives in another country)? 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 student untaxed income on the student’s FAFSA. If the student’s grandparents are legal guardians of the student, as ordered by a court in the student’s state of residence, then the student is considered independent.</p>

### 5.4 I am under 24 but have a baby, am I an independent student?

Scenario	Answer
<p>Mayra 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 has a job. They are both applying for financial aid. <b>(Question 50)</b></p>	<p>If Mayra is providing more than 50% of her baby’s support, she can consider her baby as her dependent when completing her FAFSA. As such, Mayra would be an independent student for financial aid purposes. Cash support received from the boyfriend and government means-tested benefit programs can be considered as untaxed income when trying to meet the “more than 50%” threshold. So long as the support is coming from sources other than Mayra’s parents, Mayra can count it as part of her support of her baby. Mayra’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 Mayra 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 student’s baby. Considering the Student Aid Reports for Mayra 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 student provides appropriate documentation and the financial aid office understands the reality of the support and living circumstances, both students would be processed correctly for the financial aid programs for which they are eligible.</p>



**5.5 I lived in a hostile environment and have been in an insecure living situation for some time. What should I do?**

Scenario	Answer
<p>Daniel is a transgendered student who has been kicked out of his house a week ago because his parents "Don't agree with that lifestyle." Daniel is unsure if he can go back home but believes if he did go back home it would make for a hostile environment. Daniel is currently staying on the couch at a friend's house. <b>(Question 55-57)</b></p>	<p>In this scenario, Daniel has not been without a "stable" housing situation for long, but he should meet with the homeless liaison at the school. The homeless liaison may classify Daniel as being a homeless, unaccompanied minor and when Daniel filled out his FAFSA/CADAA he would file as an independent student. However, if the homeless liaison did not grant Daniel the status of homeless, then Daniel would complete and submit as much of the FAFSA/CADAA as possible and then contact the financial aid office of the school he is most likely to attend, set up a meeting and explain his situation. If the financial aid director determines that Daniel lived in a hostile environment, then the director may issue a dependency override and make Daniel independent for financial aid purposes that year.</p>

**5.6 My parents divorced in 2019 and both got married to other people in 2020. How do I do the parent financial section?**

Scenario	Answer
<p>Lena's biological parents were married in 2019 when they filed taxes jointly but got divorced shortly after. They both then got remarried to other people in 2020. <b>(Question 58)</b></p>	<p>Lena will need to identify which set of parents are considered her custodial parents using the <a href="#">English</a> or <a href="#">Spanish</a> tool. After she identifies which parents are her custodial parents, she will have to start by separating her biological custodial parent's income and tax information from the other biological parent's income and tax information. She will then have to add her custodial parent's income and tax information to her new custodial stepparent's tax and income information and manually enter it into the application.</p>

## 6 PARENT DEMOGRAPHICS

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### 6.1 I am a US citizen, but my parents are undocumented. I fear completing the FAFSA because I do not want to put my parents at risk.

Scenario	Answer
Kadina is a US citizen but her parents are undocumented. She knows that she is supposed to complete the FAFSA but is afraid that her undocumented parents will be at risk if she applies. <b>(Not Question Specific)</b>	We completely understand and sympathize with Kadina. The current political environment creates much confusion about the safety of and for undocumented persons. With this being said the Federal Student Aid has this statement: "the information you provide on StudentAid.gov will be used only for the purpose for which you provided it" - <a href="https://studentaid.gov/notices/privacy">https://studentaid.gov/notices/privacy</a> . This statement means that the information provided on the FAFSA is solely for the use of financial aid consideration.

### 6.2 I am not sure if my parents are married for financial aid purposes?

Scenario	Answer
Franco's parents were married in Mexico but not in the US. He is not sure if he should indicate that his parents are married or not. <b>(Question 58)</b>	If Franco's parents were legally married in Mexico, then they simply have to authenticate their marriage in California, and they should put their marital status as "married". However, if the marriage is not recognized due to it being solely a religious ceremony or something similar than the parents would not be legally recognized as married and should select "Unmarried, and both legal parents living together". Either way, Franco's parents' relationship status won't affect what parental information needs to be put on the application for the most part.

### 6.3 I keep getting an error code when I enter all zeros for my undocumented parents on the FAFSA.

Scenario	Answer
<p>Anafe is a US citizen filling out the FAFSA, but her parents are undocumented Americans. Anafe has been instructed to enter all zeros for her parents' socials but she received an error message stating that something is wrong with the social security numbers for her parents and must be fixed. How might you advise Anafe? <b>(Questions 60 and 64)</b></p>	<p>This scenario is common for many FAFSA filers with undocumented parents, but it is easy to bypass. In this case Anafe just needs to click the continue button 3 times and it should let her through. *Please note that this can be frustrating for students if they do not know to submit 3 times.</p>

## 7 PARENT FINANCIALS

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### 7.1 My older sibling did not get any aid from FAFSA and so my parents do not want to complete their portion of the application for me.

Scenario	Answer
<p>Charles has an older sibling that did not receive a Cal Grant award and so his parents do not want to submit a FAFSA for him as it is "too much trouble" for the return they expect to get from it. <b>(Not Question Specific)</b></p>	<p>Charles' parents have been disenchanted with the application process but there are a few things they should know. 1) Assuming Charles and his older sibling are in college at the same time, they should both be submitting the application as the Expect Family Contribution would be cut in half because it would be split between the two students. 2) Typically, the income and asset ceilings rise each year and Charles would be more likely to be awarded if his parent's income did not increase. 3) Charles may be going to a different institution than his sibling which may cost more thusly increasing his need. 4) The parents may lose income or have unexpected high cost needs. If Charles (and possibly his brother) have submitted financial aid applications they would be able to speak with the financial aid office at the school they are likely to attend and explain their situation. If the situation is deemed worthy of an adjustment to the expected family contribution (EFC), the financial aid office can make that change, and the students could possibly be awarded Cal Grant among other financial aid. This insurance policy of sorts cost 30 minutes of the parents' time to complete the first year and probably five minutes every year after that.</p>

**7.2 My stepmom did not qualify for aid and so my dad does not want to complete his portion of the application because he thinks I won't get any either.**

Scenario	Answer
<p>Donna's father refuses to do his portion of the FAFSA because he feels the family made too much money. His wife went back to school a couple years ago and didn't qualify for anything but unsubsidized loans, so he thinks "why would his daughter?" <b>(Not Question Specific)</b></p>	<p>Donna's father has certainly been disenchanted with the application process once his wife did not yield much from applying a couple years back, but there are a few things that Donna's father should be informed of. 1) A student's spouse's income is measured as the student's income, which is typically calculated at a higher percentage and with a lower income protection amount. 2) The amount of aid a student receives is based on more than just a family's financials. The school the student attends, and their living arrangement are two large indicators of how high the cost of attendance can be and will of course adjust the need the student has. 3) Both the student and the wife should continue to apply every year that they plan on attending college because a family never knows when a special scenario may occur (Loss of income/high essential costs). This insurance policy of sorts cost 30 minutes of the parents' time to complete the first year and probably five minutes every year after that.</p>

**7.3 My parents do not believe in government handouts like financial aid, even though I could really benefit from it.**

Scenario	Answer
<p>Emily's parents are relatively low-income US citizens who could benefit from completing the FAFSA, but they have a strong distrust of the government. The parents also hate the idea of government "handouts" like grants and scholarships. <b>(Not Question Specific)</b></p>	<p>Emily is not alone. There are many parents with a strong stance on the allocation of financial aid. To best approach this scenario Emily's parents should be informed that the FAFSA (and CADAA) mainly asks for information that is already reported to the government in one way or another and "the information you provide on StudentAid.gov will be used only for the purpose for which you provided it" <a href="https://studentaid.gov/notices/privacy">https://studentaid.gov/notices/privacy</a>. Additionally, financial aid is not a handout, it is an investment made by the country and state into an individual that will one day be contributing to their community through the use of their education.</p>

**7.4 My finances are not accurately represented on my financial aid application.**

Scenario	Answer
<p>Bianca, an incoming student at her local Cal State, has applied for financial aid. Her parents’ income increased significantly in 2018, as her mom started working again. As such, Bianca does not qualify for need-based aid. However, her brother was injured in an auto accident and the family is still paying the medical 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. <b>(Not Question Specific)</b></p>	<p>In this scenario, Bianca should certainly talk to her college Financial Aid Administrator at her college. Although the family has seen a significant increase in income in 2018, actual PAID EXPENSES for the medical expenses for the brother’s accident recovery and 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 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 Bianca’s aid eligibility.</p>

**7.5 My finances are not accurately represented on my financial aid application (2).**

Scenario	Answer
<p>Jacob’s single mother was laid off from her job in July 2020. His 2021-22 FAFSA reflects income and tax information from 2019, when his mother was still working. <b>(Not Question Specific)</b></p>	<p>Jacob and his mother were required to provide income and tax information from 2019 on the 2021-2022 FAFSA. And, although he starts college in fall 2021, he cannot update the FAFSA to include future income from 2020. But, considering the circumstances at hand, he 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 Jacob’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) based on 2020 income information for determining aid eligibility for the student.</p>

**7.6 My finances are not accurately represented on my financial aid application (3).**

Scenario	Answer
<p>Monica has plans to attend college after graduating high school in 2020. But, due to a recent wildfire, her family lost its home and both of her parents are out of work. She is trying to decide what to do for the fall. <b>(Not Question Specific)</b></p>	<p>Monica’s situation may be more common in certain parts of California, as 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 adjust 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.</p>

### 7.7 My parent cannot find their 1040.

Scenario	Answer
<p>James, a high school senior, was filling out his FAFSA when he got to the parent financial section and asked his single mom Janet, if she could help. Janet was happy to help but did not know where she put her 1040. James and Janet looked for the tax documents, but they just could not locate them. To make things worse, the March 2 deadline was three days away.</p> <p><b>(Not Question Specific)</b></p>	<p>James clearly wants to submit his application before the March 2 deadline because he very well may be a High School Entitlement awardee. It would be great for Janet to be able to transfer the bulk of her tax information using the IRS Data Retrieval Tool (DRT) however there will be additional questions that Janet will need her tax forms for. So, first, Janet should go to <a href="https://www.irs.gov/individuals/get-transcript">https://www.irs.gov/individuals/get-transcript</a> and request her 1040 online. After she confirms her identity, she will have immediate access to her tax records and should not have any issue completing her portion of the application. However, if Janet cannot provide all the necessary information to request an online 1040, then she should request a copy be sent by mail. The only problem with having it sent by mail is that it can take anywhere from 5-10 working days to receive, well pass the March 2 deadline James needs to submit by. If Janet had to request her 1040 by mail, then James should go back into the FAFSA and return to the "Dependency Status" section and indicate "I am unable to provide information about my parent(s)" and submit the application. James should then wait until Janet obtains the requested tax documents and then log back into the application and make a correction. By doing this James has date stamped his application as being on time and can make the application correct a week or so later to be reprocessed.</p>



### 7.8 Stepdad refuses to assist with the financial aid application.

Scenario	Answer
Taylor lives with mom and stepdad, but stepdad refuses to provide income information to complete the FAFSA. Taylor has pleaded with him, but his mind is "made up". <b>(Not Question Specific)</b>	Taylor is in a bit of a tough spot because stepdad's information will be necessary to complete the application. The best advice for Taylor is to first explain what the FAFSA is (because maybe stepdad just does not know) and to assure the stepdad that by assisting her in completing the application he is not obligated whatsoever to pay anything. She should go on to kindly explain that regardless of any prenuptial agreement she will need his information to be awarded anything other than unsubsidized federal loans. I would also encourage Taylor's high school counselor, or representative from the college she is/wants to attend to make a call to her stepdad with her to explain the situation. This way an authority on the matter is explaining the need.

### 7.9 Does Supplemental Security Income need to be reported?

Scenario	Answer
Beth receives Supplemental Security Income (SSI) but does not know which types are reportable on the FAFSA and which types are not reported. <b>(Questions 74-78)</b>	The monetary value of SSI benefits does not need to be reported along with Medicaid, SNAP, Free and Reduced Lunch, TANF, or WIC. However, since Beth's household receives SSI, she will have a schedule 1 and she will simply indicate that she receives SSI after going through skip logic questions on the application.

### 7.10 My parents don't file taxes and we bounce around a lot.

Scenario	Answer
Cassy and her family have been bouncing from motel to motel for the past 4 months. Cassy's parents have not filed taxes for the past few years and work very sparingly. <b>(Question 81)</b>	Cassy may qualify as homeless/at-risk of being homeless, but she is not unaccompanied as her parents are still with her. Therefore, she needs to include her parents' financials in the financial aid application she is completing. At first glance this may be concerning since her parents have not filed taxes for some time but since they are bouncing around so much and work sparingly there is a good chance that they would not have made enough money to merit filing taxes. In this case they would simply state they are not going to file taxes on question #81 and manually input their income. If the family is under the tax filing income, then the application will let them proceed and submit without issue. However, on the off chance that their income exceeded the tax filing threshold, they will have to file taxes for that year. The tax filing threshold for 2019 can be accessed <a href="#">(here)</a> .

**7.11 My parents filed jointly in 2019 but have since been divorced, can they still use the IRS DRT?**

Scenario	Answer
Lexi's parents are now divorced and single but in 2019 they filed their taxes as married filing jointly. Lexi wants to know if her parents can still use the IRS Data Retrieval Tool (DRT). <i>(After Question 81)</i>	Lexi's parents will not be able to use the IRS DRT for this year. Lexi will need to identify which parent is the custodial parent using this <a href="#">English</a> or <a href="#">Spanish</a> tool and will need to manually input the identified custodial income and tax information into the FAFSA.

**7.12 My parents should have filed taxes but did not.**

Scenario	Answer
Gladys' parents made over the tax filing threshold but did not file taxes for 2019. <i>(Question 81)</i>	Gladys' should start her application and complete as much as possible, and her parents will need to file taxes for 2019. If the March 2 deadline approaches and her parents still do not have their tax return, Gladys can make best guesses with her parents, submit the application and make any necessary corrections when she is able to, and then re-submit the application.

**7.13 Why can't I link to the IRS DRT?**

Scenario	Answer
Jenna's mom is having trouble linking to the IRS Data Retrieval Tool (DRT) but can't seem to understand why. <i>(After Question 81)</i>	Jenna and her mom should take a look at <a href="#">(this)</a> document and identify why she may not be able to use the tool.

**7.14 My parents are undocumented. Can they use the IRS DRT?**

Scenario	Answer
Joan wants to transfer her parents' tax returns using the IRS DRT, but her parents are undocumented, and they used an Individual Taxpayer Identification Number (ITIN) to file taxes with. <i>(After Question 81)</i>	Although we highly encourage everyone to use the IRS Data Retrieval Tool (DRT) there are certain tax filers that will not be able to use it. Unfortunately, individuals who file a tax return using an ITIN are not able to use the IRS DRT at the moment. The Commission has expressed the desire for the tool to be accessible by ITIN filers and hopefully it is considered in the redesign the FSA is doing, but for right now Joan's parents will have to enter their tax information manually into the FAFSA. Other tax filers that cannot use the IRS DRT are identified <a href="#">(here)</a> .

**7.15 Are my parents filing their taxes correctly, and if not then what?**

Scenario	Answer
<p>Kristen's parents are and have been married for years but they both file single when they filed their taxes. <b>(Question 81)</b></p>	<p>It is highly unlikely that if Kristen's parents are legally married in the eyes of the US government that they can both correctly file single. Kristen's parents should look over filing statuses starting on page 20 of this publication <a href="https://www.irs.gov/pub/irs-pdf/p17.pdf">https://www.irs.gov/pub/irs-pdf/p17.pdf</a>. However, it is likely that her parents will have to submit an amended tax return and use that tax information to complete the application. *Please note Kristen should submit her application by March 2 regardless of where her parents are in the process of amending their tax return. There are married tax filing calculators online where the tax paid could be estimated, but she will not be able to use the IRS DRT. It should be noted that it is highly unlikely that legally married people in the eyes of the US government can file as head of household, and a spouse should never be listed as a dependent. These scenarios would also require an amended tax return be submitted. Finally, it should be noted that many people that file married enjoy certain tax breaks. This may or may not lead to paying less taxes at the end of the year.</p>

**7.16 How can I use my 1040 to identify if I have additional schedules that are needed to calculate answers on the application with?**

Scenario	Answer
<p>Dana's parents are not sure if they filed a schedule 1, 2, 3, and/or K1 but see questions pertaining to the tax form on the financial aid application <b>(Questions 82, 85, 86, 87, 91a, 92b)</b></p>	<p>Dana should take a look at <a href="#">(this)</a> resource and she will be able to identify whether she has filed one of the schedules mentioned on the FAFSA.</p>

## 8 SIGN AND SUBMIT

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### 8.1 I do not know how to print out the signature page for my undocumented parent. How do I do that?

Scenario	Answer
<p>Gael is a US citizen, but his parents are undocumented and are helping him complete the FAFSA. They have gotten to the end of the application but do not know how to print the signature page. <b><i>(Sign and Submit)</i></b></p>	<p>When Gael gets to the "Sign and Submit" tab he will be able to do the following to access the printable signature page. First Gael and his parents will need to click "Provide parent signature" &gt; his parents will click on "Agree" to the terms outlined &gt; they will click on "Print a signature page" &gt; then "Print Signature Page" &gt; and then for a third time they will click "Print signature page" and the printer option should open. From there they should be able to select a device to print from. This process usually trips students and their parents up because they will have to click on a variation of "Print a signature page" three times in a row before they access the actual printable PDF, but it should pop-up. If for whatever reason it does not pop-up then there may be a technical problem. Sometimes the problem is on FSA's side, in which you will have to log in and print the signature page at a later time or it may be that the student is working on a computer that needs to update it's browser or operating system to allow for the command. Additionally, the students and the parents should make a photocopy of this signed signature page and obtain proof of mailing from the post office in case any issues arise.</p>