

A Deep Dive into the FAFSA[®]

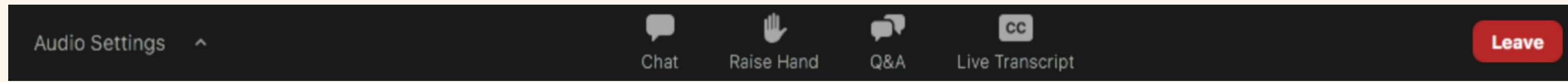
A MEFA Institute Webinar

mefa[®]

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About MEFA

Not-for-profit state authority
created in 1982 helping
families plan, save, and
pay for college


About the FAFSA

- Free Application for Federal Student Aid
- FREE form (NEVER pay to submit the FAFSA): fafsa.gov
- FAFSA demo site: fafsademo.test.ed.gov
- Required by all colleges/universities for federal & state (& some institutional) aid
- Opens **October 1st**
- Complete and submit ASAP and before the earliest college deadline (!!)
 - Early Action/Decision: Usually a fall deadline
 - Regular Decision: Usually a Feb or March deadline
- Complete online, but can find a full FAFSA PDF online
- Online skip logic removes questions not applicable to individual students/parents
- Must be completed each year (one for every child)
- Tip: If an answer is zero or the question does not apply, students/families should enter 0
- Application may ask you to check for errors on a question. Type the answer again
- **Note: students/families may have other financial aid applications required**

Items & Info Needed to Complete the FAFSA

- Student driver's license (not required)
- Student and parent(s)
 - Social Security number
 - Date of birth
 - 2021 W-2 form(s) (or pay stub)
 - 2021 federal income tax return (if not using the IRS Data Retrieval Tool)
 - 2021 untaxed income records
 - Current bank statements
 - Current business and investment records

FAFSA Customer Service

- **Phone:** (800) 4-Fed-Aid (433-3243)
- **Email Form:** Located at studentaid.gov/help-center/contact
- **Chat:** Located at studentaid.gov/help-center/contact
(Chat option disappears if chat is not available)
- **Hours:**
 - Monday-Friday: 8 a.m.–11 p.m. ET
 - Saturday & Sunday: 11 a.m.–5 p.m. ET
- **Help icon**  at the top of each page leads to:
 - FAQs
 - Search
 - Link to contact information

FSA ID

- A login: username & password
- studentaid.gov/fsa-id/create-account
- Needed to complete the FAFSA
- Both the student and one parent will need one
- Provide personal information and answer challenge questions

Complete the FAFSA[®] Form

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

New to the FAFSA[®] Process?

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

Start Here

Returning User?

Correct info | Add a school

View your *Student Aid Report* (SAR)

Log In

Start here

FAFSA® Deadlines

Many states and colleges set priority deadlines by which you must submit the FAFSA form to be considered for the aid programs they administer. There is also a federal deadline each academic year.

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

State

Year

[View Deadlines](#)

[View All State FAFSA Deadlines](#)



Complete the Form

Completing the FAFSA form has never been easier. Get an overview of what you'll need and the steps involved.

[Review what to expect](#)



Find FAFSA Help

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

[Get FAFSA help](#)



Renew Your Form

You must submit a FAFSA form for each school year in which you want to be considered for federal student aid.

[Get info on FAFSA renewal](#)

Get Started

Welcome to the FAFSA® Form

Tell us about yourself.

[? Help](#)

[↔ Exit FAFSA Form](#)

I am a student and want to access the FAFSA form.



I am a parent filling out a FAFSA form for a student.



I am a preparer helping a student fill out his or her FAFSA form.



For Students

- Log in with the FSA ID username and password
OR
- Create an FSA ID
OR
- Use personal identifiers (name, DOB, SSN)



I am a student and want to access the FAFSA form.



Log In to Continue

Create an FSA ID


OR

Use personal identifiers to access the FAFSA form.

For Parents

Enter the student's:

- Name
- DOB
- SSN

I am a parent filling out a FAFSA form for a student 

Enter the student's personal identifiers.

Enter the student's information below to link you to the FAFSA form. [Get help for parents](#)

Student's First Name ?

Student's Full Last Name ?

Student's Date of Birth

Month Day Year ?

Student's Social Security Number ?

If the student does not have a Social Security number because he or she is a citizen of a trust territory and this is his or her first time filling out the FAFSA form, enter 666 in this field.

If the student is a returning trust territory student who has previously submitted the FAFSA form, enter the entire 666 number we previously assigned to him or her.

Disclaimer

Please Read Before Continuing

You are accessing a U.S. federal government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education (ED). Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, ED monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by ED, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any state.

If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

Accept

Decline

Getting Started

- Select *START 2023-2024 FAFSA Form*
- FAFSA will alert the family if the student needs to create an FSA ID
- The parent will also need an FSA ID



Student's FSA ID Status:

Last Successful FSA ID Log In:

[Create an FSA ID](#)

There is no FSA ID on file for the information you entered.

Save Key

- The Save Key allows the student or parent to return to the FAFSA later
- A FAFSA can be saved for 45 days



Create a save key.

The save key is for temporary use for you or your parent to return and complete this specific FAFSA form.

Create a Save Key

Show  

Reenter Save Key

Show  

[Previous](#)

[Continue](#)

Introduction

Let's get started!

Review the resources below to help complete your FAFSA form.

[+ Expand All](#)

How can I get help completing my FAFSA® form?



How many steps does it take to complete my FAFSA® form?



How long will it take to complete my FAFSA® form?



Can I save my FAFSA® form if I can't finish it?



What documents do I need to complete the FAFSA® form?



How do I sign the FAFSA® form?



What is FAFSA web's security and privacy?



Continue

Tips

FAFSA help

View answers anytime

The screenshot shows the FAFSA application interface. At the top, there is a navigation bar with links: FAFSA Home, Help, Save FAFSA Form, Review FAFSA Form, Reset FAFSA Form, and Exit FAFSA Form. Below this is a horizontal menu with seven numbered tabs: 1 Student Demographics (highlighted), 2 School Selection, 3 Dependency Status, 4 Parent Demographics, 5 Parent Financials, 6 Student Financials, and 7 Sign & Submit. The main content area is titled 'STUDENT INFORMATION' and 'Personal Information for Student'. A light blue information box contains the text: 'Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' Below this are several input fields: 'Your Social Security Number' (masked as ***-**-7777), 'Your First Name' (filled with 'Laura'), 'Your Middle Initial' (empty), 'Your Last Name' (filled with 'Smith'), and 'Your Date of Birth' (Month: 02, Day: 02, Year: 2005). Each input field has a small question mark icon for help.

Tabs for each section

Save along the way

“You” means the student

Student Information

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

STUDENT INFORMATION

Student Email and Phone

Your Email Address ?

Your Telephone Number ?

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

Student or parent information label

Students should use an email address that they check often.

Student Information Continued

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

STUDENT INFORMATION
Student Address

Your Permanent Mailing Address (include apt. number)

Your City (and country, if not U.S.)

Your State
Select

Your ZIP Code

If student lives in a foreign country, select “Foreign Country” in the state drop-down and put 00000 for ZIP code

What Students are Eligible for Federal Financial Aid?

- U.S. citizens
- Eligible non-citizens, including:
 - U.S. Nationals
 - Permanent Residents
 - Carriers of Arrival-Departure Records (I-94)
 - Holders (student or parent) of a T-visa
 - “Battered immigrant-qualified aliens”
 - Citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau.
- Citizenship status will be verified by:
 - the Social Security Administration (citizens)
 - the Department of Homeland Security (eligible non-citizens)

Further Eligibility Details

- Current high school students should select:
 - Working on 1st bachelor's degree
 - Will not have 1st bachelor's degree before 2023-24
 - College grade level: never attended college/1st yr.
- Interested in work-study? Answering yes does not:
 - Obligate the student to work
 - Guarantee a job
 - Cause the student to lose grants and scholarships
- Males (males at birth) 18 and older must register for Selective Service; the answer to this question will not impact the applicant's eligibility to receive federal student aid but students can still register through the FAFSA

Student Driver's License

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

STUDENT INFORMATION

Student Driver's License

Your Driver's License Number (if you have one)

Your Driver's License State

Select

Previous Continue

Driver's license information is not required

Foster Care Information & Parent Education

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

STUDENT INFORMATION

Student Foster Care and Parent Education Completion

Are you a foster youth or were you in the foster care system at any time? [?]

Yes

No

What's the highest school completed by Parent 1?

Select [?]

What's the highest school completed by Parent 2?

Select [?]

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

Foster care and parent education information is not required

High School Information

Green font and checkmark indicates section is complete

STUDENT INFORMATION

Add Your High School

i Because the FAFSA[®] form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

i To find your high school, enter the following criteria and select "Search."

State / Province / Territory
Select ? My country is not listed.

City - optional ?

High School Name - optional ?

Search

If high school diploma is selected, the student will have to list a high school

Eligible for Aid & College Search

NOTE: “may qualify for federal student aid” could mean student loans only



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

STUDENT INFORMATION

College Search

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

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

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

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

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

State
Select [v] ⓘ

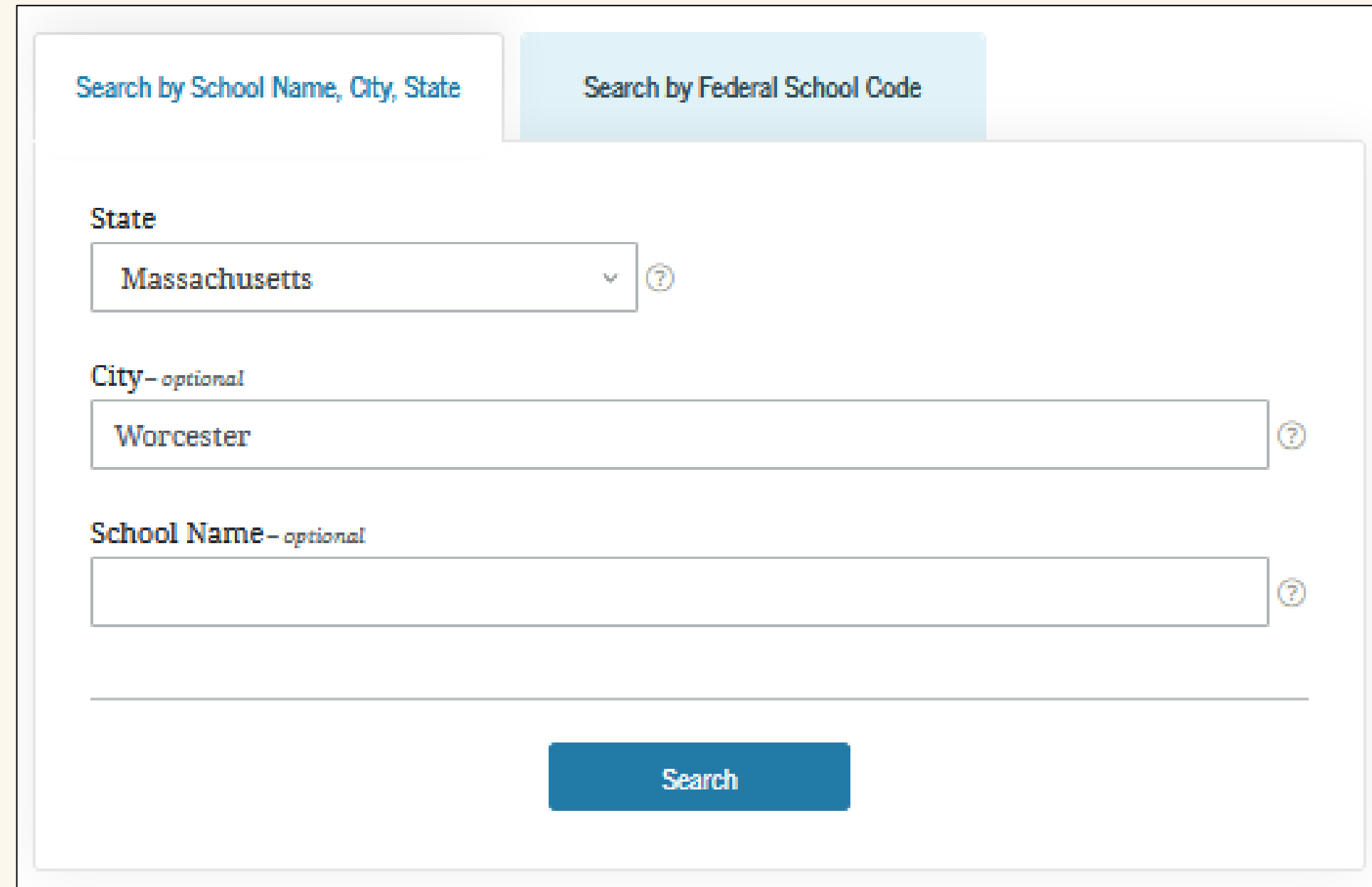
City - optional
[] ⓘ

School Name - optional
[] ⓘ

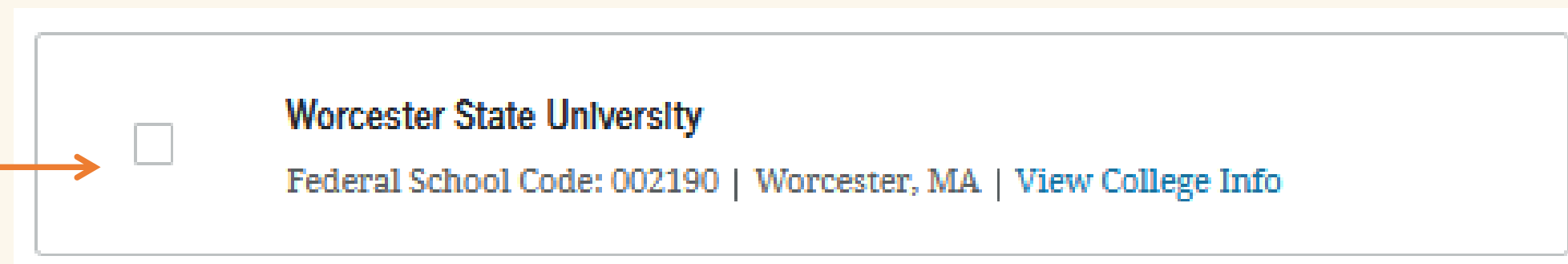
Search

School Selection

- Find and select up to 10 colleges or universities
- For more than 10 schools: Students should wait 3-5 days after submitting the FASFA to remove current schools and add new ones
- Check the box to select a school



The screenshot shows a search interface with two tabs: "Search by School Name, City, State" and "Search by Federal School Code". The "Search by School Name, City, State" tab is active. Below the tabs are three input fields: "State" (a dropdown menu with "Massachusetts" selected), "City - optional" (a text input field with "Worcester" entered), and "School Name - optional" (an empty text input field). Each input field has a question mark icon to its right. A blue "Search" button is located at the bottom center of the form.



The screenshot shows a search result for "Worcester State University". To the left of the text is an unchecked checkbox. The text displays the school name, its Federal School Code (002190), its location (Worcester, MA), and a link to "View College Info".

View College Info

Framingham State University
Federal School Code: 002185 | Framingham, MA | [View College Info](#)

STUDENT INFORMATION

View College Info



The following information is obtained from the U.S. Department of Education's *College Scorecard*. For complete information about each college, visit *College Scorecard*.

Framingham State University


SCHOOL TYPE: PUBLIC, PRIMARILY 4-YEAR

Federal School Code	002185
Address	100 State Street Po Box 9101
City	Framingham
Website	www.framingham.edu/
In-State Tuition and Required Fees	\$11,380
Out-of-State Tuition and Required Fees	\$17,460
Average Annual Cost	\$19,535
Graduation Rate	59%
Retention Rate	71%
Transfer Rate	25%

Housing

STUDENT INFORMATION

Selected Colleges and Housing Info

^	Worcester State University Federal School Code: 002190 Worcester, MA View College Info
01	Housing Plan <div style="border: 1px solid #ccc; padding: 5px;"><p>Select Housing Plan ?</p><p>Select Housing Plan</p><p>On Campus</p><p>With Parent</p><p>Off Campus</p></div> <div style="text-align: right;"> Remove</div>
v	

Select the housing plan for each school

Housing selection affects the college total cost and may affect financial aid

Dependency Determination

Questions on:

- Marital status
- Pursuit of a graduate degree
- Birthdate
- Dependents who receive your support
- Active duty military or veteran
- If since turned 13: orphan, foster care, ward of the court
- Emancipated minor
- In legal guardianship
- Homeless

Independent students do not have to report parent data

Providing Parent Data

Progress bar showing steps: Student Demographics (✓), School Selection (✓), **Dependency Status (3)**, Parent Demographics (4), Parent Financials (5), Student Financials (6), Sign & Submit (7).

STUDENT INFORMATION

Dependent Student Status

Based on your answers to the dependency status questions, you are considered a **"dependent"** student. This means you must provide **parental** information. Select the "I will provide information about my parent(s)" option and "Continue" to continue filling out your FAFSA® form.

If you have a **special circumstance** and are unable to provide parental information under very limited circumstances, you may be able to submit your FAFSA® form without parental information. Select the "I am unable to provide information about my parent(s)" option and "Continue" for additional information. [?](#)

I will provide information about my parent(s).

I am unable to provide information about my parent(s).

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

Parent Information Requirements

Now in the Parent Information section

PARENT INFORMATION

Whose Information Should I Provide?

i For additional assistance determining what parent information to report on the FAFSA® form, refer to *Who's my Parent When Filling Out the FAFSA form?* fact sheet.

Since you have been identified as a dependent student, you will need to provide information about your parent(s). You must identify and report information about your parent(s) even if you don't live with him or her. Use the following criteria to determine whose information you should report in the "Parent Demographics" and "Parent Financials" sections of the FAFSA® form:

My parents live together (married or unmarried).	⌵
My parents are divorced or separated, and I live with one parent more than the other.	⌵
My parents are divorced or separated, and I live with both parents equally.	⌵
I was legally adopted.	⌵

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

Explanation of whose information you will report for parents

Parent Marital Status Selection

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

PARENT INFORMATION

Parent Marital Status

i Because the FAFSA® form belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your parents?

Select ?

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

A man with grey hair, wearing a light blue button-down shirt, is sitting at a desk and looking at a laptop screen. He has his hand resting on his chin, appearing thoughtful. The background is a blurred indoor setting.

Who is Considered a Parent?

- Biological or adoptive parent(s), and certain step-parents
- Include both parents if parents are married or are not married but live together
- Married parents include same-sex couples
- If separated but living together, select “Married”
- In the case of divorce or separation, provide information only about the parent the student lived with more in the last 12 months, and step-parent if that parent is remarried

Parent Demographics Information

List parents in any order

Progress bar: Student Demographics (✓), School Selection (✓), Dependency Status (✓), **Parent Demographics (4)**, Parent Financials (5), Student Financials (6), Sign & Submit (7)

PARENT INFORMATION
Enter Information for Your First Parent (father/mother/steparent)

Your Parent's Social Security Number ?

Your Parent's Last Name ?

Your Parent's First Initial ?

Your Parent's Date of Birth
Month Day Year ?

Your Parents' Email Address ?

Click highlighted words for more info

Question mark leads to question tips

Parents' Dependents

FAFSA will ask for:

- Parents' other dependent children:
 - Will rely on parents for more than half of their financial support from 7/1/23 through 6/30/24
 - Are considered dependent for FAFSA purposes
- Parents' other dependents:
 - Live with student's parents
 - Receive more than half of their financial support from student's parents
 - Will rely on student's parents for more than half of their financial support from 7/1/23 through 6/30/24

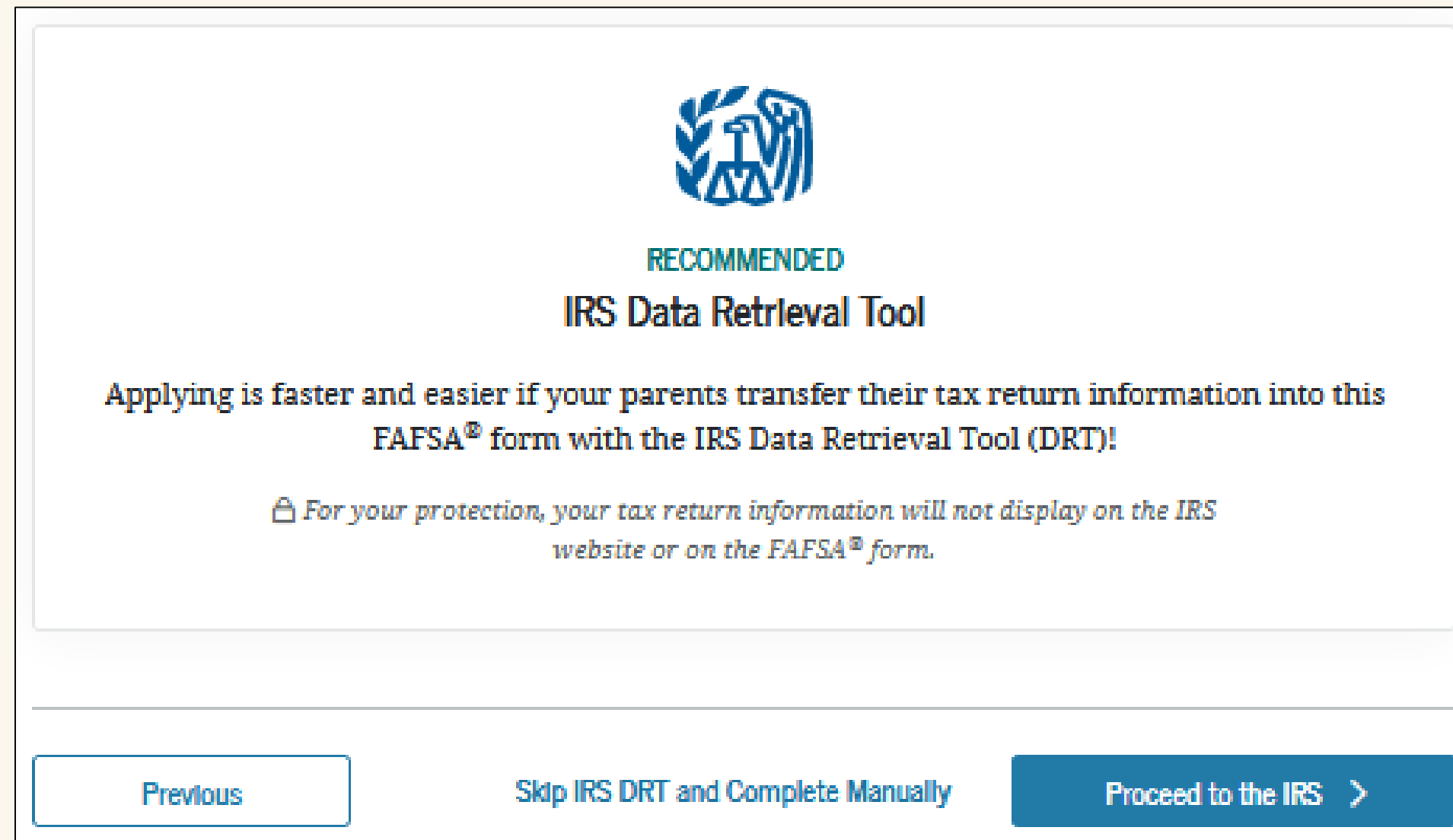



Who's Included in the Number in College?

- Always include the student, even if he/she will attend college less than half time in 2023-24
- Include other household members only if they will attend at least half time in 2023-24 in a program that leads to a college degree or certificate
- Do not include the parents
- Some financial aid offices will require proof that other family members are attending college

Parent Tax Return Information

- Provide information from the parent(s)' **2021 federal tax return**
 - Completion status
 - Type of return
 - Filing status
- Option to use the IRS Data Retrieval Tool (DRT)






RECOMMENDED

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA[®] form with the IRS Data Retrieval Tool (DRT)!

 For your protection, your tax return information will not display on the IRS website or on the FAFSA[®] form.

[Previous](#) [Skip IRS DRT and Complete Manually](#) [Proceed to the IRS >](#)

Will be asked to supply parent's FSA ID to access IRS DRT

IRS Data Retrieval Tool

- Upload 2021 federal tax return data directly to the FAFSA
- Will not be able to view on screen the transferred information
- Will be asked if they had a rollover (and amount) if untaxed IRS distributions or untaxed pensions/annuities are present
- Those married filing jointly will need to input income earned from working
- Certain individuals cannot use the tool:
 - Married individuals who file married filing separately or head of household
 - Parents with the marital status of “Unmarried and both legal parents living together”
 - Any student or parent who filed a Puerto Rican tax return, foreign tax return, or an IRS Form 1040-NR



Info to Enter If IRS DRT Not Used

- Adjusted Gross Income
- Amount earned from working
- Income tax from tax return
- Other income from tax return

Questions from tax return will notate tax return line numbers



Items Subtracted From Total Income on the FAFSA

- Child support paid
- Earnings from a co-op
- Taxable earnings from work-study or fellowships/assistantships
- Combat pay
- Student grants/scholarships reported to the IRS in parent income
- Education credits such as the AOTC

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions to SEP, SIMPLE, Keogh, & other qualified plans
- Child support received
- Tax-exempt interest income
- Untaxed portions of IRS distributions
- Untaxed portions of pensions
- Housing & living allowances paid to military, clergy, and others
- Veterans non-education benefits (disability, death pension, or DIC)
- Other untaxed income such as workers compensation and disability

Questions will include line numbers from tax return when applicable

Reporting Assets

PARENT INFORMATION

Parent Assets

As of today, does the total amount of your parents' current **assets** exceed \$7,300.00? 

Yes

No

As of today, what is your parents' total current balance of cash, savings, and checking accounts?

\$.00 

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?

\$.00 

As of today, what is the net worth of your parents' current businesses and/or investment farms?
Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.

\$.00 

[Previous](#)

[Continue](#)

Parent Assets To Be Reported

- **Current balance** of cash, savings, and checking accounts
- Net value of investments
 - Real estate
 - Rental properties
 - Money market and mutual funds
 - Stocks & bonds
 - 529 college savings for all children (reported as a parent asset)
- Net value of some businesses and investment farms

Parents should **not** include their primary residence, life insurance, value of retirement accounts, and value of small family businesses or farms

Continued Student Information

- Student will be asked same income and asset questions as parents
- Student should report all 2021 income even if he/she did not file taxes
- Student will be offered option to use IRS DRT if he/she filed taxes

Sign & Submit


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


SIGN & SUBMIT

Signature Status


i Both you and a parent need to sign your FAFSA® form. Sign only for yourself. If you and your parent aren't together, one of you can sign, save the application, and then exit. Give the save key to the other person who can log in with it and sign and submit the FAFSA form.


Be sure not to mix up your and your parent's FSA IDs when signing.


Student Signature Needed



[Provide Student Signature !\[\]\(92fe6ec8c8b0011d3746d04c5962f469_img.jpg\)](#)


Parent Signature Needed



[Provide Parent Signature !\[\]\(f7d0469f5f606ed760feb4851784f3d8_img.jpg\)](#)

Signature Options

Other Options to Sign and Submit

We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign your FAFSA form. If you are unable to sign electronically, select another option:

Sign electronically with my FSA ID

This is the fastest option. Selecting this option will return you to the "What is your (the student's) FSA ID?" question.

Print a signature page

This option requires that you print and mail your signature page.

Submit without signatures

This option allows you to submit your FAFSA form now without your signature, but you will need to return later to sign.

Congratulations, Laura!

Your FAFSA form was successfully submitted to Federal Student Aid.

Here's what happens next

- In 7–10 business days, we will mail you a *Student Aid Report (SAR)* notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

Estimated Expected Family Contribution (EFC) =999999

Families will receive their EFC

Do you have another child who needs to complete a FAFSA?

If so, you can transfer your information into a new FAFSA form for your other child to save time. You will have to provide a signature again, but that's all.

Transfer FAFSA Information

Complete a FAFSA for another child

Special Circumstances

Families should contact the Financial Aid Office if there are circumstances which affect their ability to pay for college such as:

- Loss or reduction in parent/student income or assets
- Death or serious illness
- Natural disasters affecting parent income or assets
- Medical or dental expenses not covered by insurance
- Financial responsibility for elderly grandparents

What Happens After You Submit the FAFSA

- Colleges and the state receive the data electronically
- Students will receive a Student Aid Report (SAR) (electronically or by mail) in a few days
- Colleges may request additional documentation or information, such as tax data, through a process called **Verification**
- Colleges send out financial aid offers (typically Mar-April)

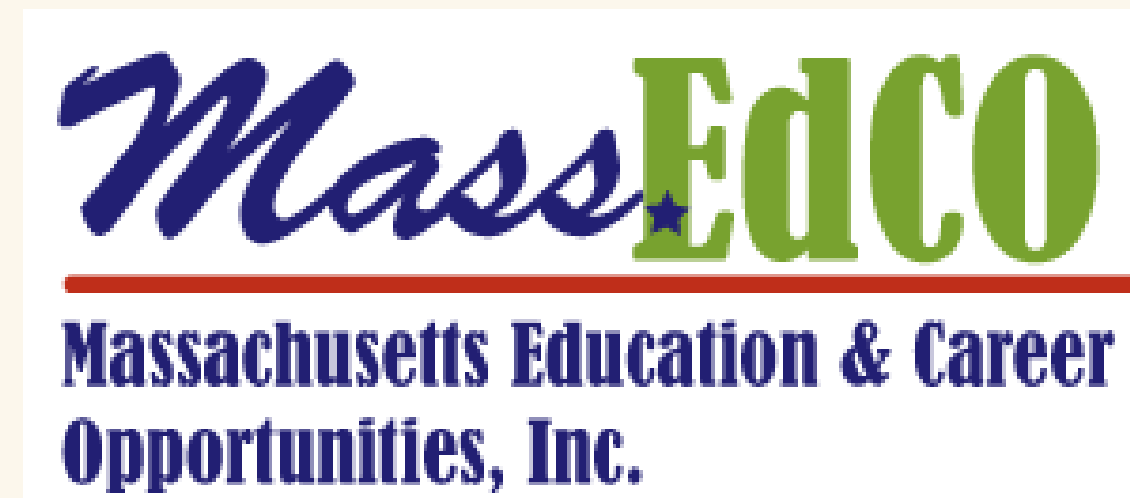
National and Community Resources

FAFSA Day

- Free assistance completing the FAFSA
- Events Oct-Feb
- More information at [FAFSADay.org](https://www.FAFSADay.org)

Educational Opportunity Centers

- Free financial aid help
- [MassEdCO.org](https://www.MassEdCO.org)



Things To Do

- Register for upcoming MEFA Institute webinars and complete lessons to earn PDPs: mefa.org/mefa-institute
- Share MEFA resources with families
- Visit mefa.org/counselors
- Encourage families to:
 - Register for MEFA webinars at mefa.org/events
 - Get an FSA ID for the student and parent
 - Research financial aid deadlines and required applications
 - Schools may require applications in addition to the FAFSA
 - Complete the FAFSA and other financial aid applications

Connect with MEFA on Social Media

 facebook.com/mefaMA

 [@mefa_ma](https://instagram.com/@mefa_ma)

 [@MEFAtweets](https://twitter.com/@MEFAtweets)

 linkedin.com/company/mefa

 youtube.com/MEFAcounselor

 mefa.org/mefa-podcast



Thank You

QUESTIONS?

Call (800)-449-MEFA (6332)
or email collegeplanning@mefa.org

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