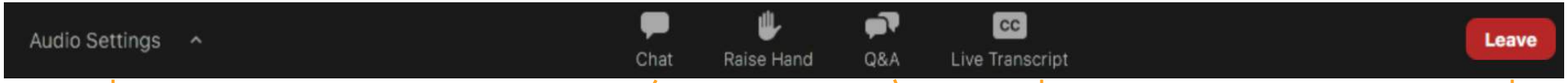
The MEFA Institute

A Deep Dive into the FAFSA

MEFA

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How to Participate



The *Audio Settings* allow you to control the volume levels

The *Chat* feature is disabled. To communicate with the host, please use the *Q&A* section

Use the *Live Transcript* feature if you want to see closed captions

Have a question during the webinar? Type it in the *Q&A* section

Click *Leave* to exit the webinar

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About MEFA

State authority created by the Commonwealth of Massachusetts in 1982, helping families plan, save, and pay for college



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About the FAFSA

- Free Application for Federal Student Aid
- FREE form at **fafsa.gov**
- Required by all colleges/universities for federal & state (& some institutional) aid
- Must be completed each year (one for every child in college)
- May have other financial aid applications required

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2027-28 FAFSA Changes

- Instant verification for new studentaid.gov accounts (FSA IDs)
- Returning FAFSA filers will have personal information pre-filled (will still have to consent for transfer of tax data and enter current year assets)
- Parents with multiple children will only have to enter their info once
- Fraud prevention: potential selection for real-time identity verification
- Real-time processing: allows for immediate corrections & FSS
- Students only need to enter a parent’s email address to invite them
- Alert shown if graduates of a college selected earn less than HS graduates

Completing the FAFSA

- Contributor: Anyone who needs to provide information
- Each contributor has a section to complete
- All income questions will pull answers from the federal tax return with the contributor's consent
- Contributors must provide consent to pull their tax data for the student to receive federal financial aid
- Online skip logic removes questions not applicable
- Must answer all questions in order
- Tip: If an answer is zero or the question does not apply, enter 0
- Incomplete FAFSAs are deleted after 45 days; reminders are sent every 7 days

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Items & Info Needed to Complete the FAFSA

Student and parent(s)

- Social Security number
- Date of birth
- Current bank statements
- Current investment records

Certain families may need

- 2025 federal income tax return for student and/or parent

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FAFSA Customer Service

Phone: (800) 4-Fed-Aid (433-3243)

Email Form: Located at /help-center/contact

Chat: Located at /help-center/contact

- (Chat option disappears if not available)

Hours:

- Monday: 8 a.m.–9 p.m. ET
- Tuesday-Wednesday: 8 a.m.–8 p.m. ET
- Thursday-Friday: 8 a.m.–6 p.m. ET
- Saturday & Sunday: Closed

Get Help link at the top of each page leads to links for:

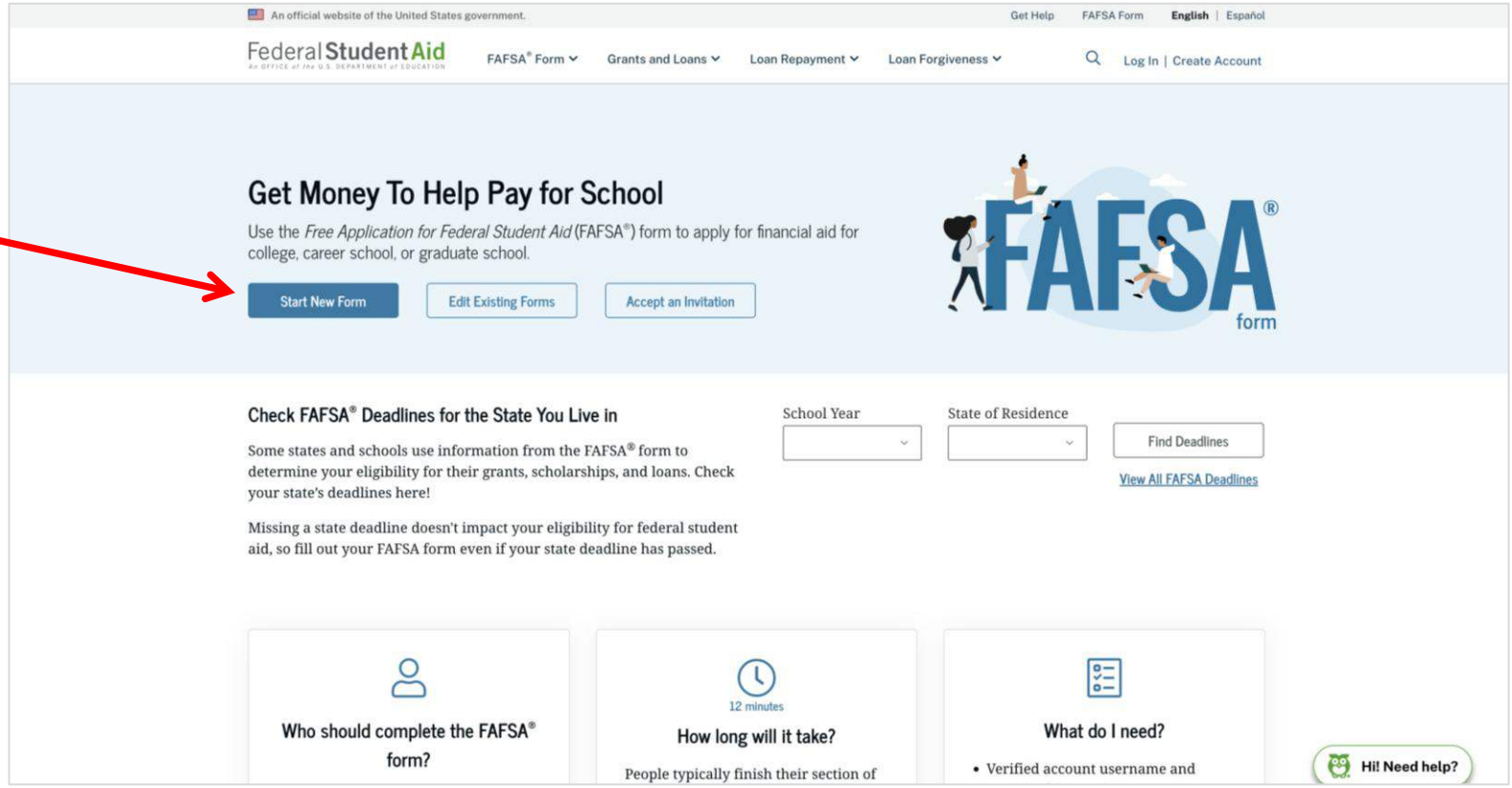
- Chat with Aidan, the FAFSA virtual assistant
- Help Center (Search, Help Topics, FAQs, Link to Contact Us page)
- Contact Us page
- Submitting feedback

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FAFSA Homepage

Federal Student Aid

Choose *Start New Form*

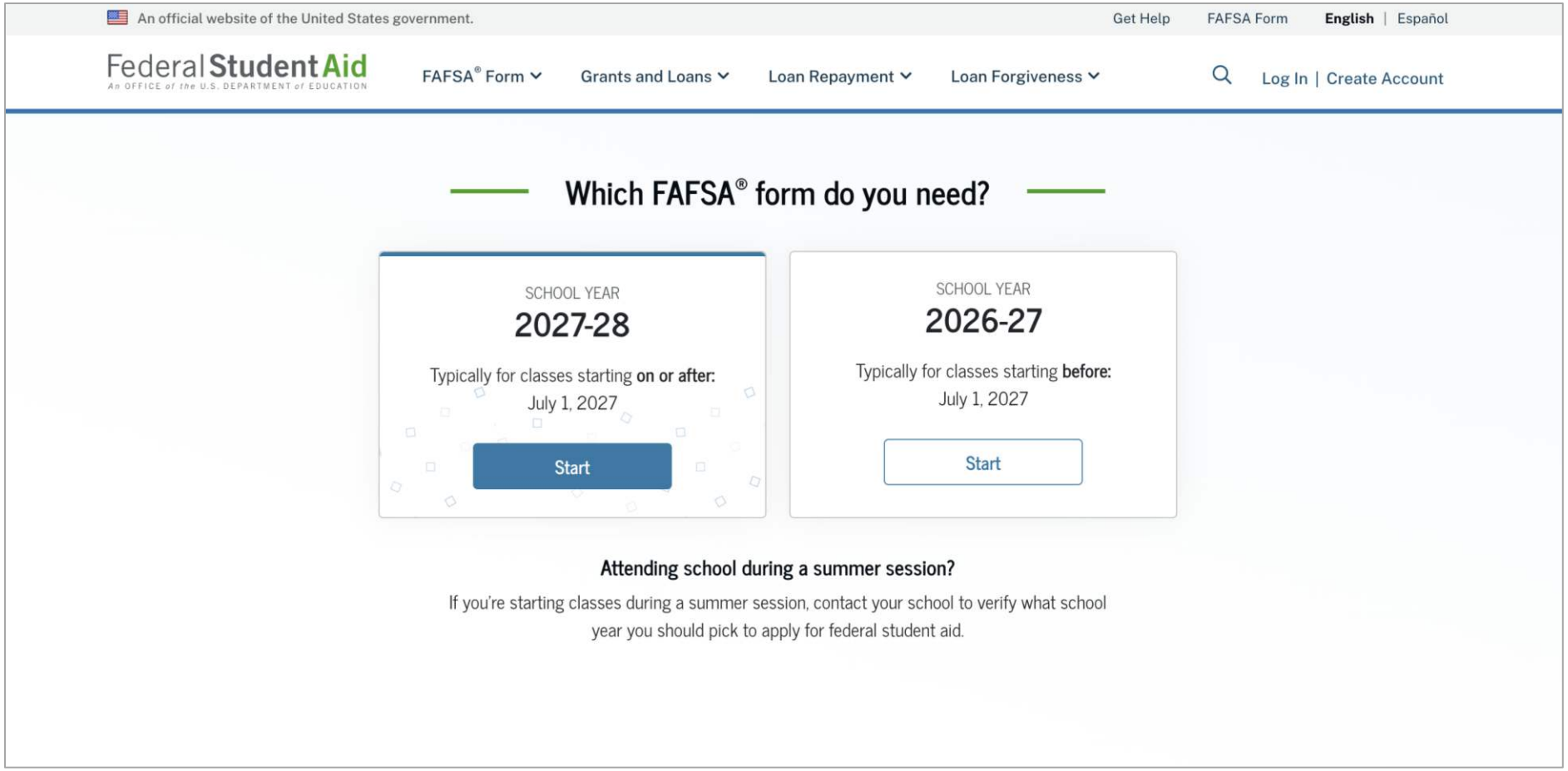


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Select the School Year

Federal Student Aid

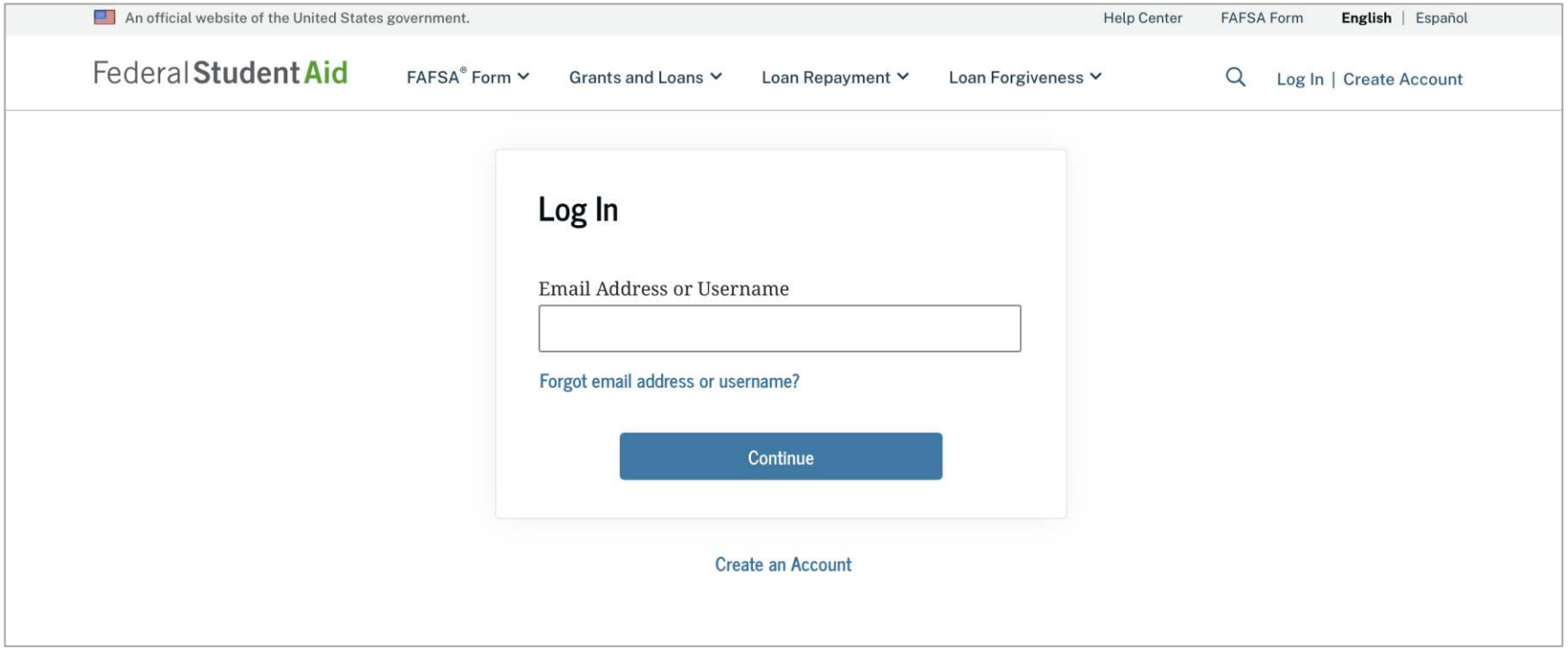
Select the school year the student will attend college (e.g. if starting college in Fall 2027, select 2027-28)



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Login Page

- Must have an account to log in
- Select *Create an Account* to set up an account

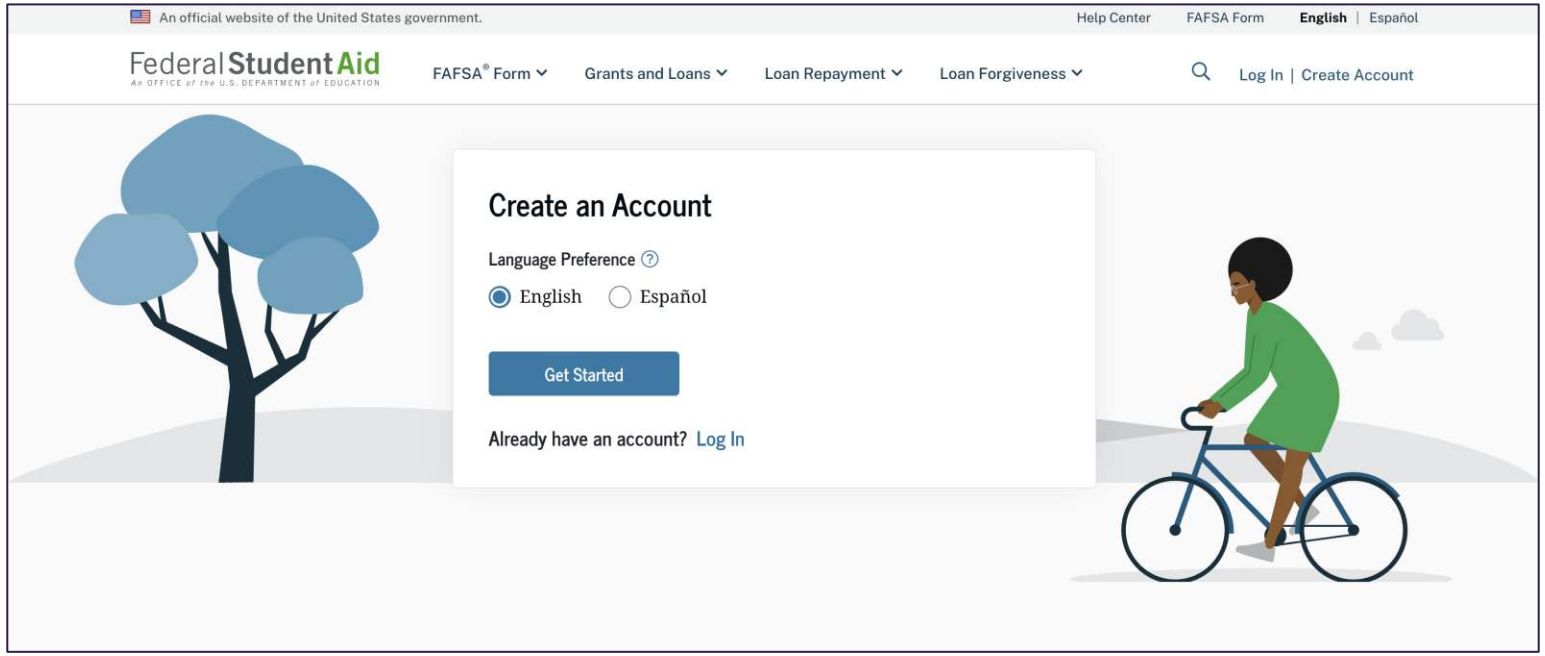


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Account Creation

Who needs an account?

- Student
- Every parent listed on the FAFSA
  - If parents filed taxes jointly, only one parent needs one



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Account Creation

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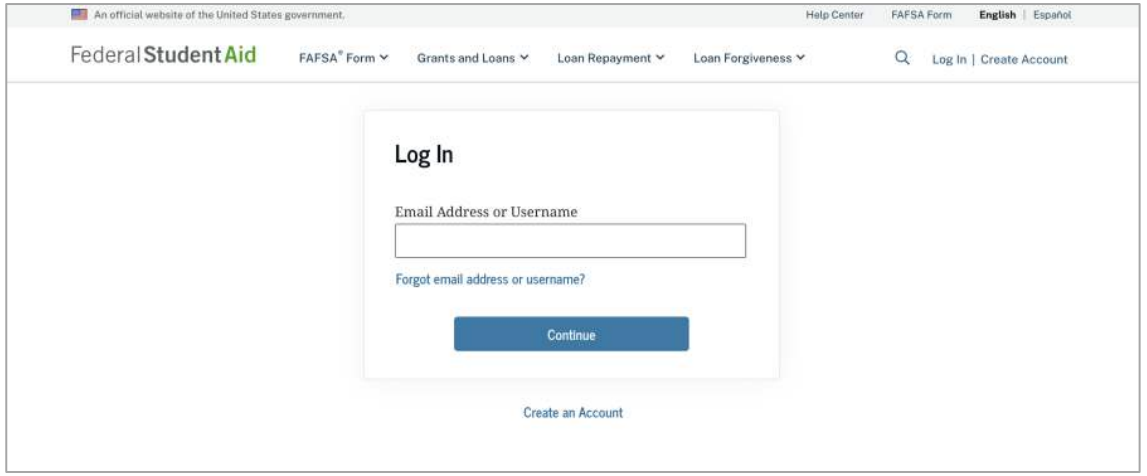
Provide:

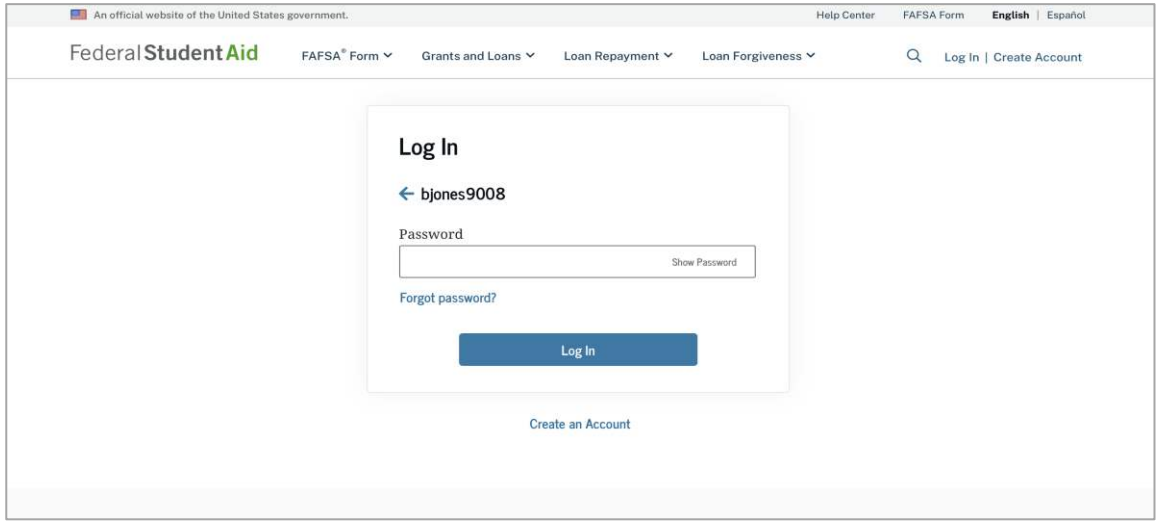
- Email address
- Secure code sent to email
- Name, date of birth, and SSN (Parents without an SSN will need to answer knowledge-based questions based on credit history)
- Phone number for account recovery/two-step verification (optional)
- Secure code sent to phone
- Mailing address
- Username and password

Identify will need to be verified via phone or email every time to log in

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Log In

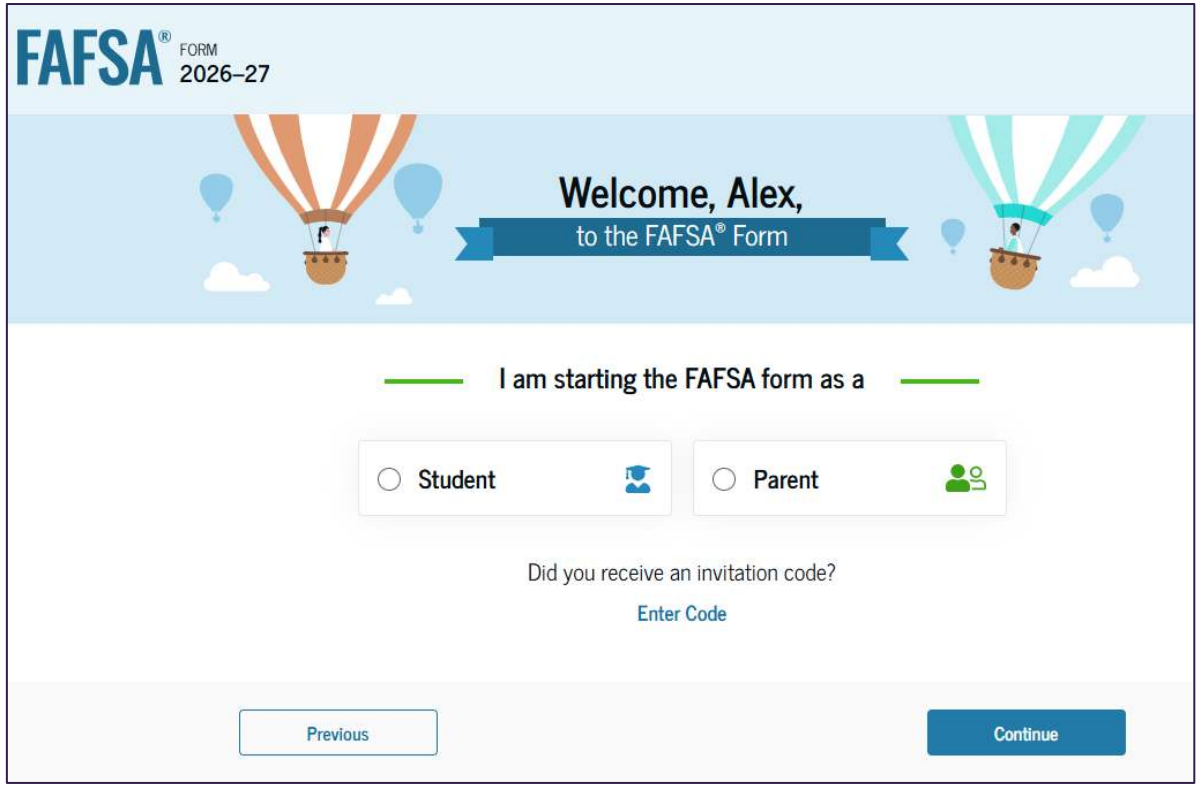




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Role

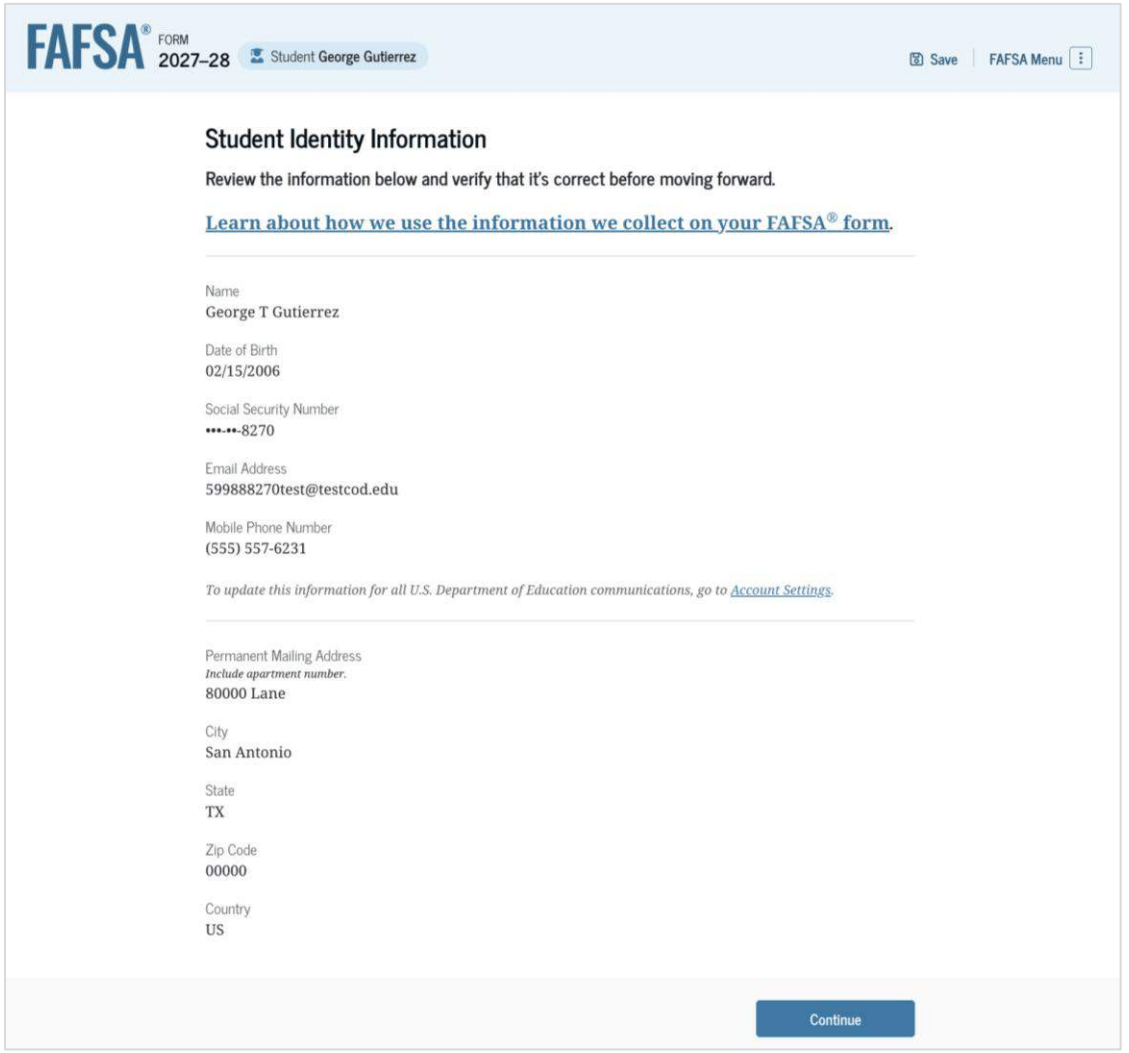
- Choose student or parent role
- Parents who received an invitation code to complete the FAFSA should select *Enter Code*
- Federal Student Aid ***strongly*** recommends that the student start the FAFSA
- For this webinar, we will assume the student is starting the FAFSA



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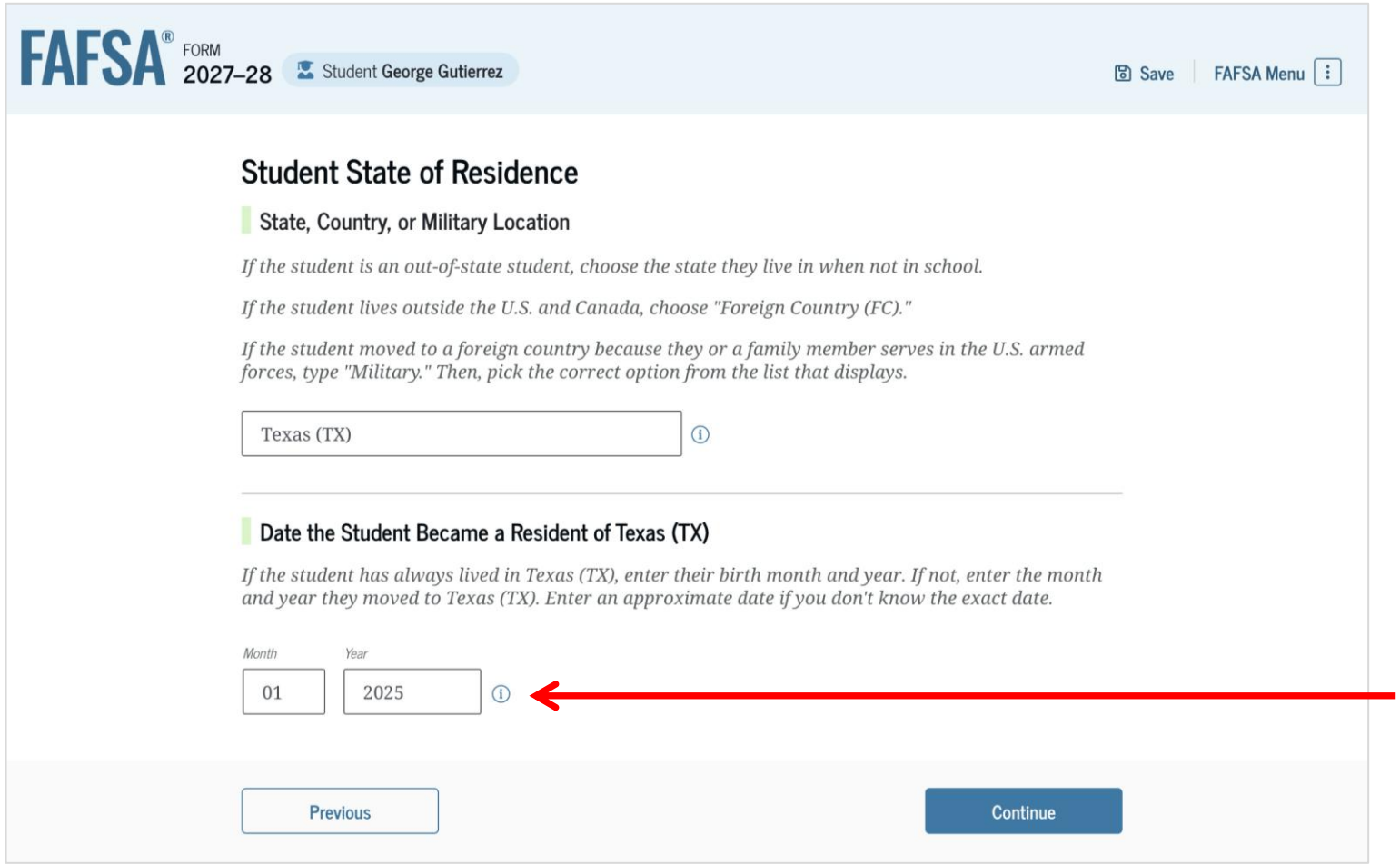
Student Identity Info

- Student info from studentaid.gov account will appear for review
- Any changes to info must be made under *Account Settings* on studentaid.gov



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State of Legal Residence

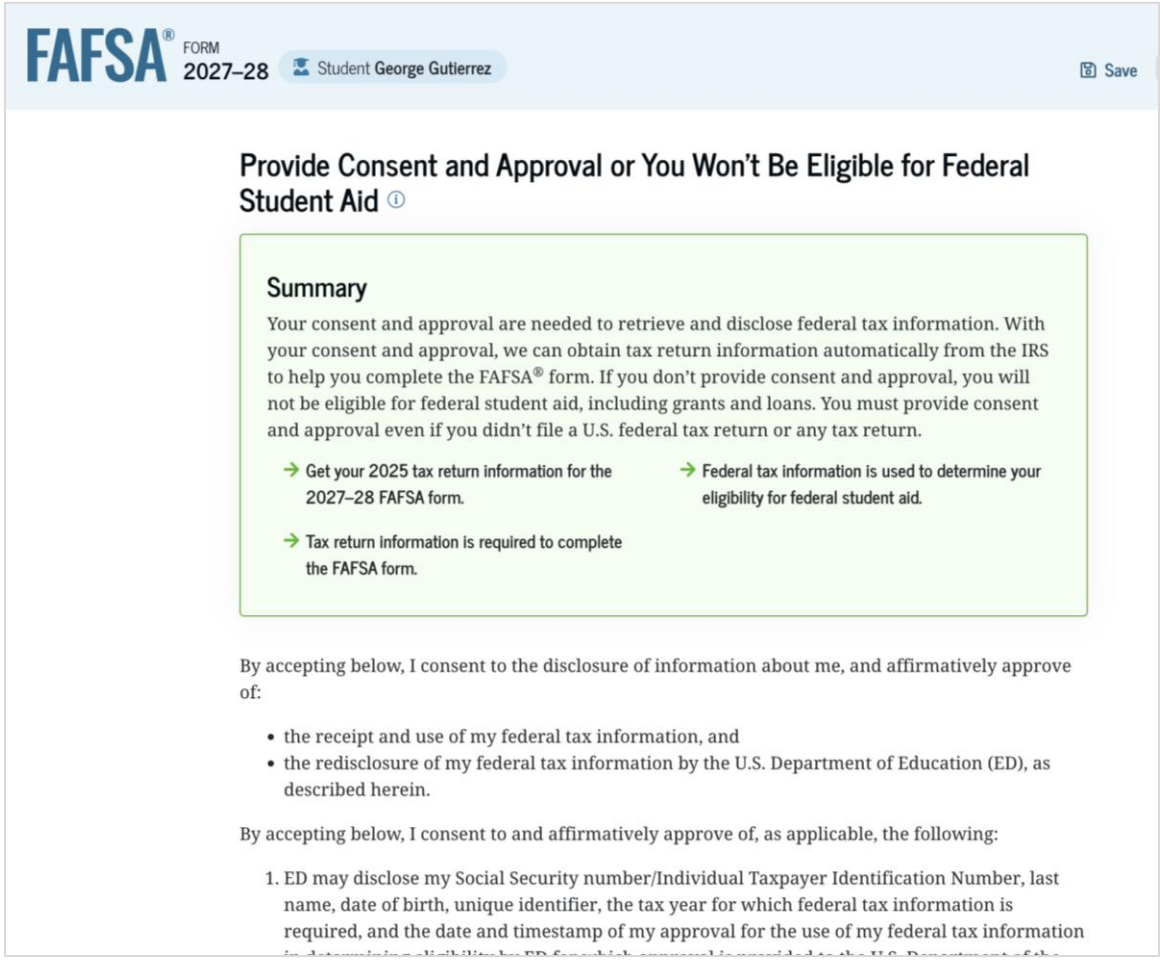


Throughout the application, click the question mark icon for more details on answering each question

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Providing Consent

- By providing consent, the contributor allows the FAFSA to pull federal tax data directly into the FAFSA from the IRS
- Every contributor MUST provide consent in order for the student to receive need-based federal aid
- Select *Approve* to provide consent

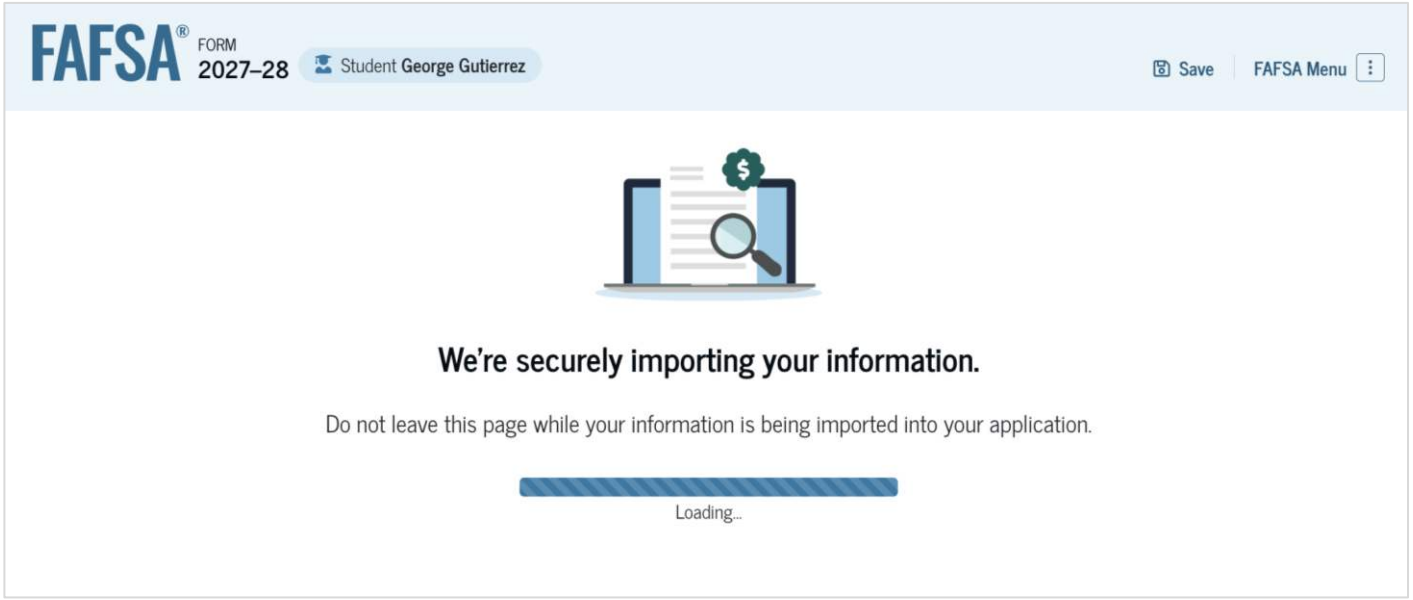


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IRS Importing Tax Data

Federal Student Aid

A screen will show when IRS information is being imported to the FAFSA

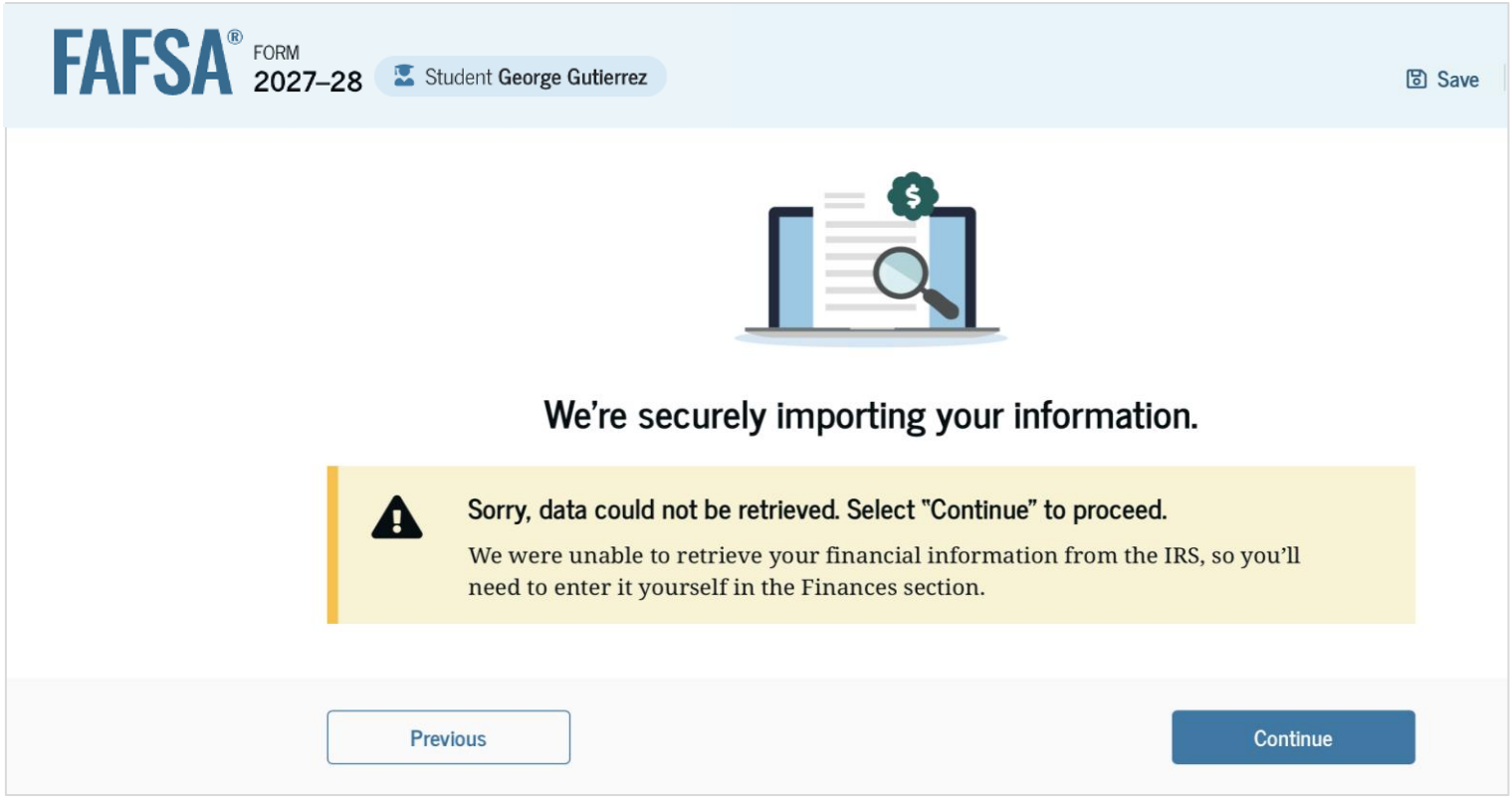


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No Tax Data Found

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Non-tax filers will receive a (correct) message that no IRS tax data was found



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Student Background

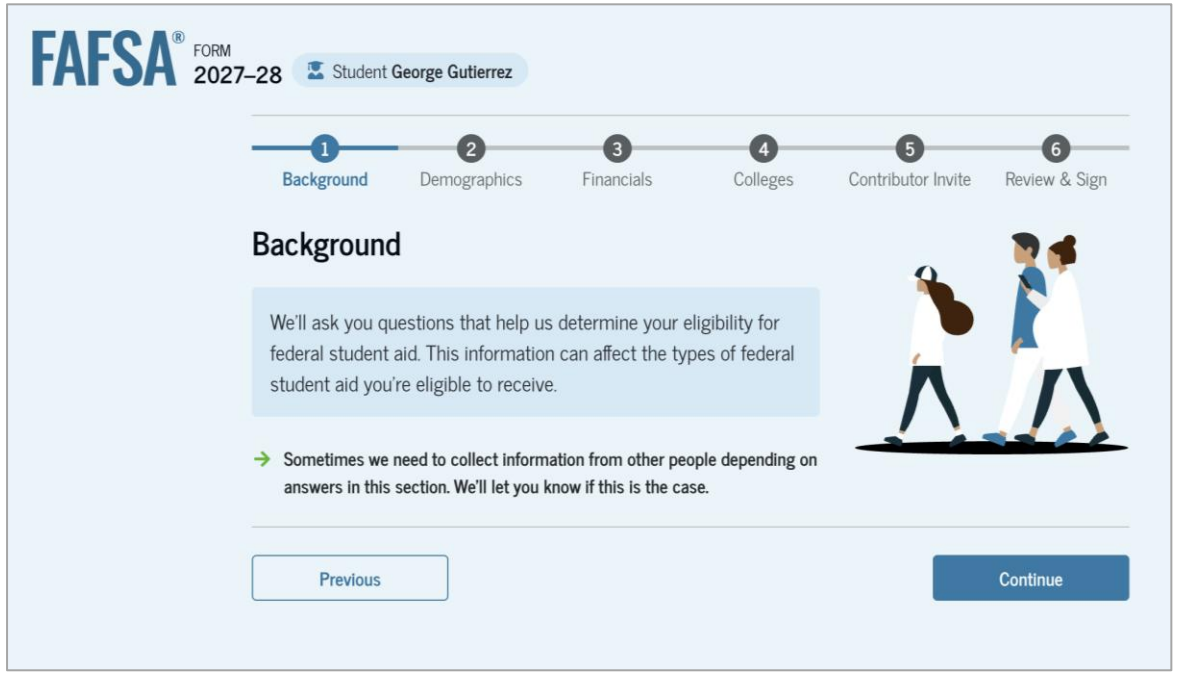
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Questions to determine if student is:

- dependent (needs to report parent information on the FAFSA)

OR

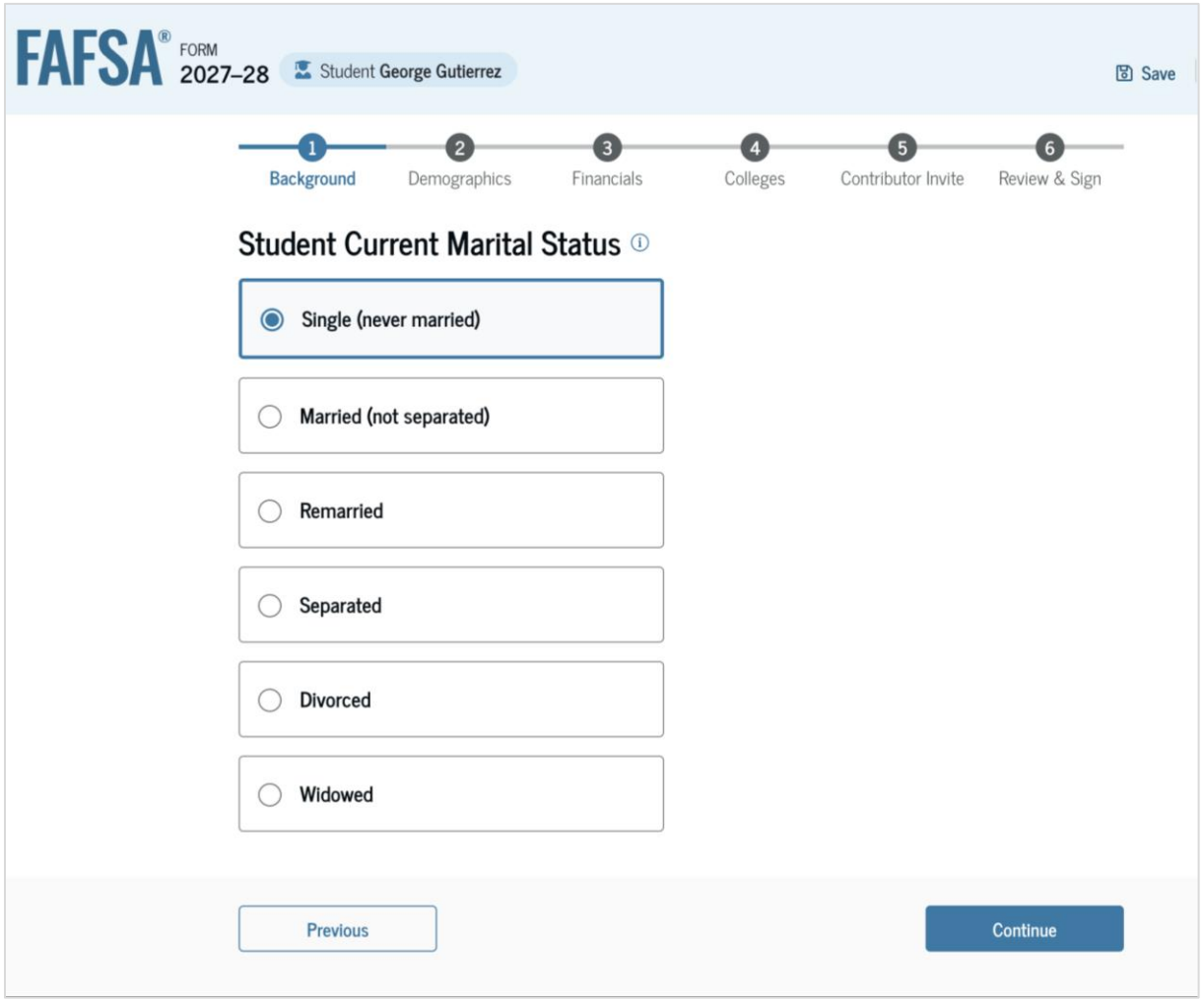
- independent (does not need parent data)



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Marital Status

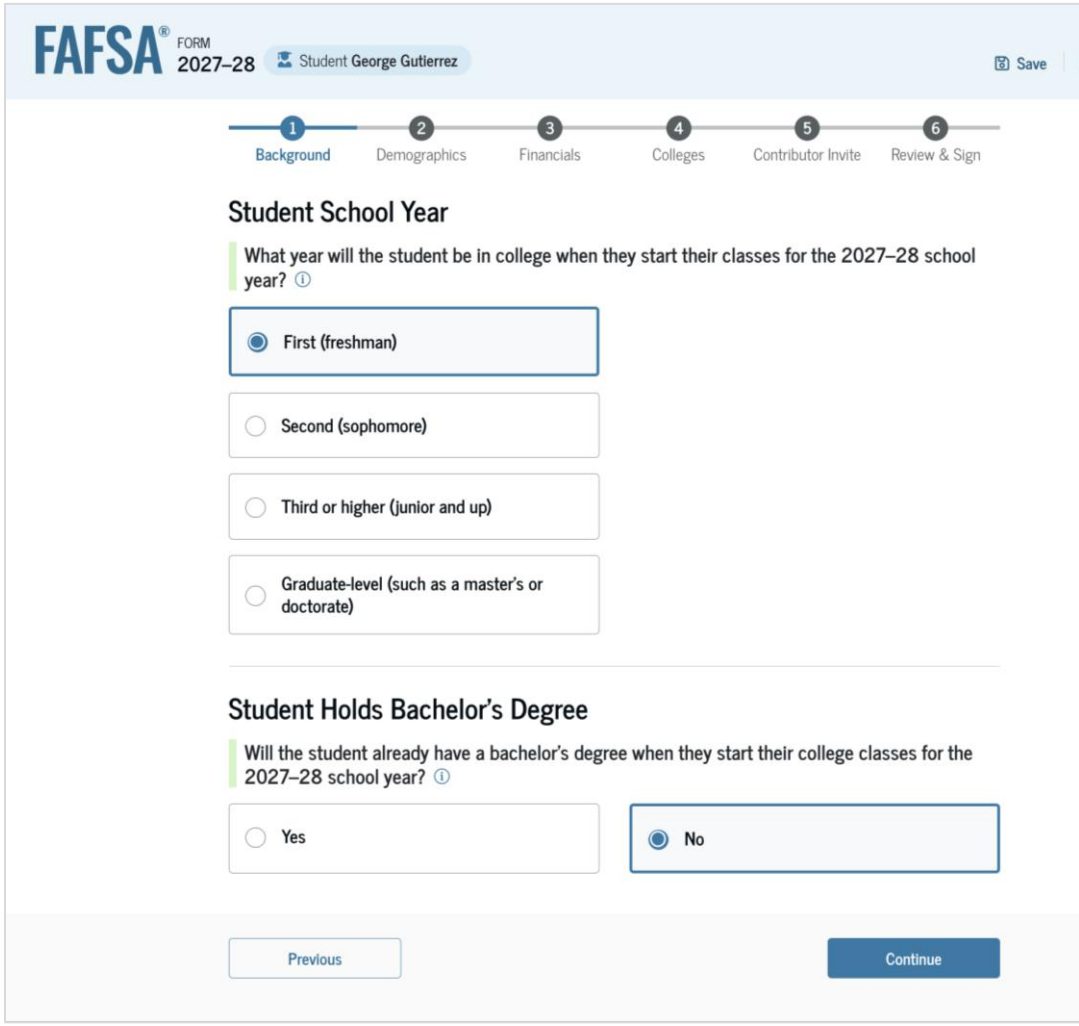
- Married students are independent
- Separated students are not considered independent



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College Plans

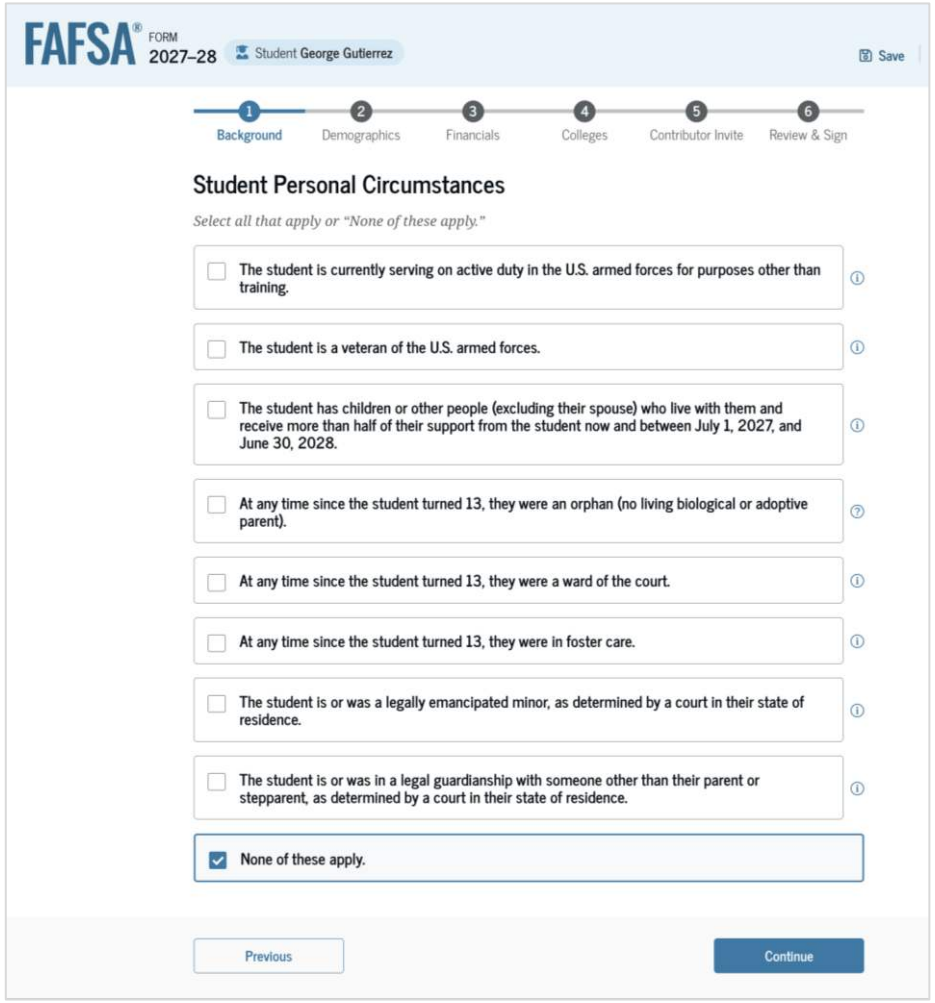
- Entering college students should select *First Year (freshman)*
- Students should make sure to select *No* when asked if they have a bachelor's degree
- Grad students are independent



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Other Personal Circumstances

- Other factors that qualify a student as independent:
  - Older than 23
  - Has dependents who receive support
  - Active-duty miliary or Veteran
  - If since turned 13: orphan, foster care, or ward of the court
  - Emancipated minor
  - In legal guardianship

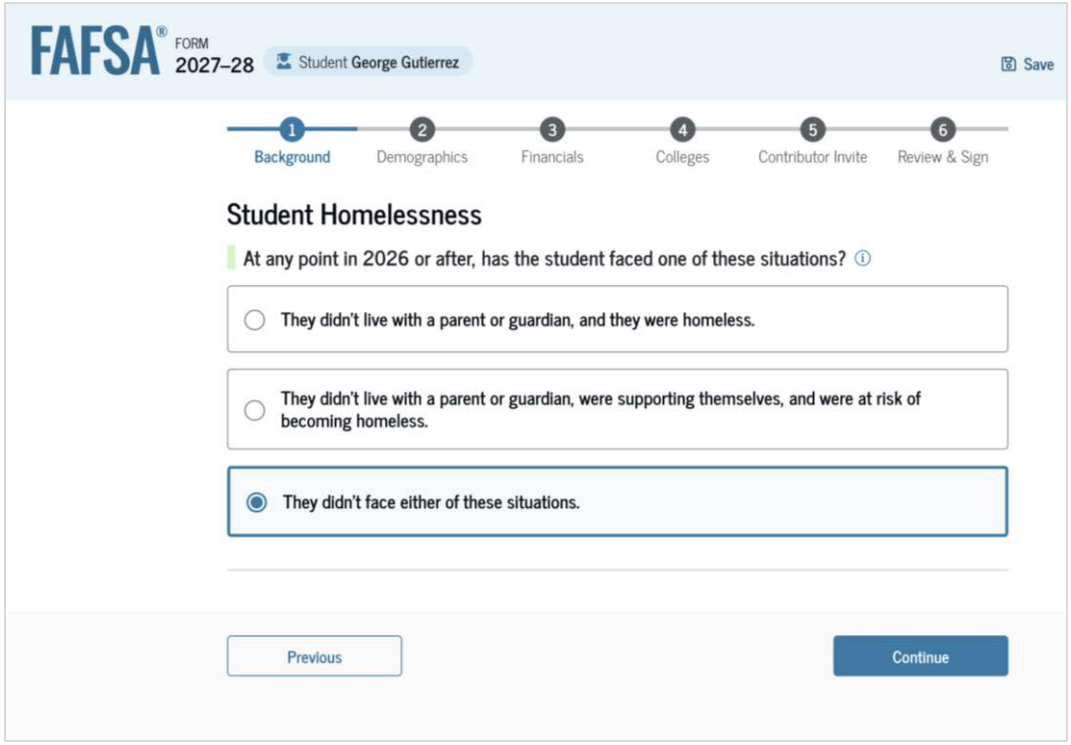


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Question on Homelessness

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- Students who are homeless or self-supporting and at risk of being homeless are independent

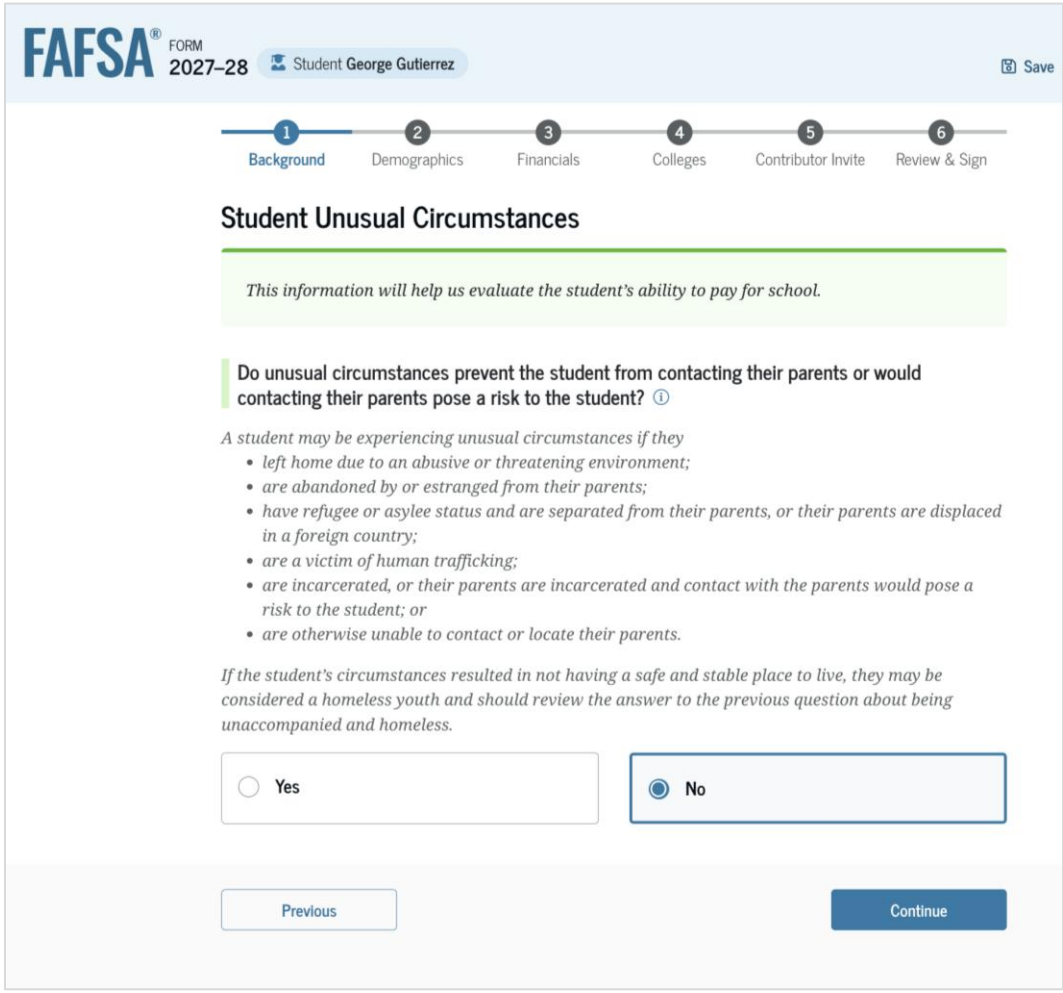


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Unusual Circumstances

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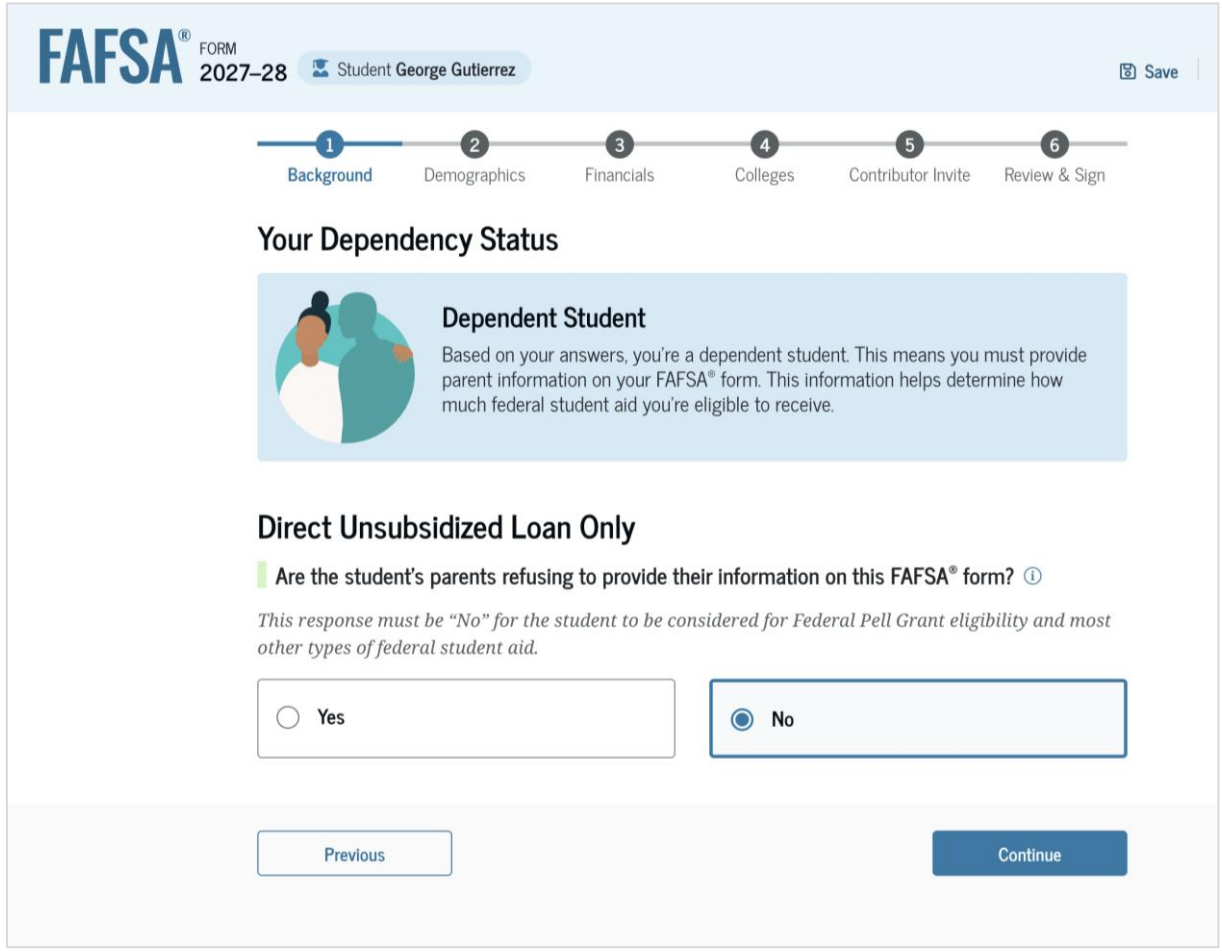
- The student is asked if unusual circumstances prevent them from contacting their parent(s).
- Answering yes will allow them to submit the FAFSA without parent information as a Provisional Independent Student
- Colleges will follow up if they require more information or documentation



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Dependency Status

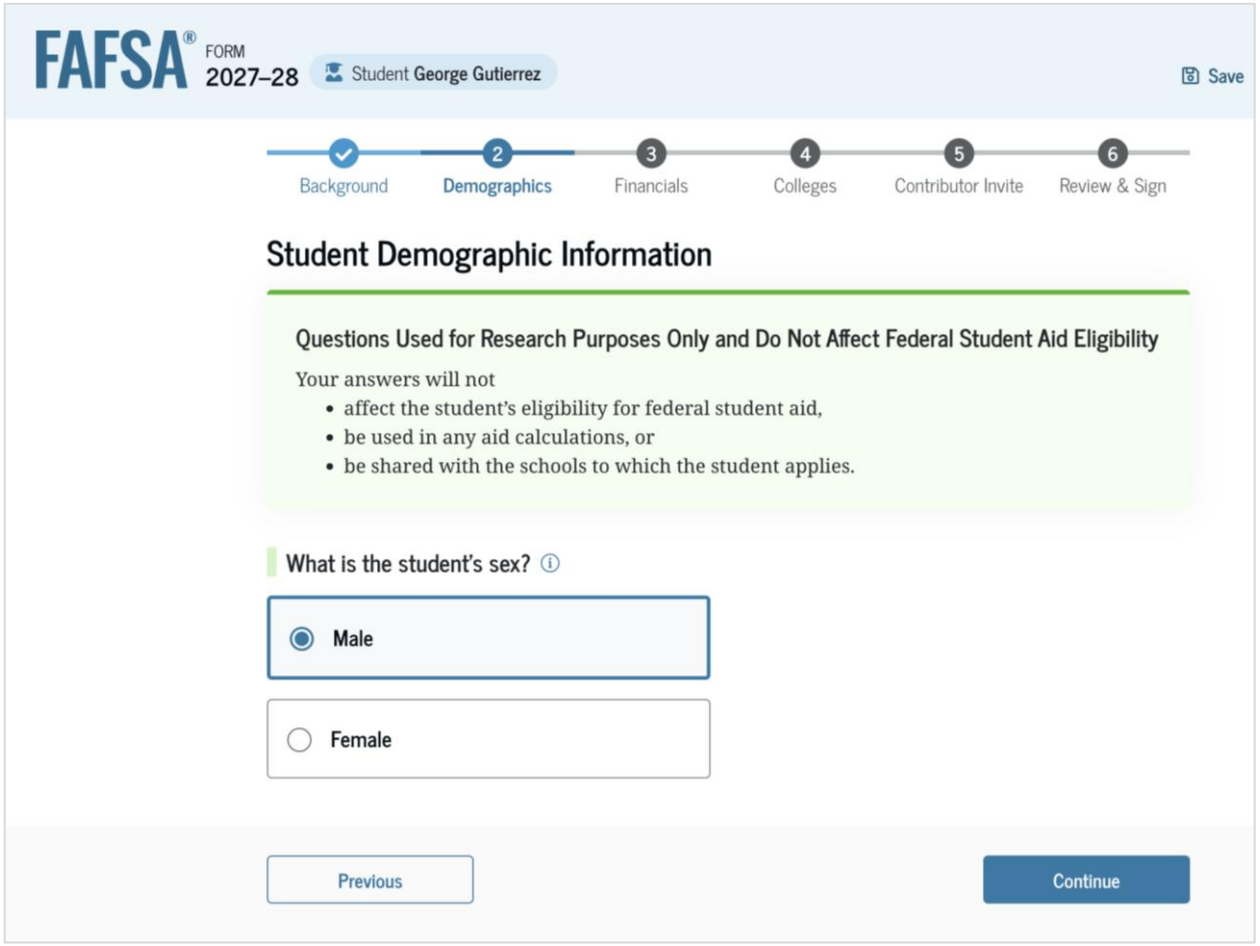
- Student will be told if considered a dependent student
- Option to apply for Federal Unsubsidized Loan only if parents are unwilling to provide information
  - If the student selects *Yes*, a pop-up appears to warn them about missing out on other potential federal student aid



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Student Demographics: Student's Sex

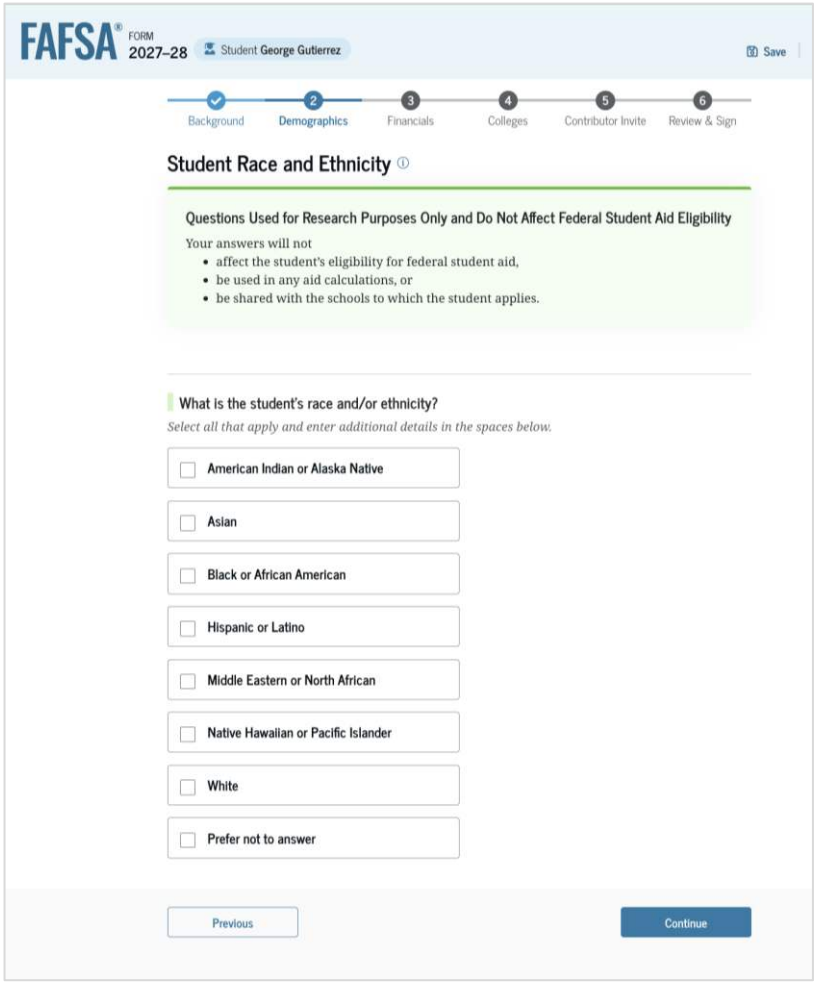
- Does not affect aid eligibility
- Is not shared with colleges



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Student Race and Ethnicity

- Does not affect aid eligibility
- Is not shared with colleges



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Student Citizenship Status

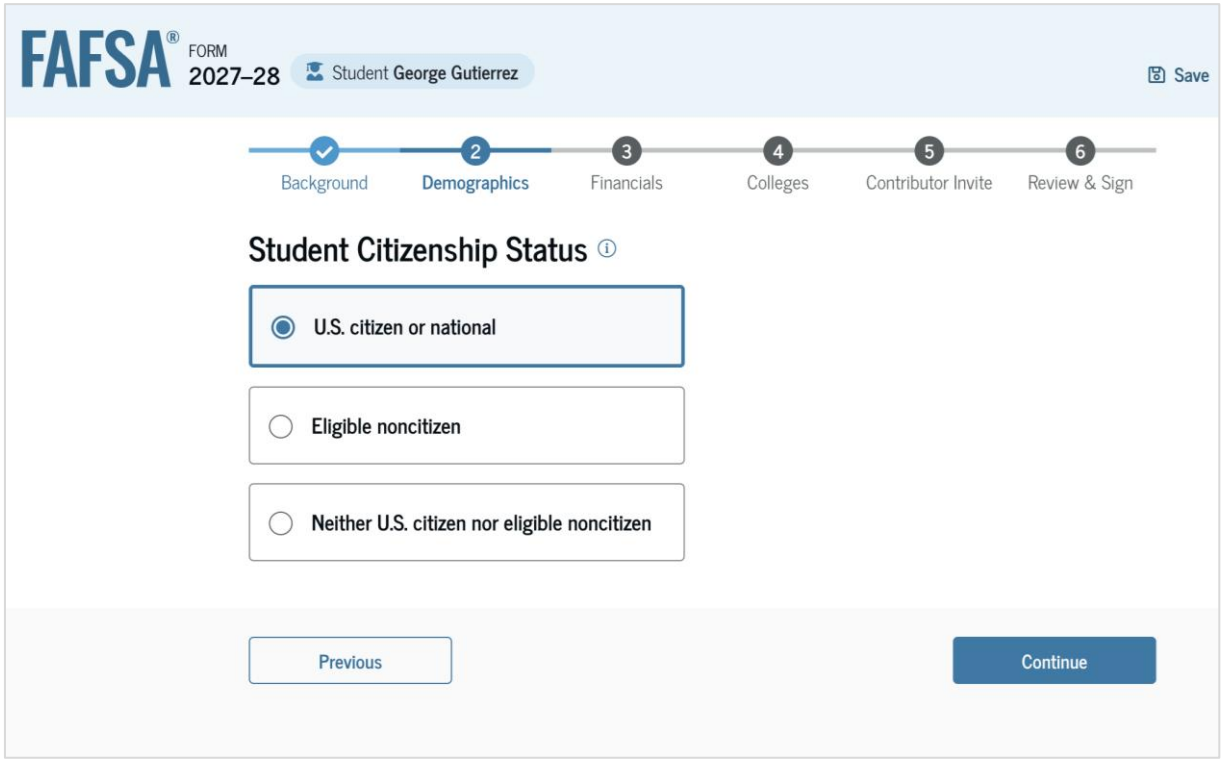
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Who is eligible for federal student aid?

- 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, and the Republic of Palau

Citizenship status will be verified by:

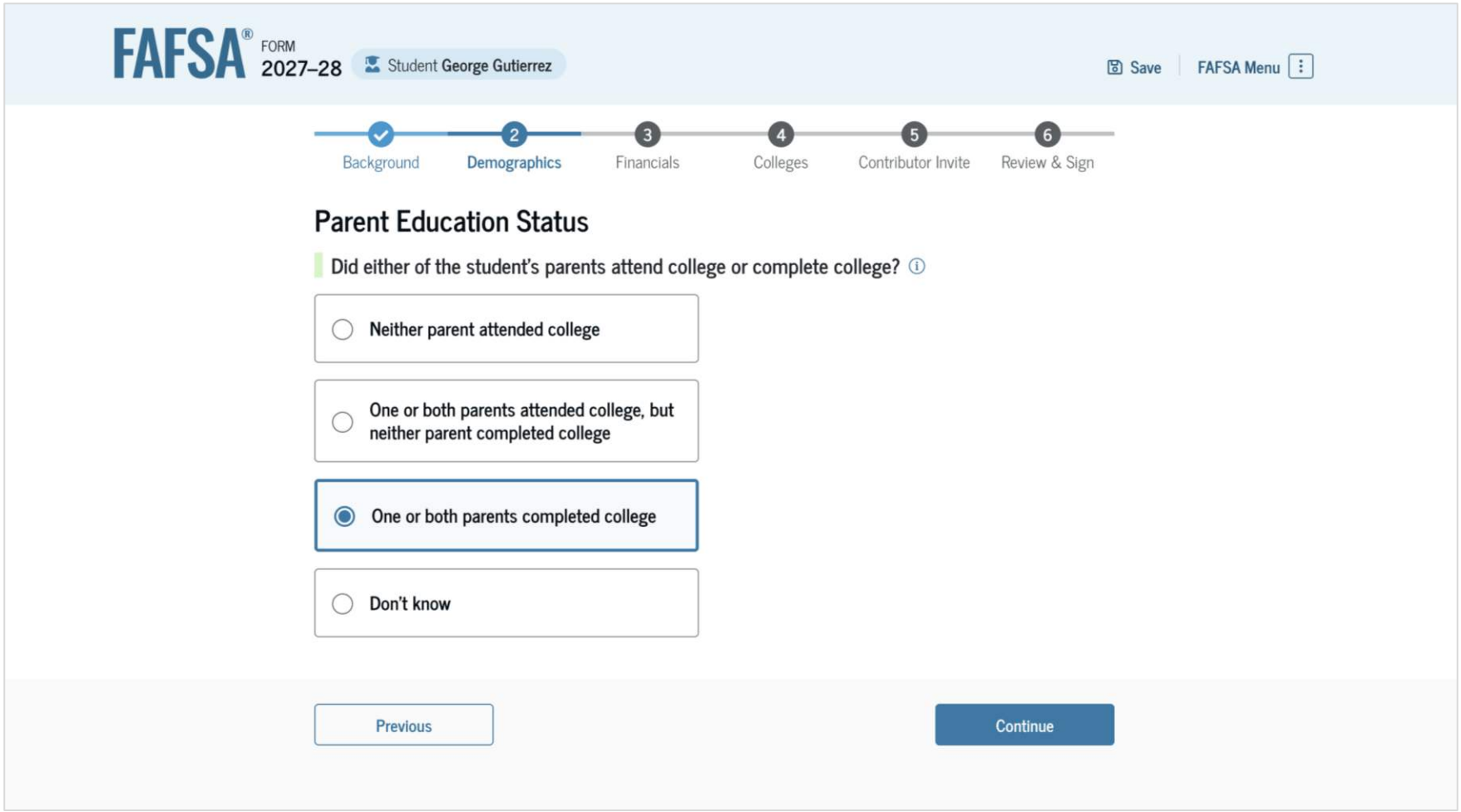
- The Social Security Administration (citizens)
- The Department of Homeland Security (eligible non-citizens)



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Parent Education Status

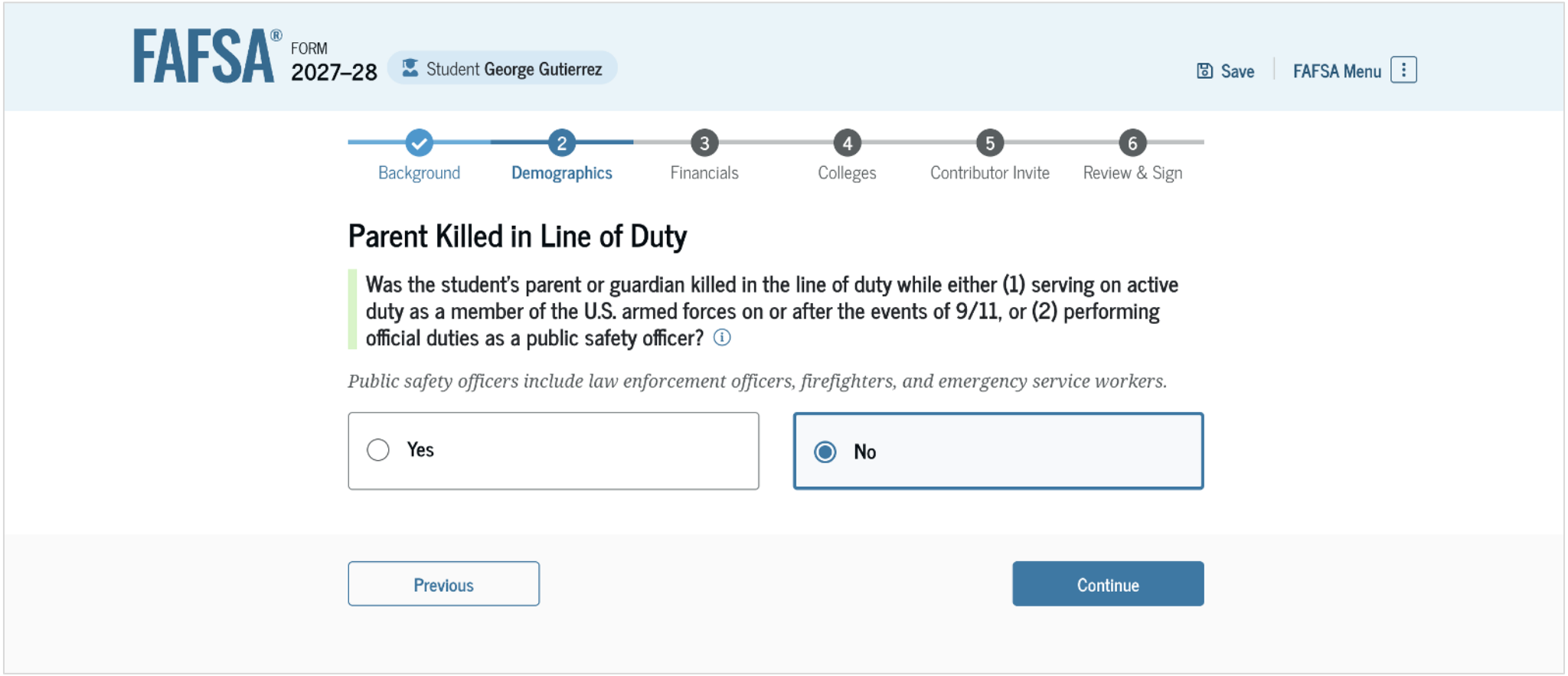
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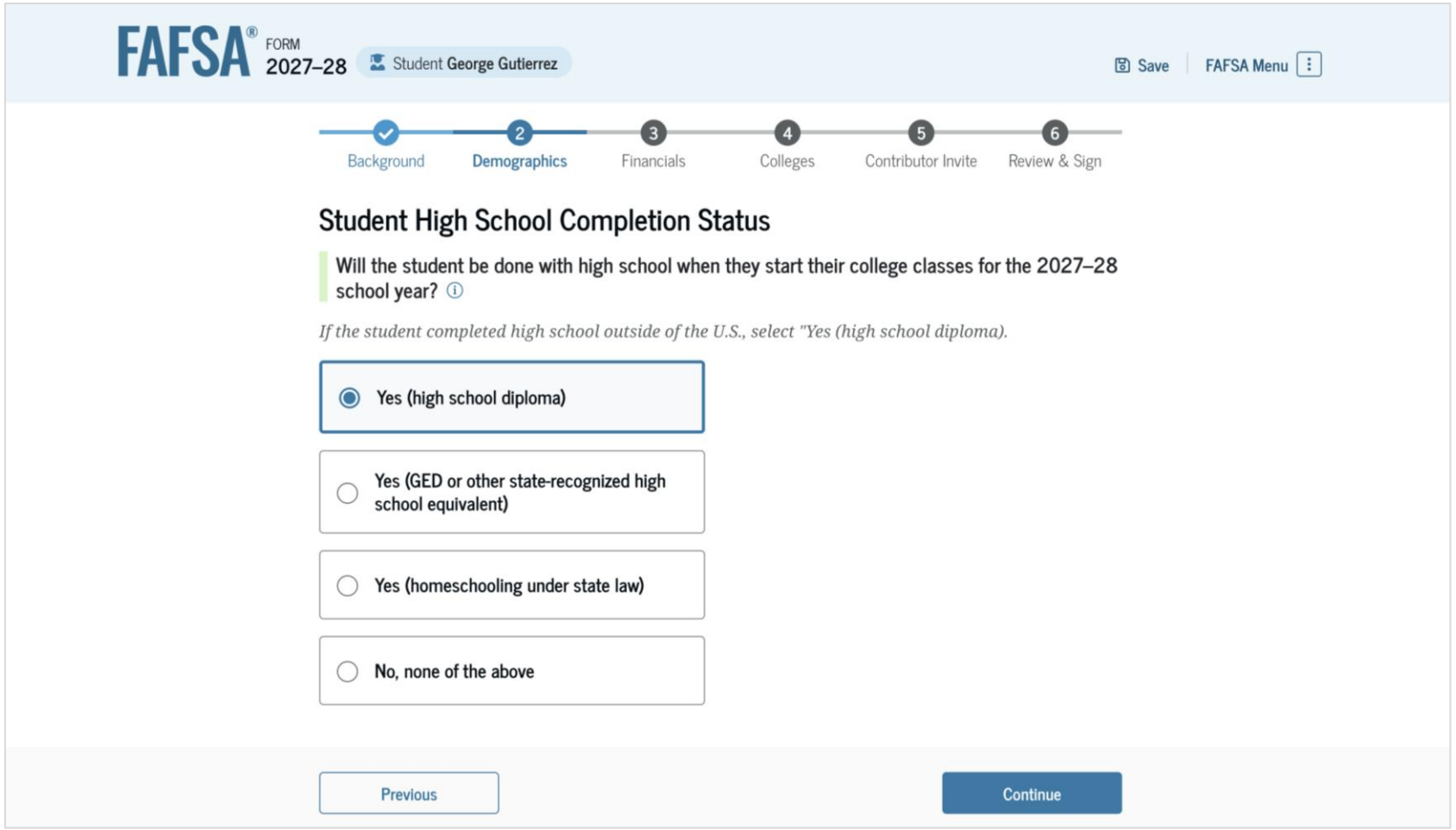
Parent Killed in Line of Duty

Federal Student Aid



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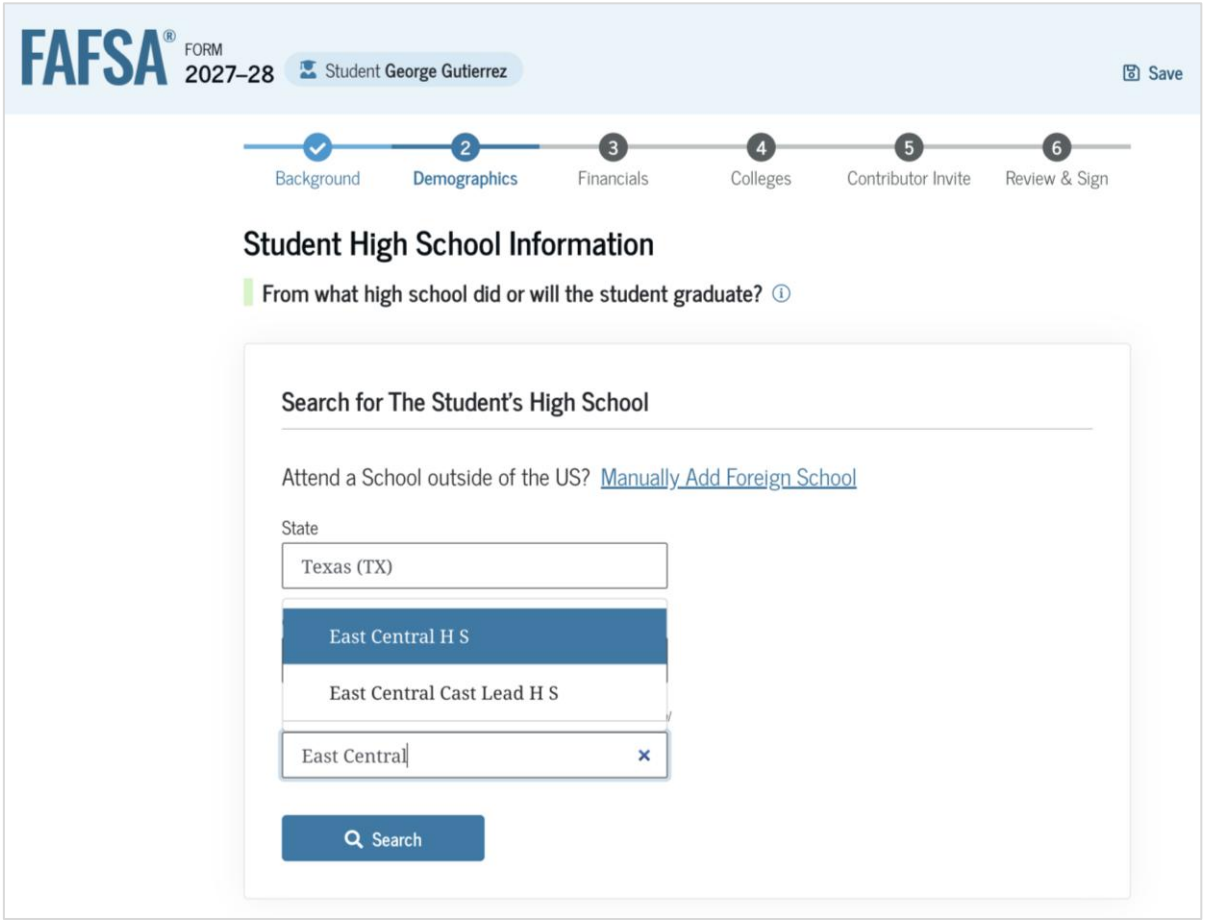
Student High School Completion Status



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Student High School Information

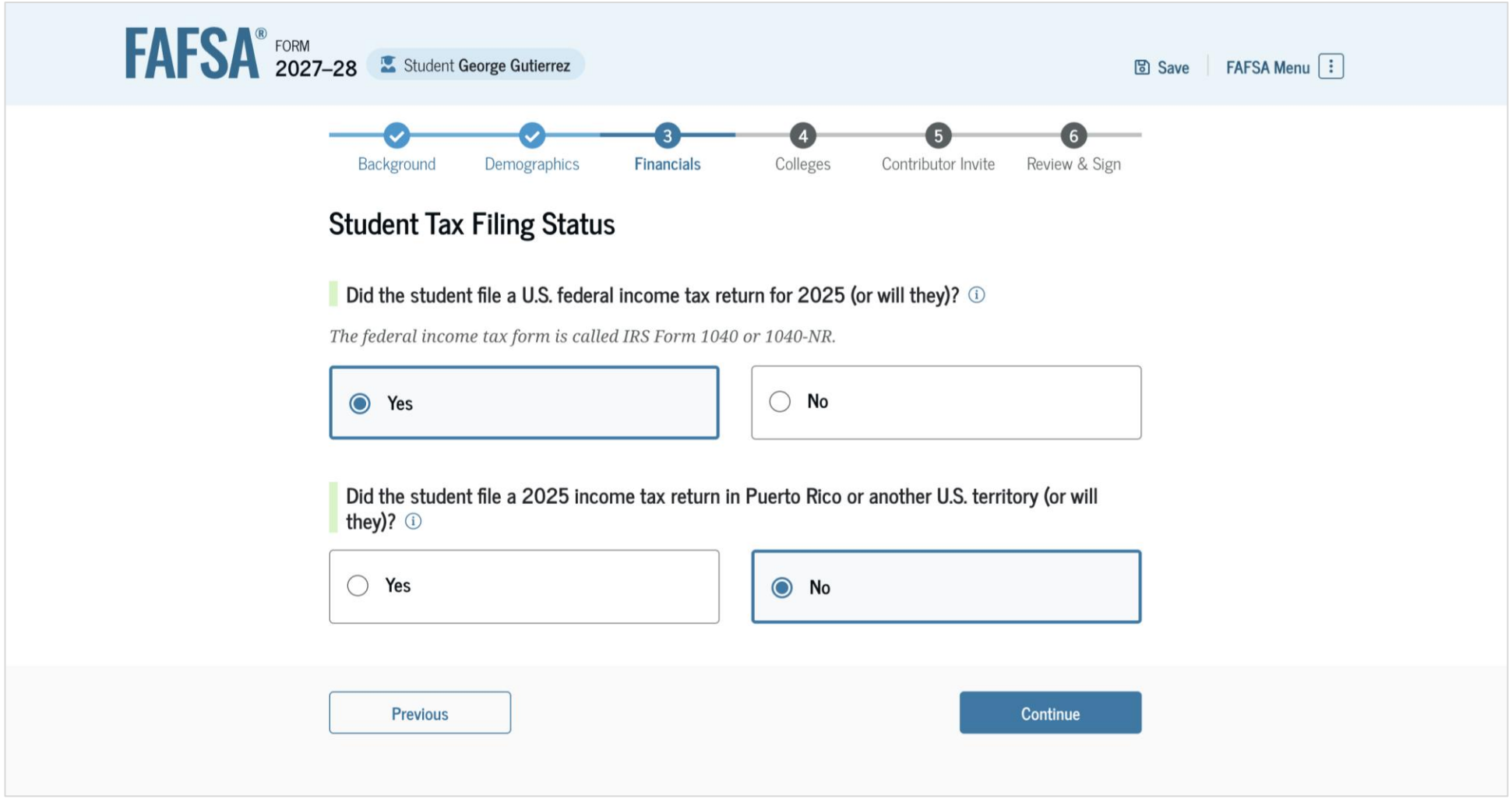
- Students who select *High school diploma* will need to report their high school
- The student enters the school's city and state and selects the school from the search results



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Student Tax Filing Status

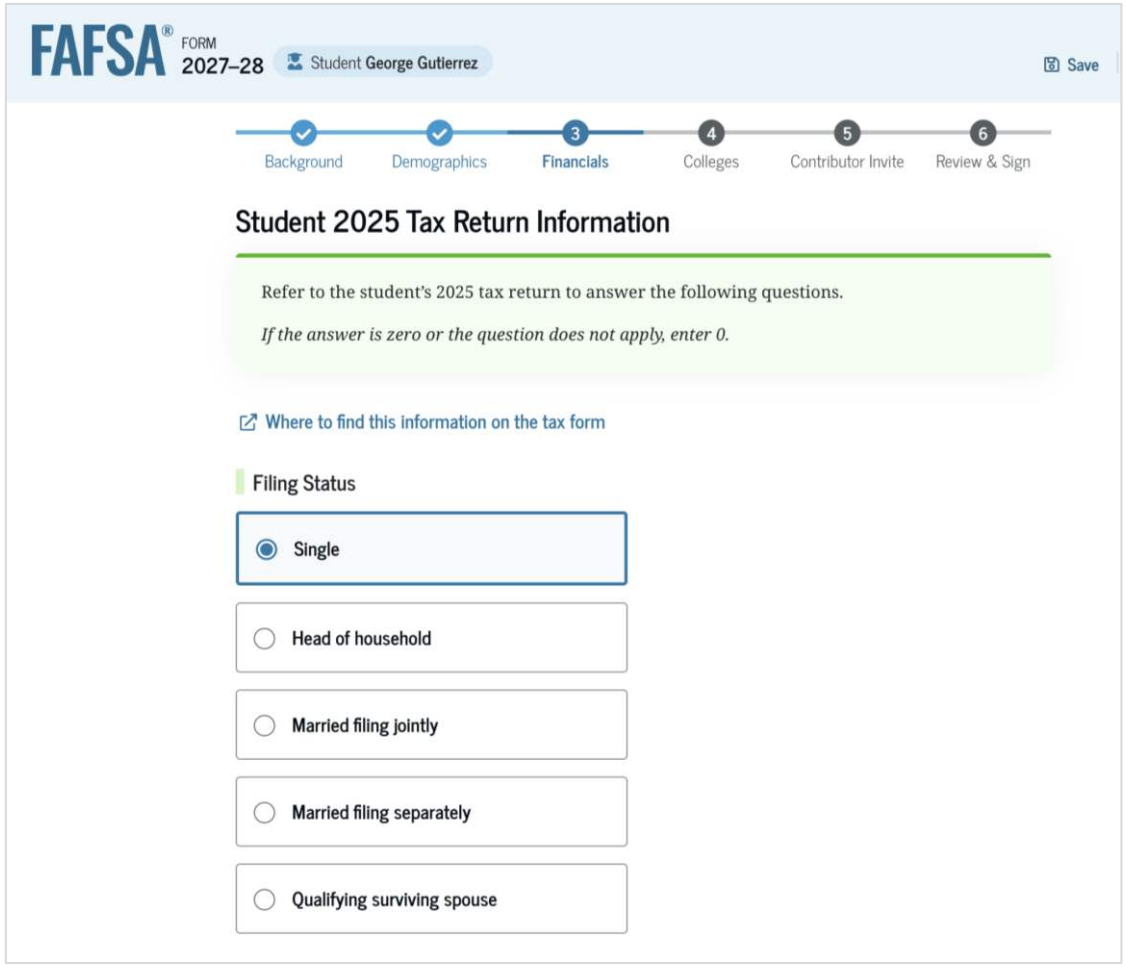
Federal Student Aid



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Student Tax Return Information

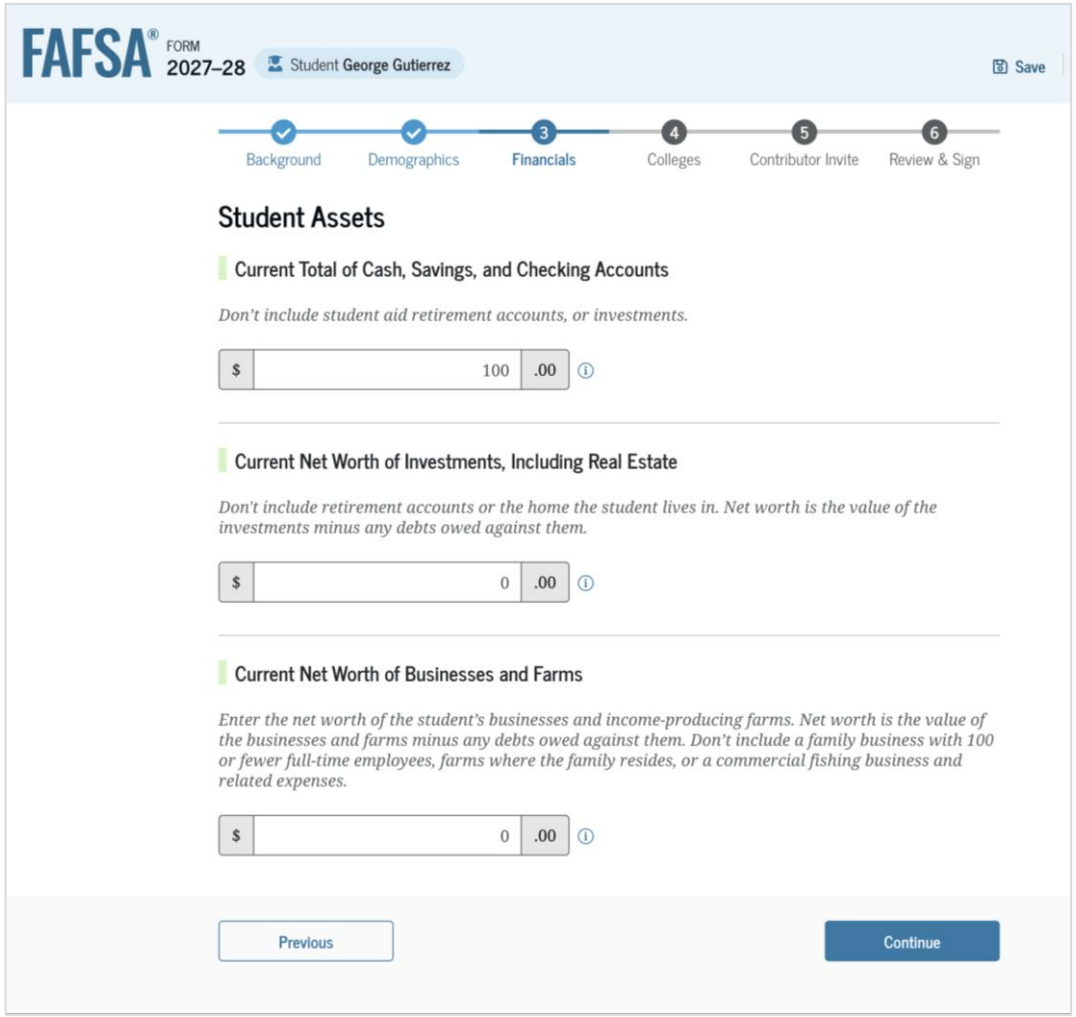
- Questions about the 2025 federal tax return
- Rollovers or any grant, scholarship, or AmeriCorps benefit reported as income to IRS
- Any foreign earned income exclusion
- Most other tax return data will be pulled in automatically



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Student Assets

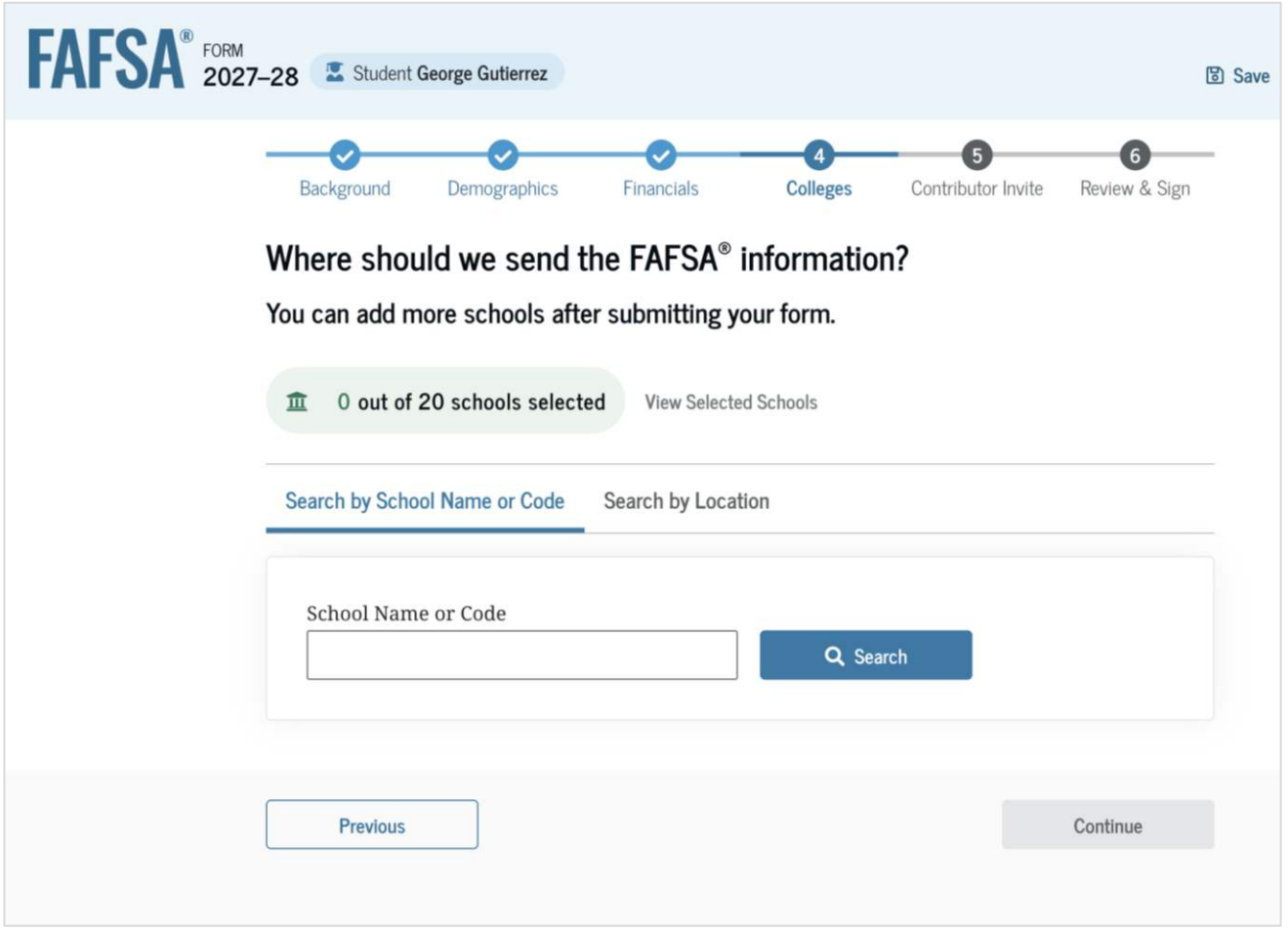
- Current balance of cash, savings, and checking accounts
- Net value of any investments



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Select Colleges

- Select up to 20 schools
- Search by entering a state, city, and/or school name

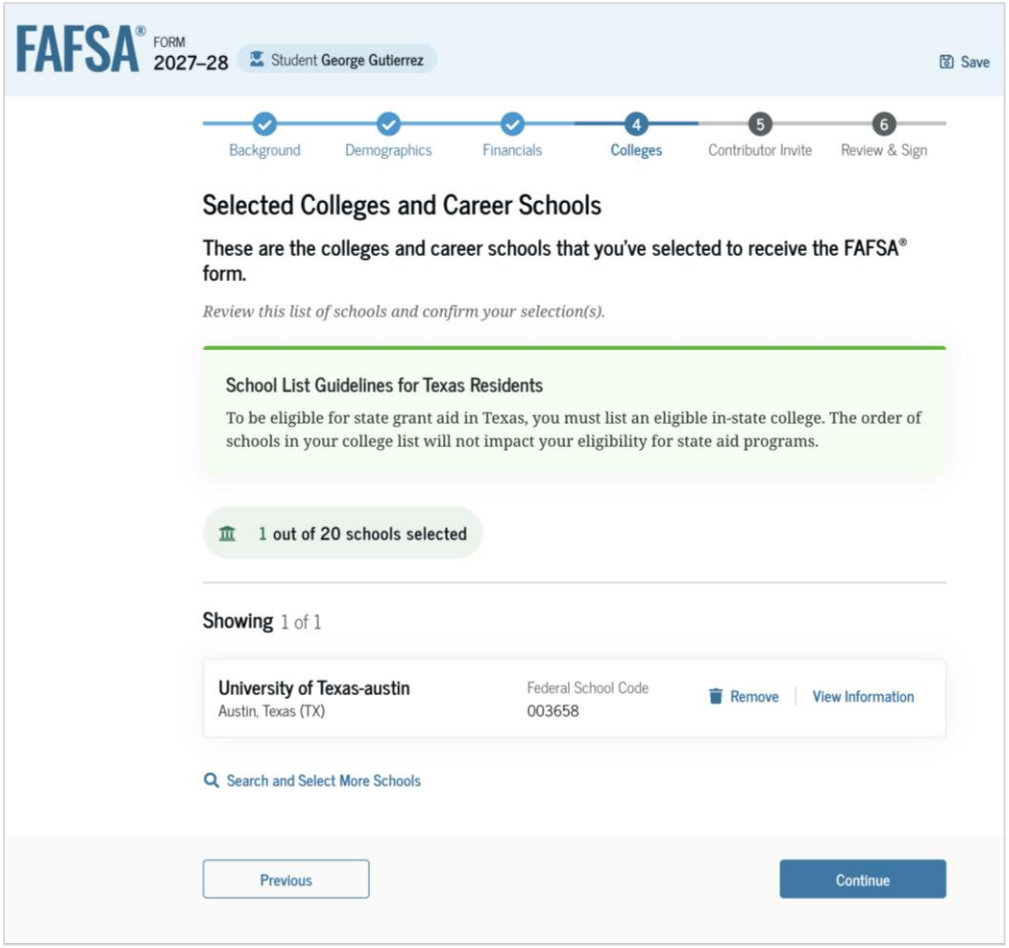


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Selected Colleges

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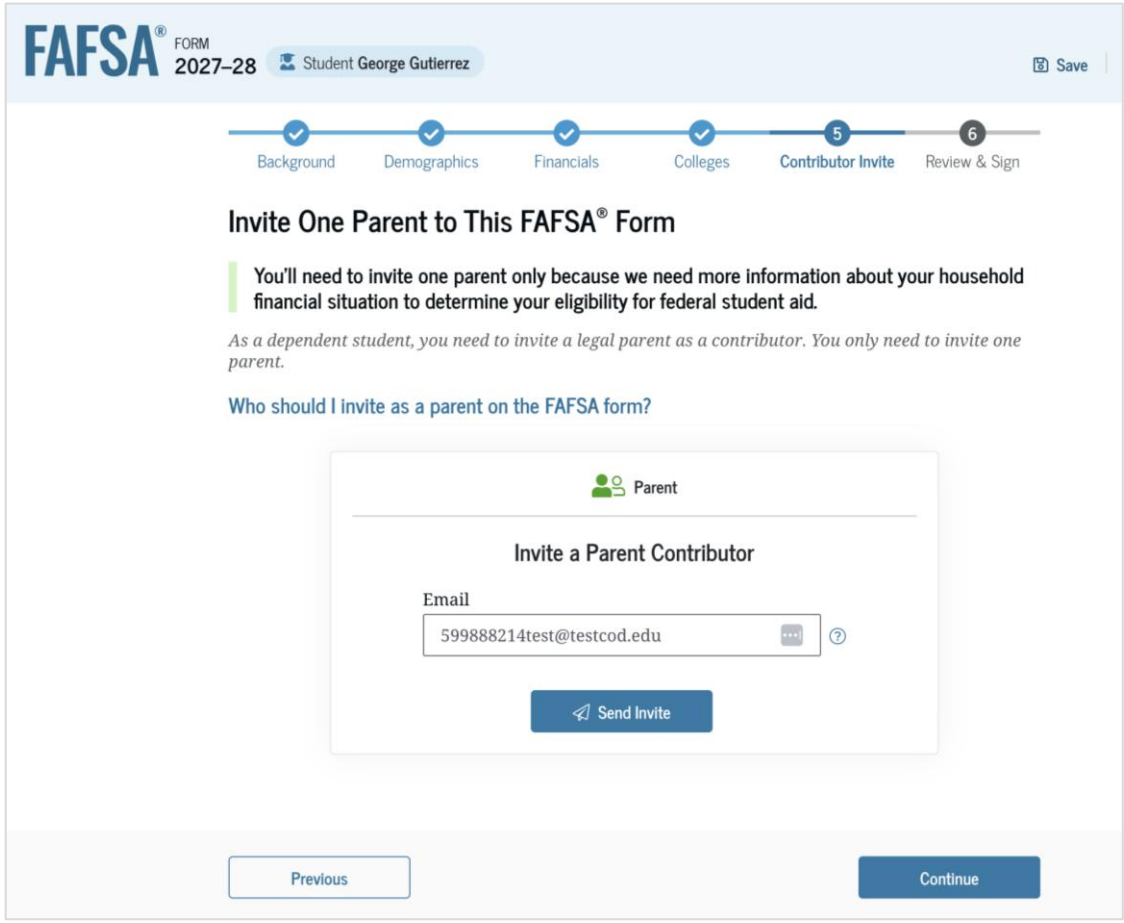
Student can re-order schools if school's state requires it be higher on the list



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Student Invites Parent(s) to the FAFSA

- Student enters email address of parent (called the contributor) to send them an invite to the FAFSA
- Parent email address does not have to match parent's account email address
- Student can click *Who should I invite as a parent on the FAFSA Form?* for assistance determining who to invite to the FAFSA



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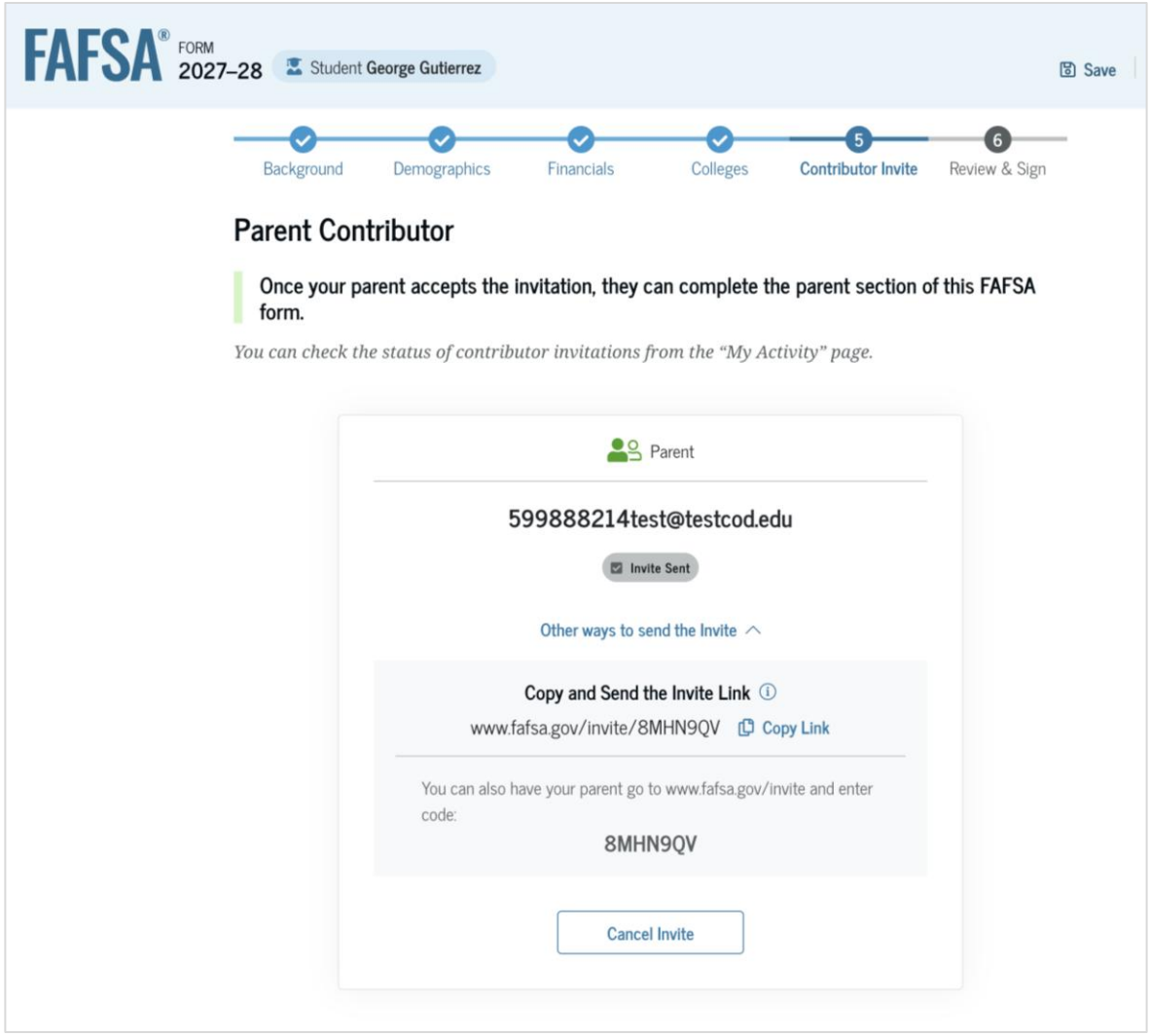
What Parents Are on the FAFSA?

- Biological or adoptive parent(s)
- 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/separation, use the parent that provided more financial support in the last 12 months, and the step-parent if that parent is remarried
  - If financial support was equal, select the parent with the higher income and assets
  - If no financial support was given to the student in the past 12 months, select the parent who provided the most support in the year when the student last received support from a parent

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Student Invites Parents to the FAFSA

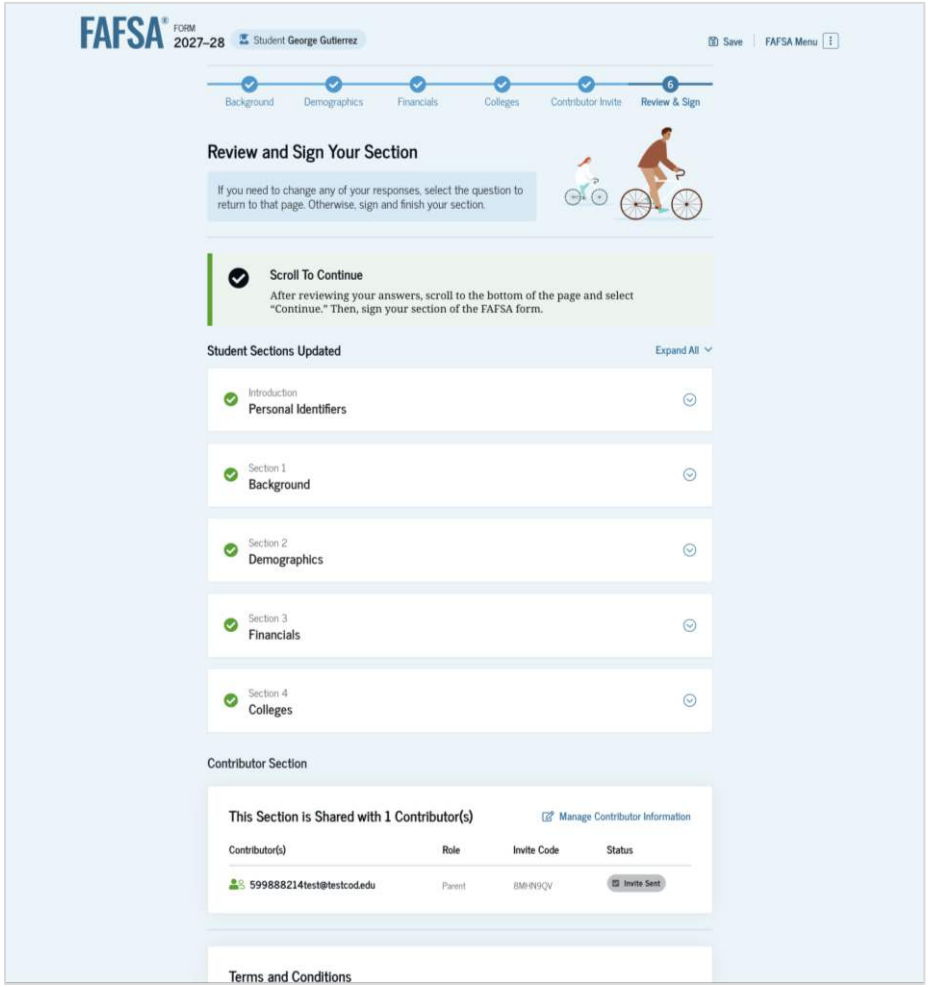
- Students sees confirmation that parent will receive an invitation to their FAFSA
- Parent can access the FAFSA by accepting the email invitation
- On this page, student can also copy the invitation link and code to share directly with the parent



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Student Review Page

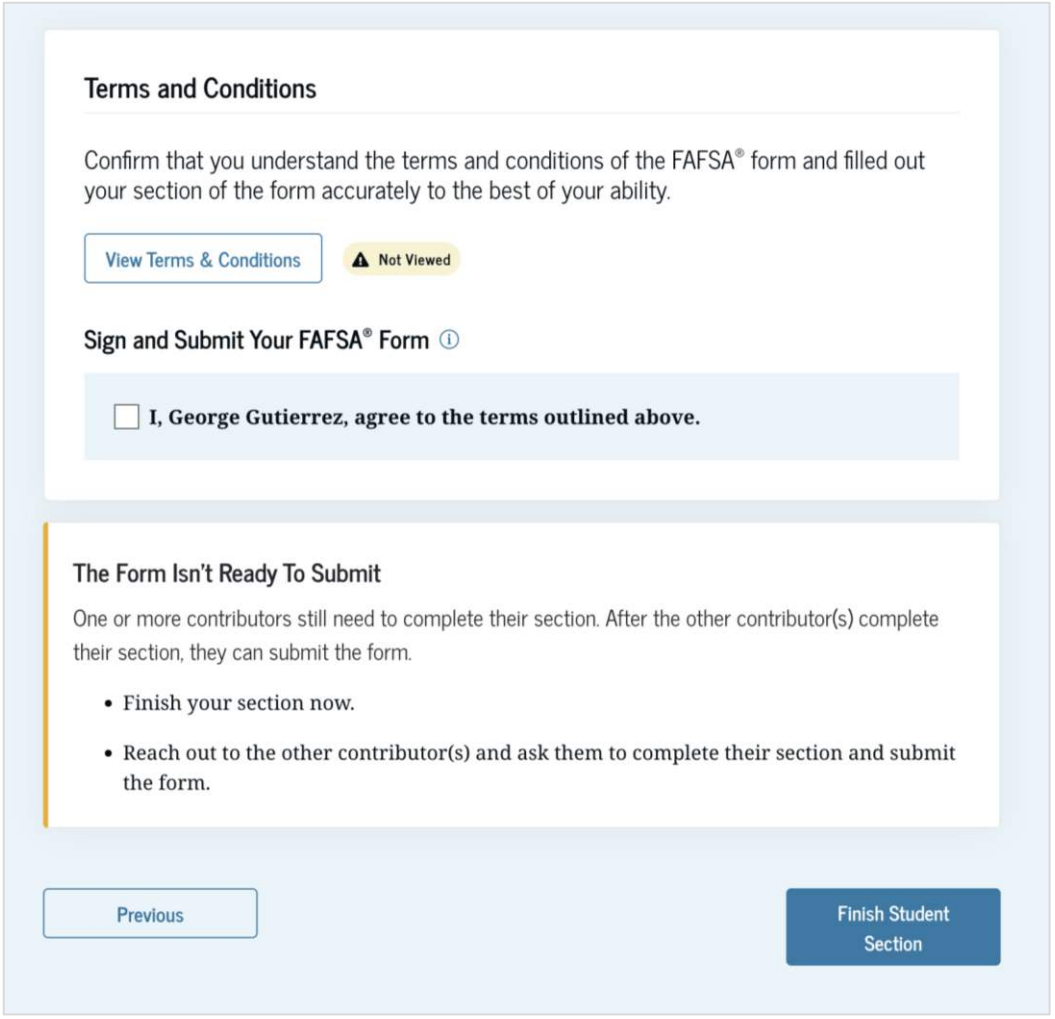
- Can expand all or expand each section
- To edit a response, select the question’s hyperlink to be taken to the corresponding page
- Data transferred from the IRS will not display on this page



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Student Signature

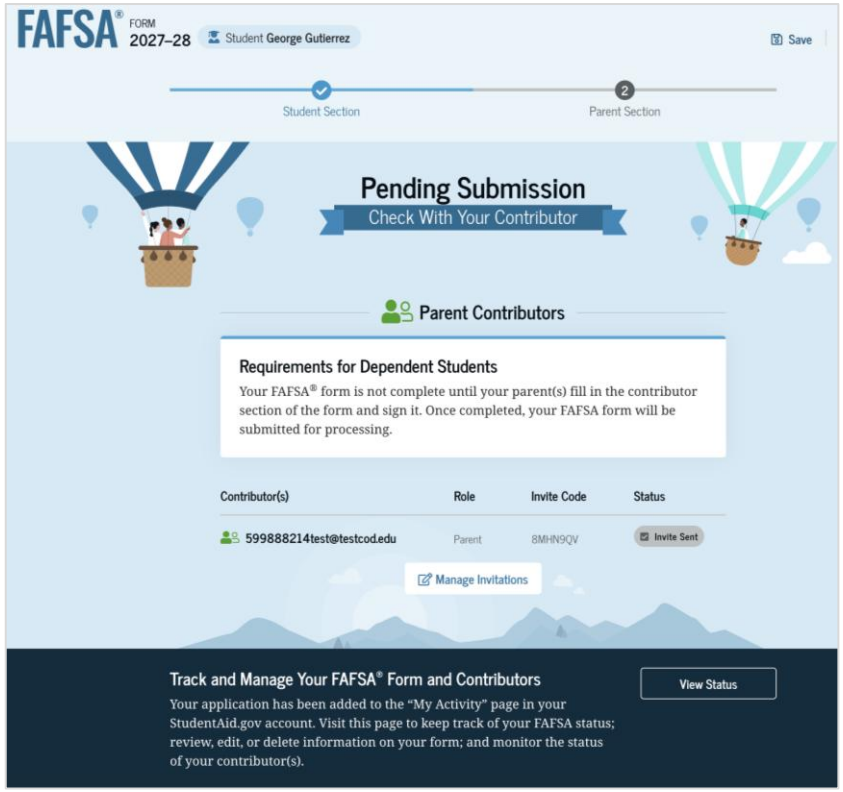
- Student agrees to terms and conditions and can submit the student section
- The FAFSA is not considered complete nor processed until all sections are sent

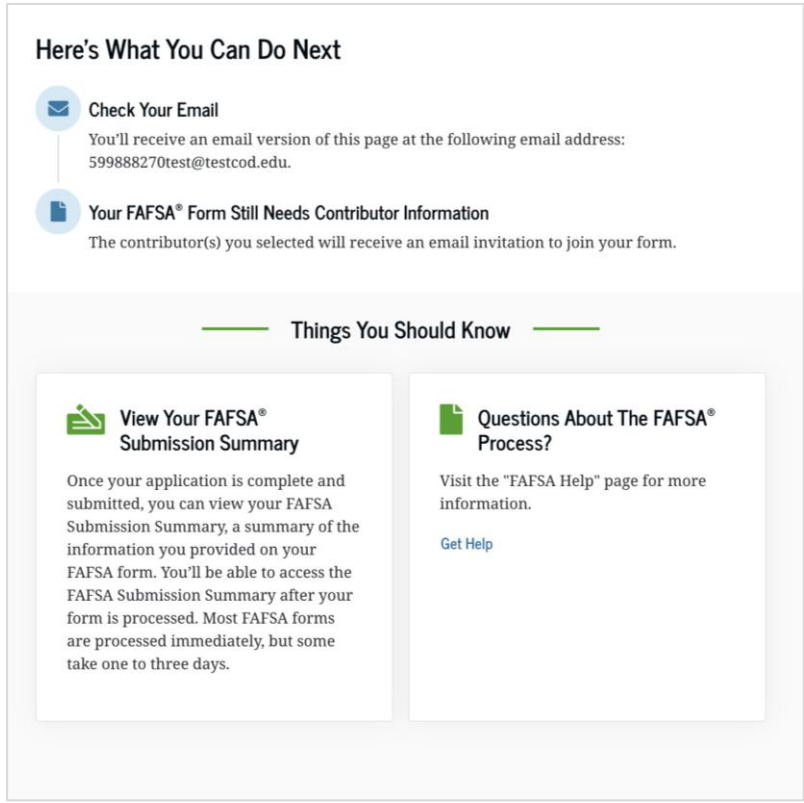


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Student Section Complete

- Reminds student all contributors must complete and sign their sections
- Lists next steps and how to track FAFSA status
- Shows status of contributors' sections

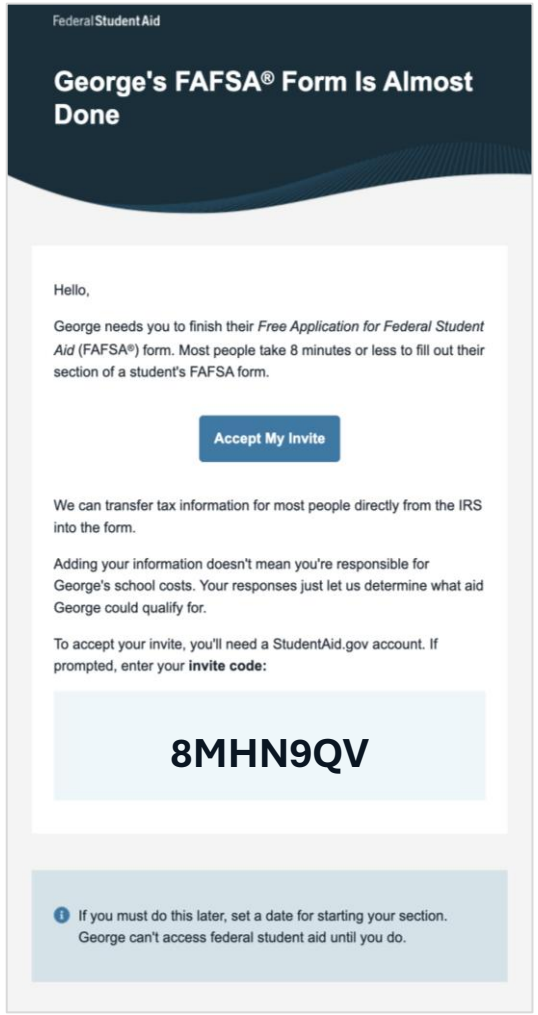




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Parent Invitation

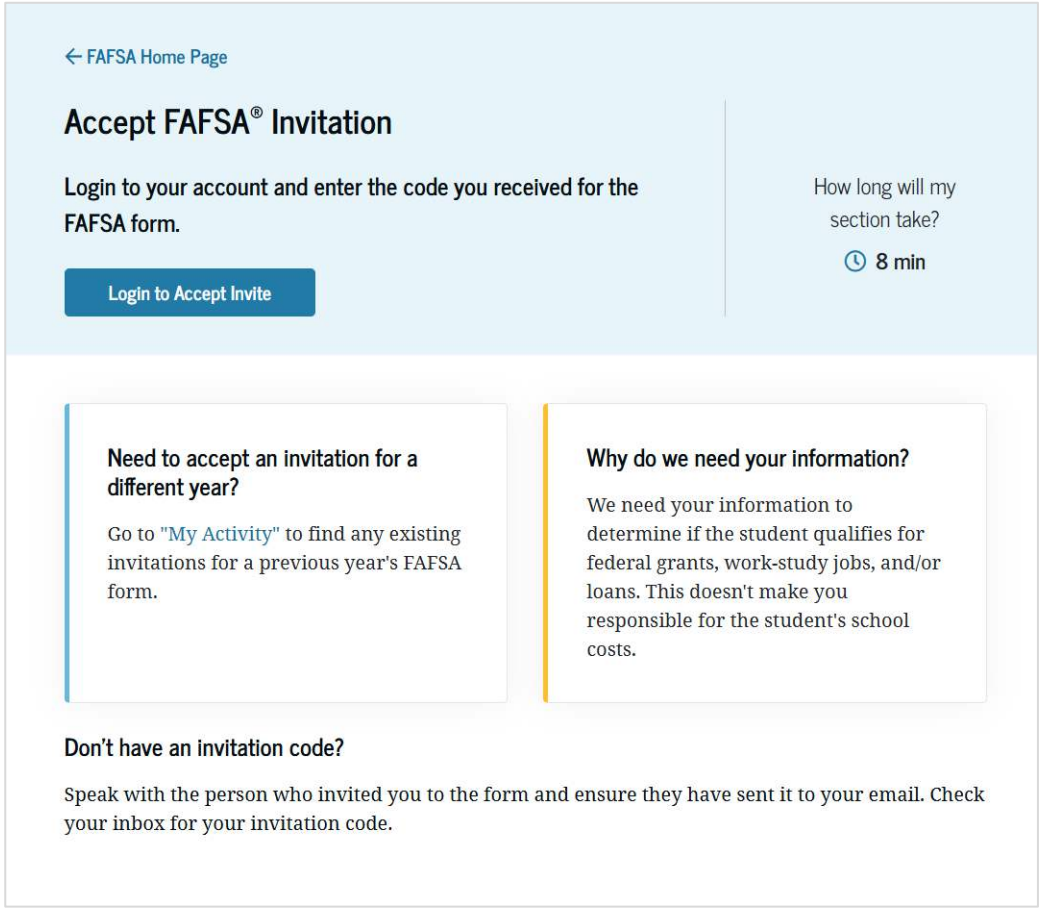
- Parent will get email invitation to do FAFSA
- Parent clicks *Accept My Invite*
- Text stresses completing the FAFSA does not make the parent financially responsible
- Parent *can* start the FAFSA before the student; will review that process at the end



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Parent Invitation Page

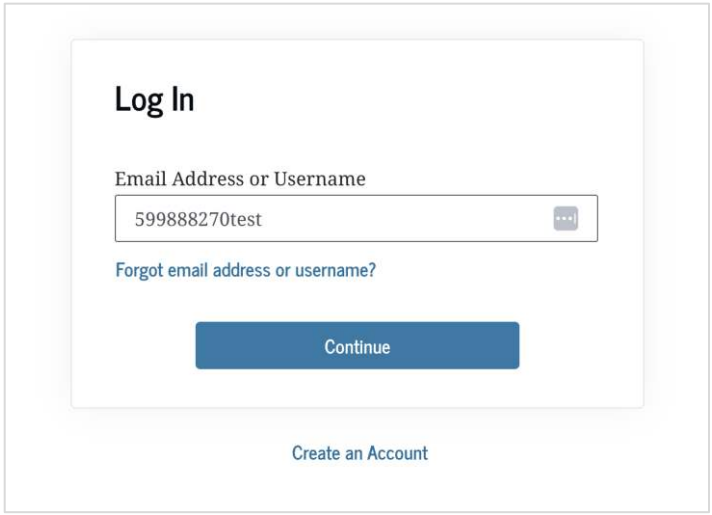
- Parent should click *Login to Accept Invite*

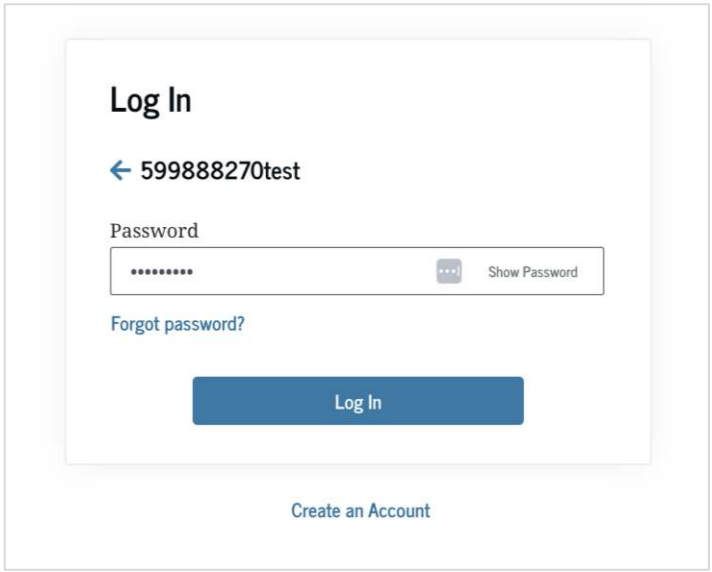


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Parent Login Page

- Parent enters account username and password
- If parent does not yet have an account, parent should click *Create an Account*

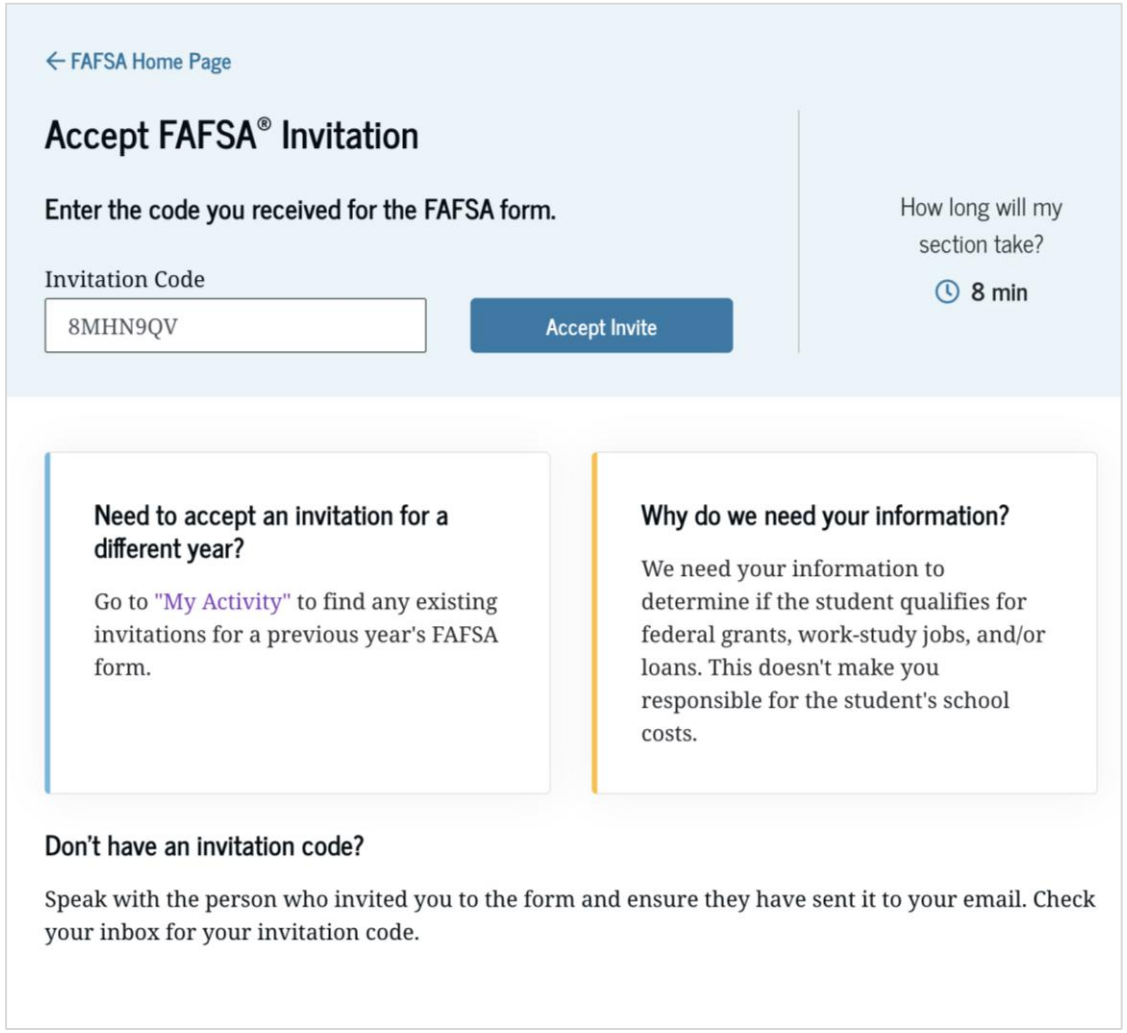




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Parent Accepts Invitation

- Invitation code from parent's email will fill the text box if parent used link from email
- If parent no longer has the email invitation or code, the student can log in and retrieve the code

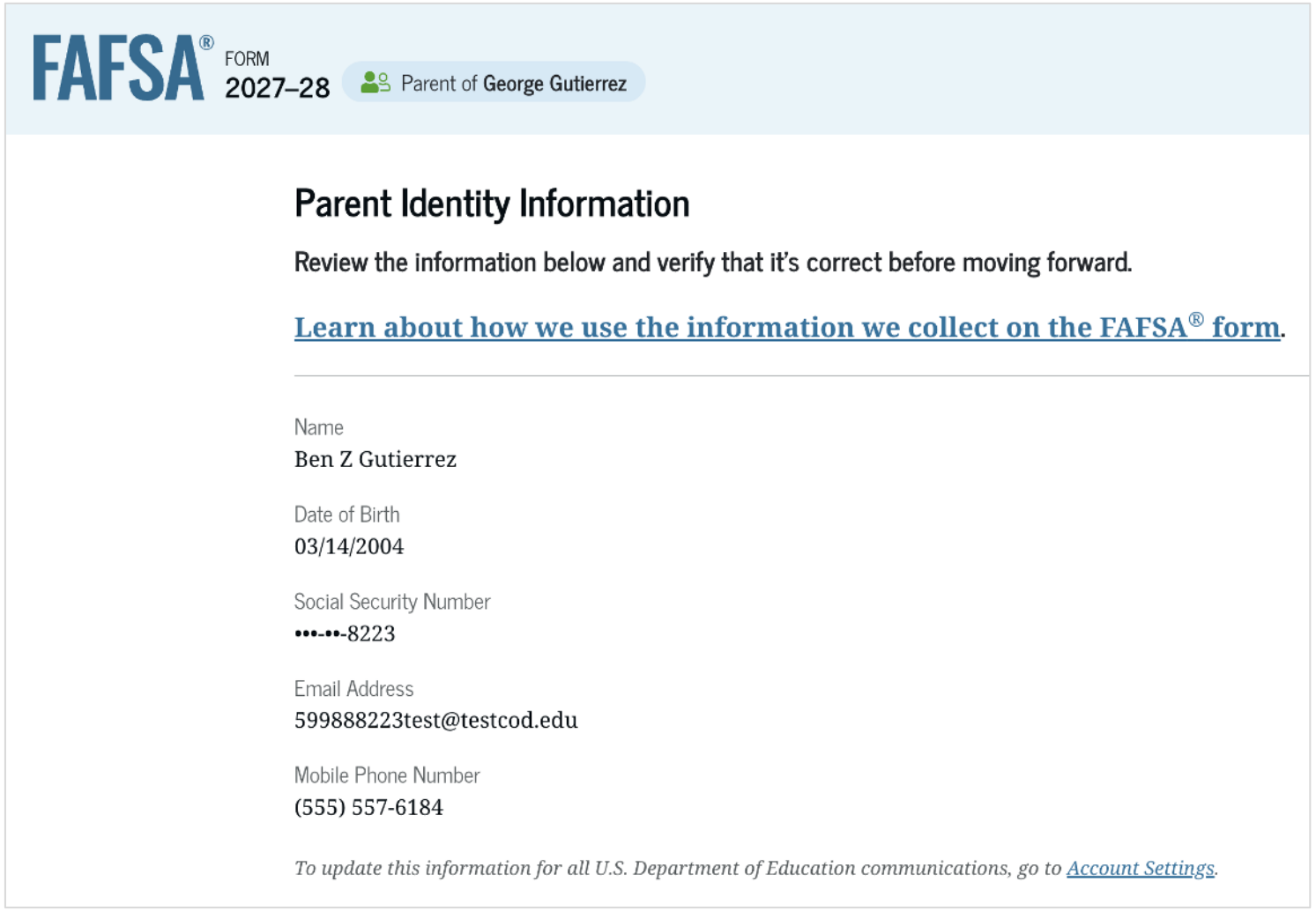


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Parent Identity Information

Federal Student Aid

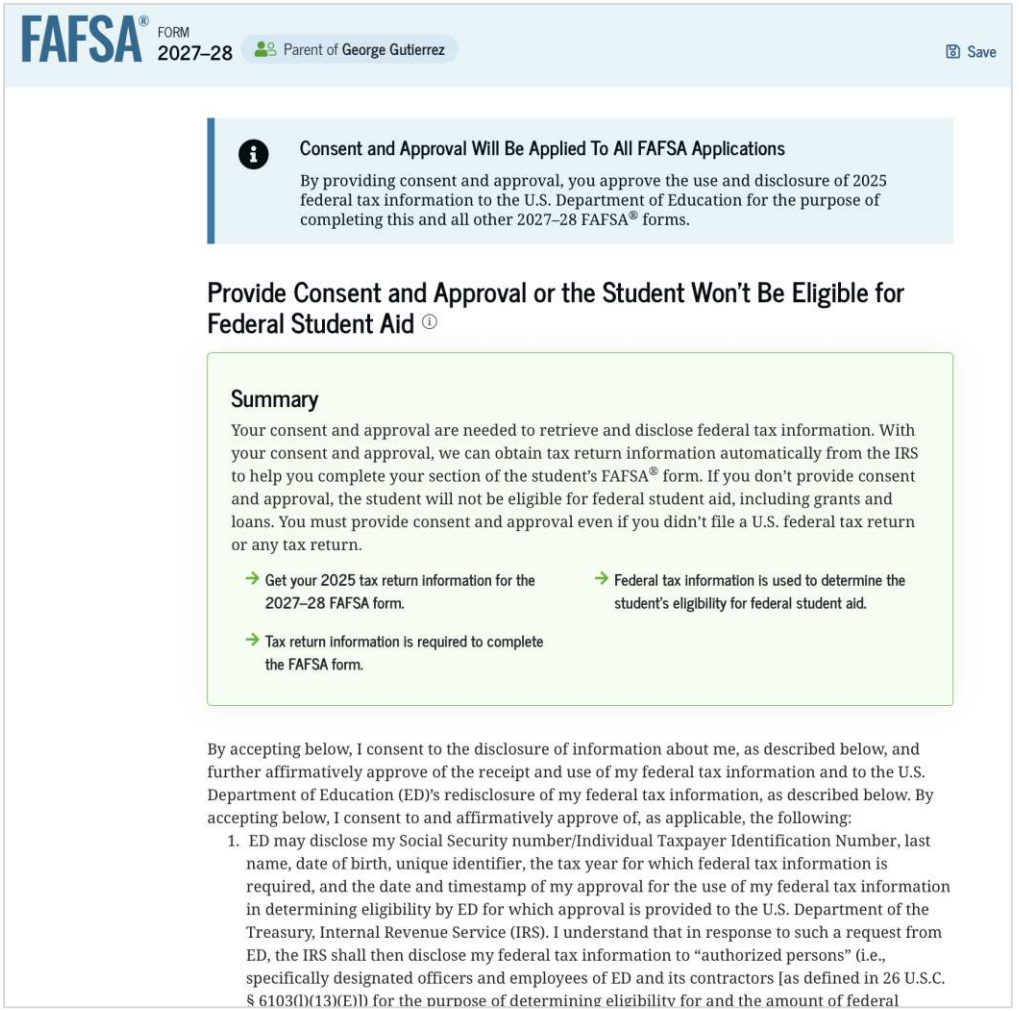
- Parent info from the studentaid.gov account will appear for review
- Any changes to info must be made under *Account Settings* on studentaid.gov



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Parent Provides Consent

- By providing consent, the parent allows the FAFSA to pull federal tax data directly into the FAFSA from the IRS
- Every contributor MUST provide consent in order for the student to receive need-based federal aid
- Select *Approve* to provide consent

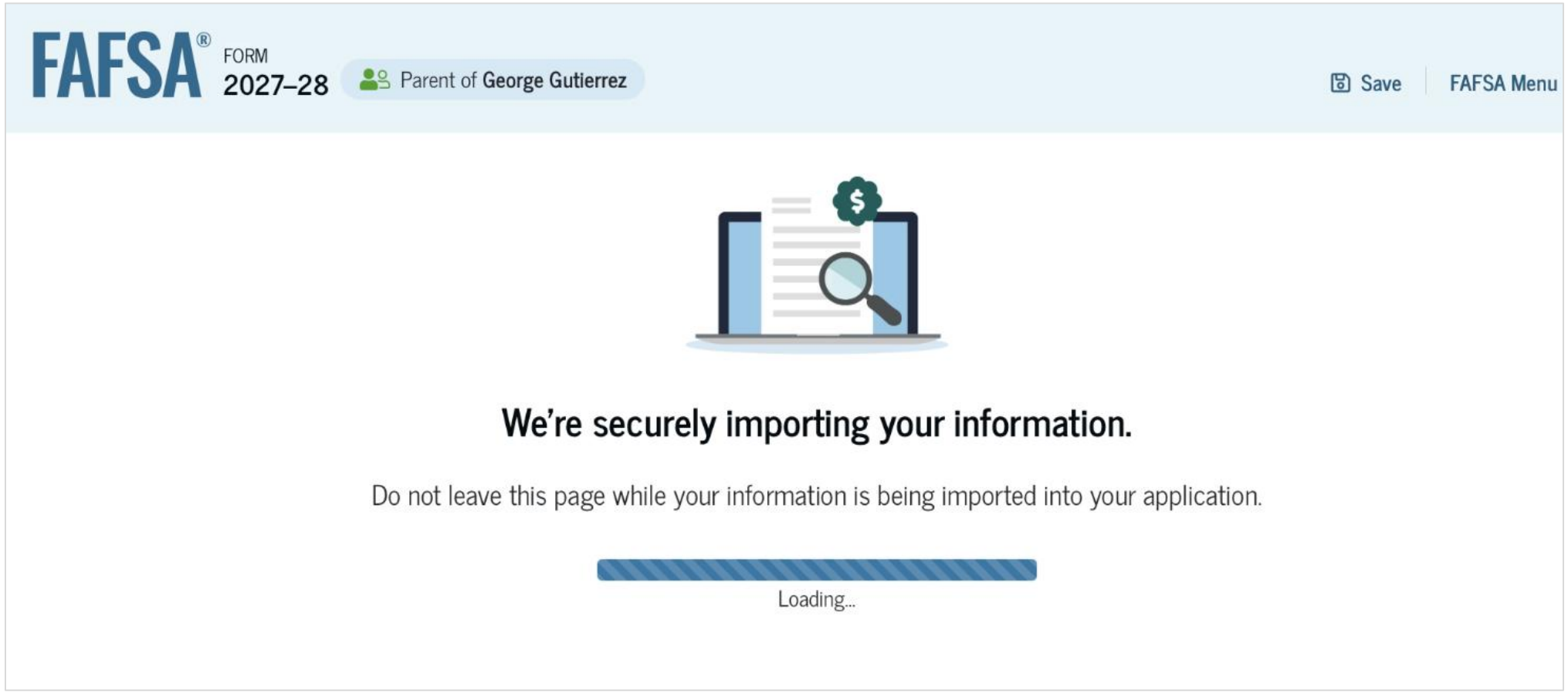


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IRS Importing Tax Data

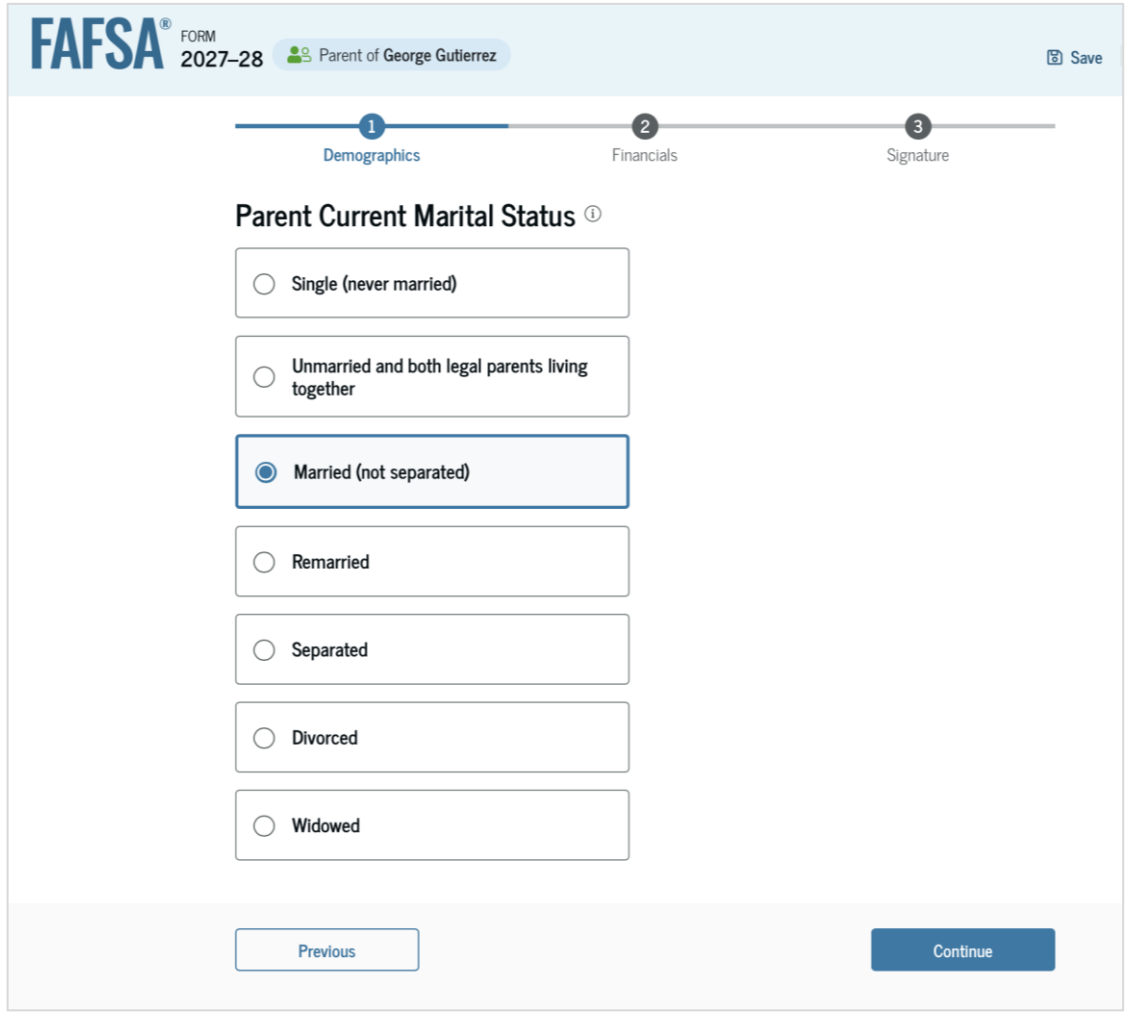
Federal Student Aid

A screen will show when IRS information is being imported to the FAFSA



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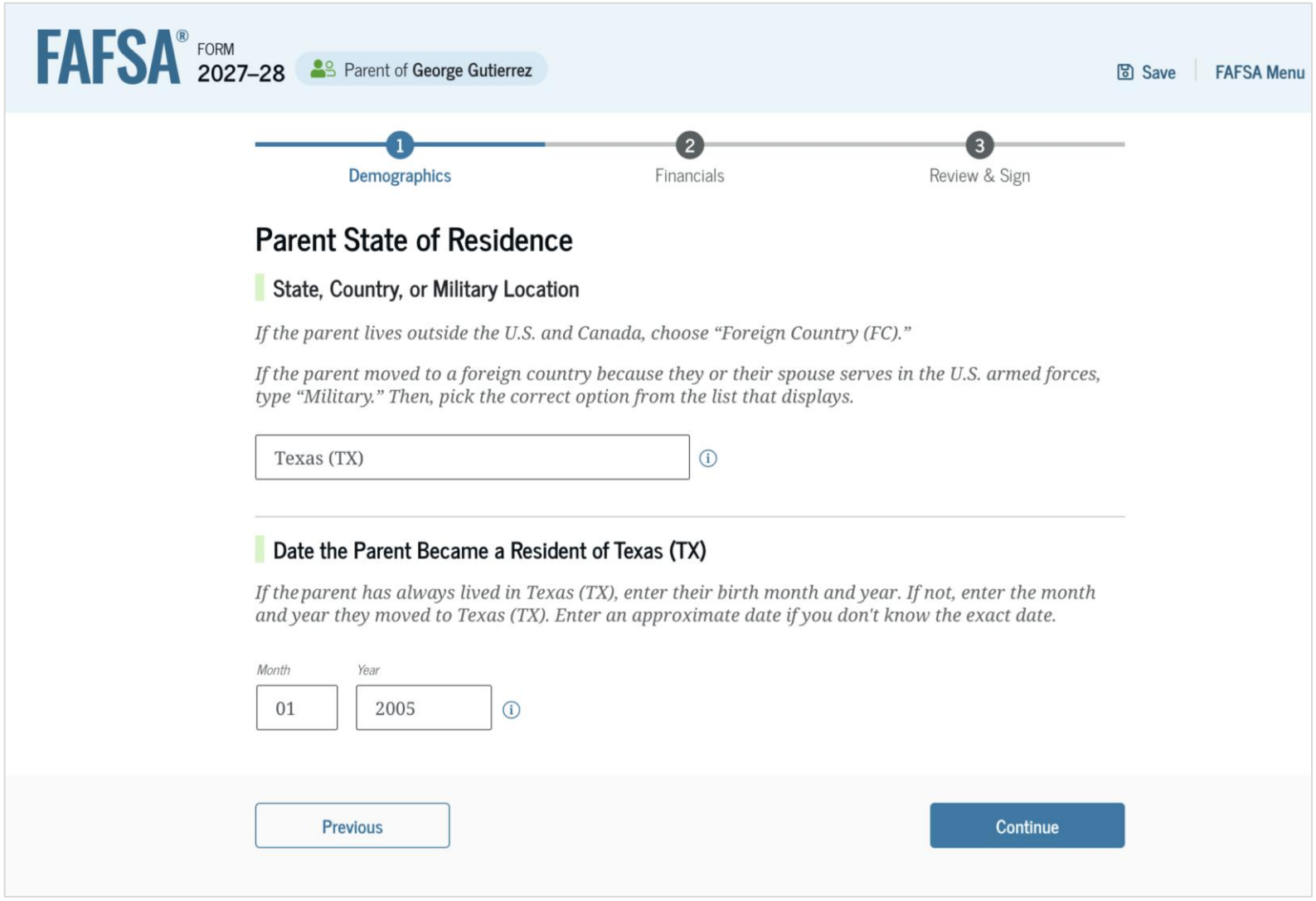
Parent Marital Status



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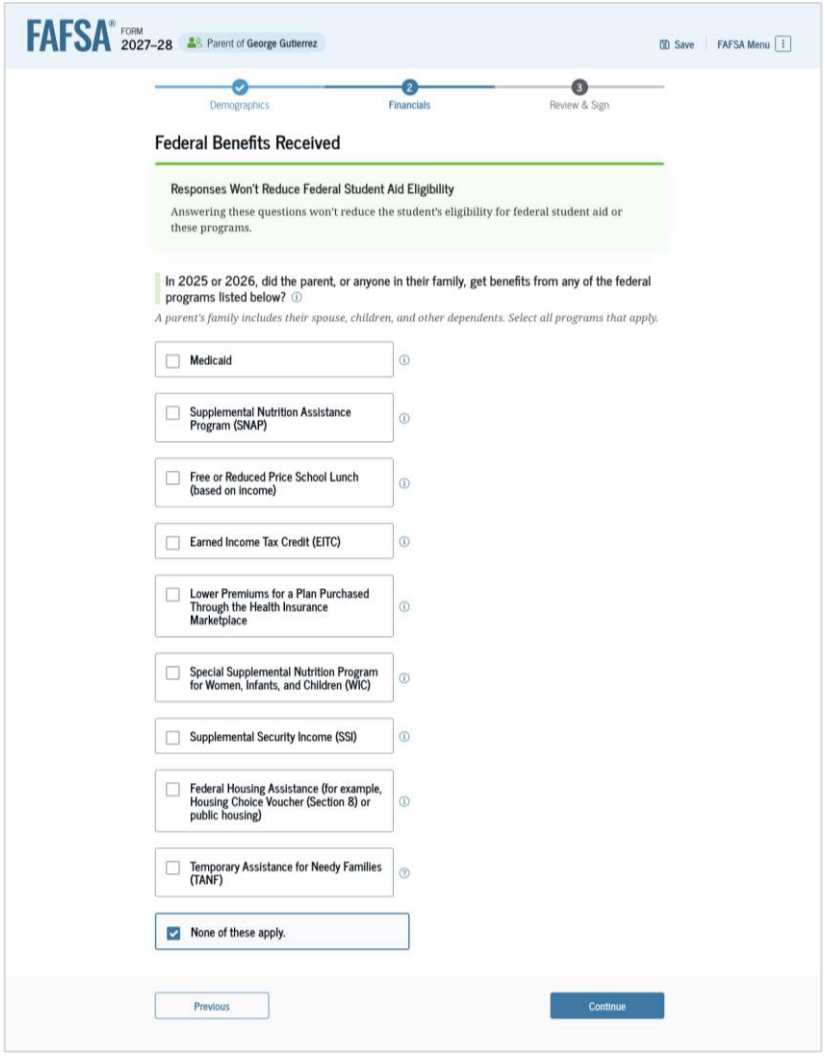
Parent State of Residence

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION



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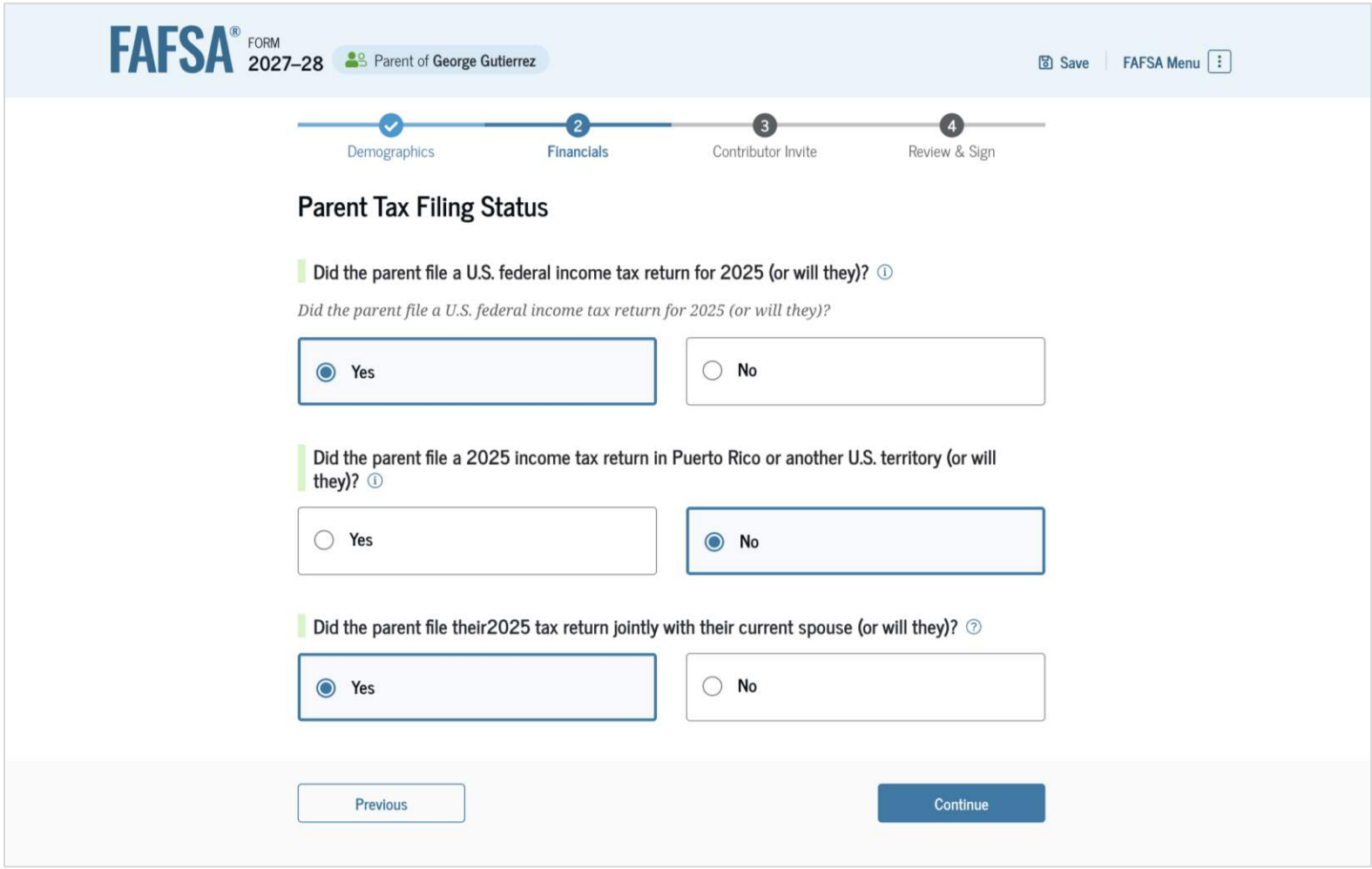
Parent Federal Benefits Received



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Parent Tax Filing Status

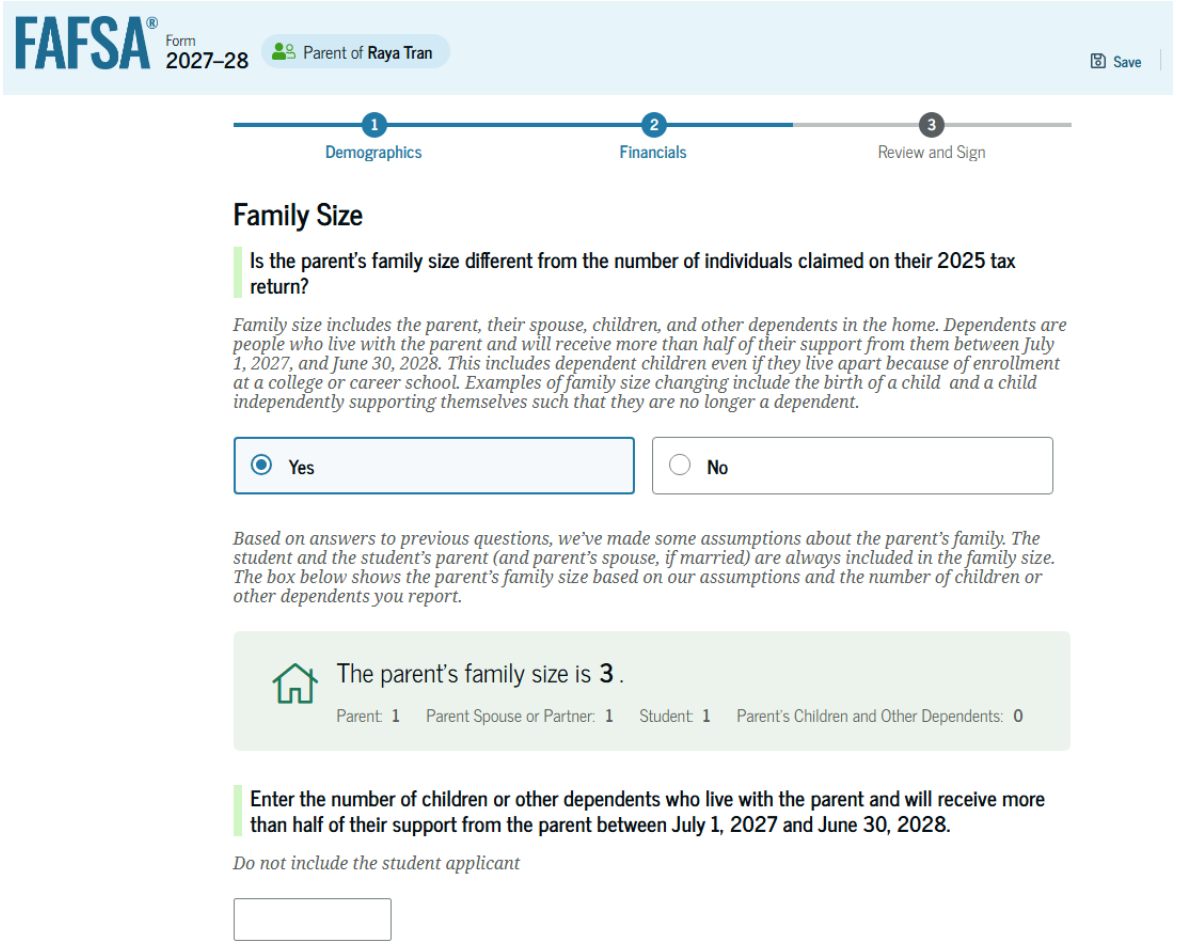
Federal Student Aid



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Family Size

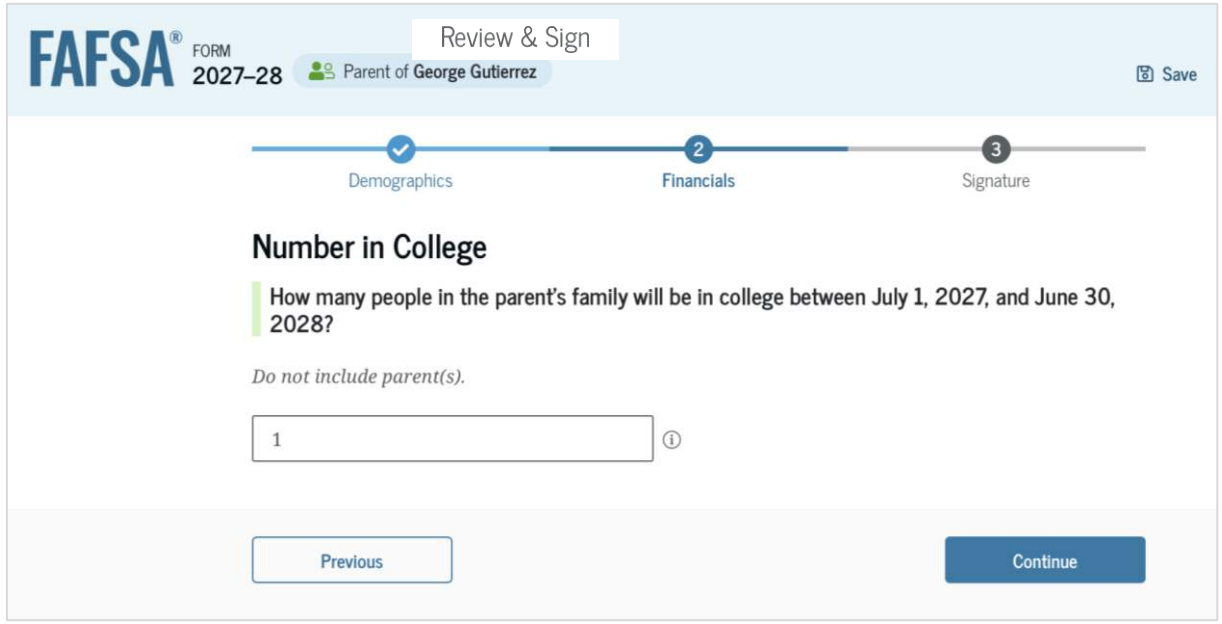
- FAFSA will automatically assume family size based on number of individuals claimed on tax return
- If parent believes family size is different than individuals on the tax return, parent can select *Yes* and see the number
- Parent can then add in other dependents who live with the parent and will receive more than half of their financial support from parents 7/1/27-6/30/28
- Do not include the student in this count



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Number in College

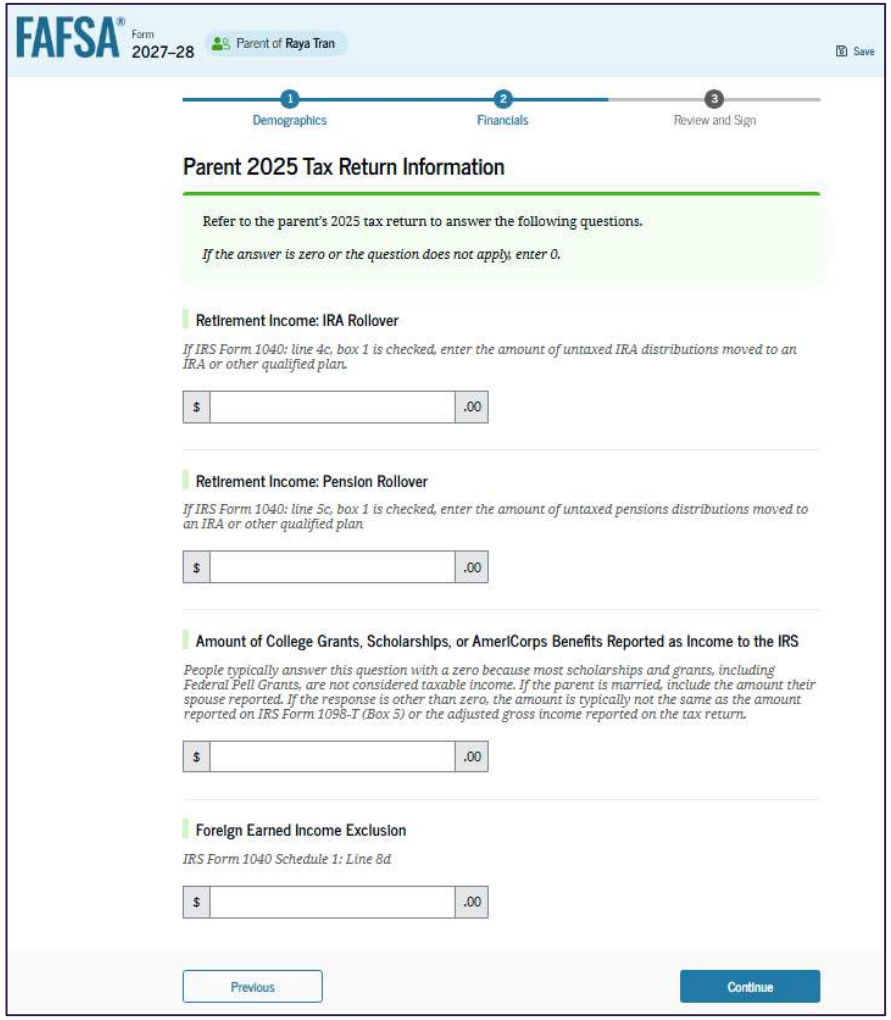
- Report how many people will be in college between July 1, 2027, and June 30, 2028
- Do not include parents
- Will not be used in calculation of federal aid
- Colleges can choose to use this information to award institutional (college) funds



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Parent Tax Return Information

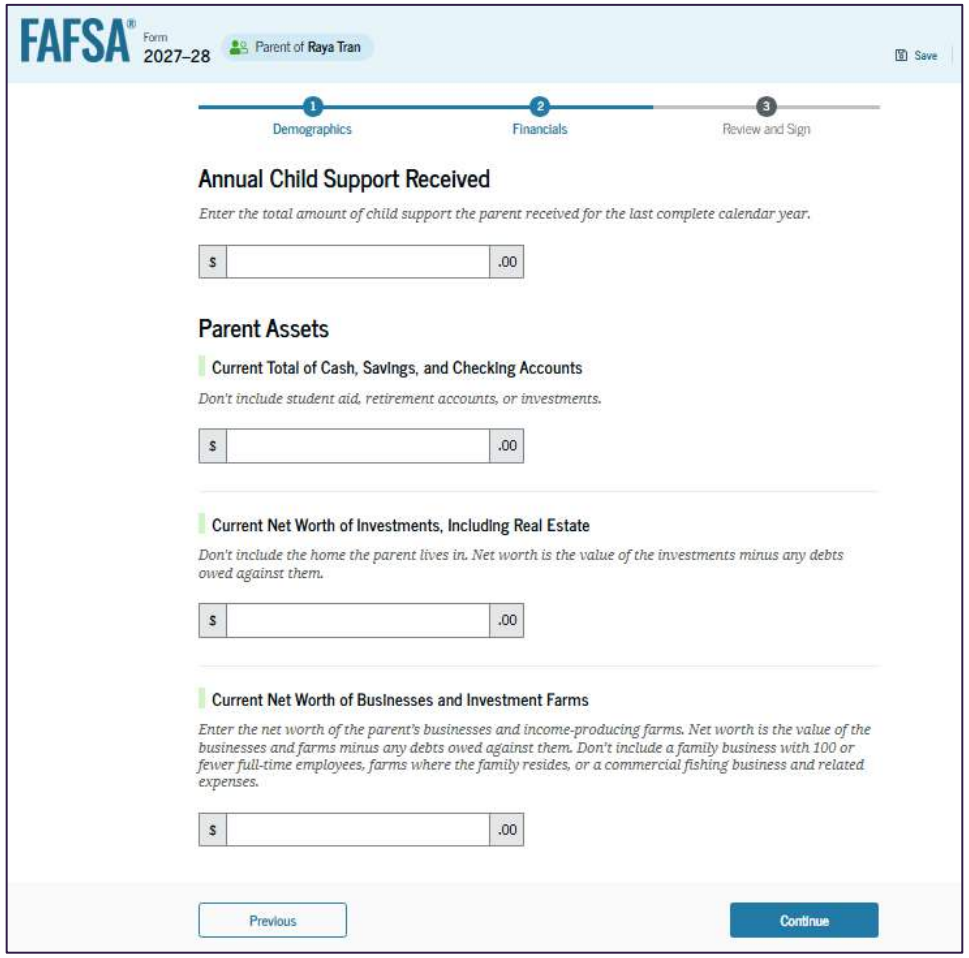
- Certain questions about the 2025 federal tax return
- Rollovers or any grant, scholarship, or AmeriCorps benefit reported as income to IRS
- Any foreign earned income exclusion
- All other tax return data will be pulled in automatically



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Parent Assets

- Annual child support received
- Current balance of cash, savings, and checking accounts
- Net value of investments
  - Real estate
  - Mutual funds, stocks, bonds
  - 529 college savings accounts (only for the student)
  - Exclude: primary home, life insurance, retirement accounts
- Net value of all businesses and farms except:
  - Small, family-owned businesses with 100 or less employees
  - Farms where the family resides
  - Family-owned commercial fishing businesses
- If parent income <$60,000, no asset questions will be asked

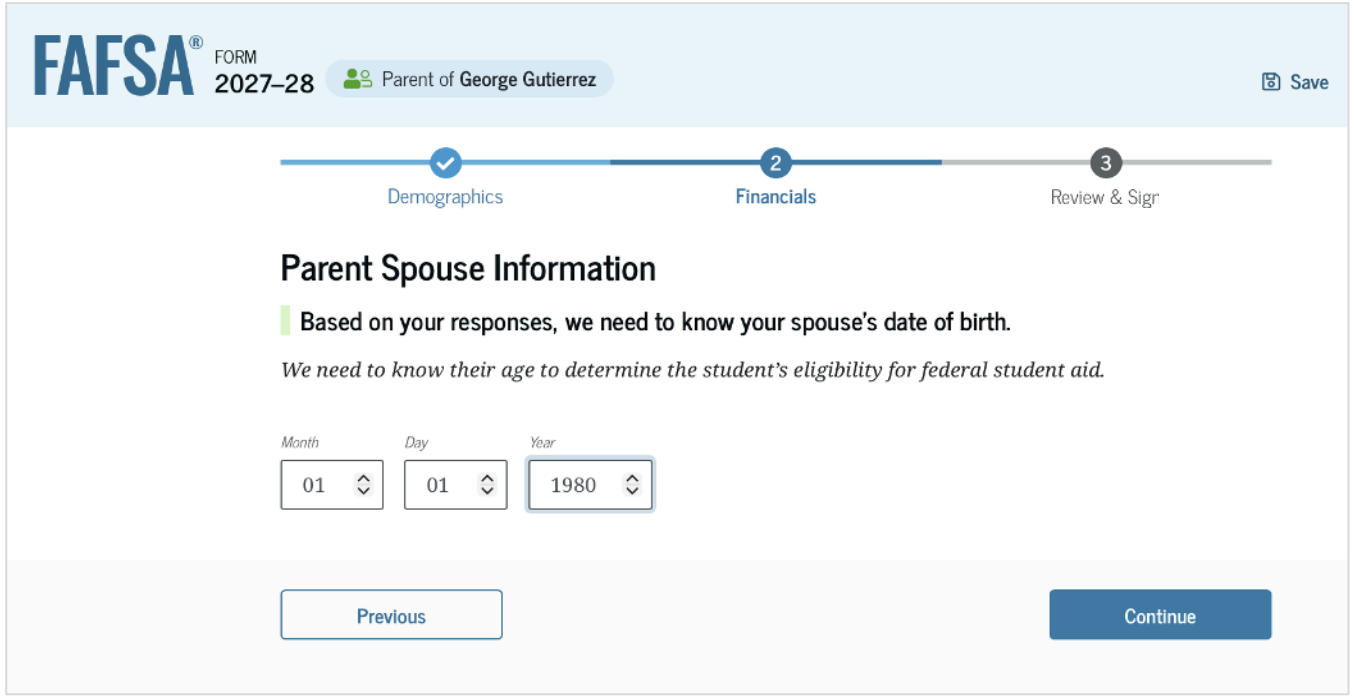


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Other Parent Information

Federal Student Aid

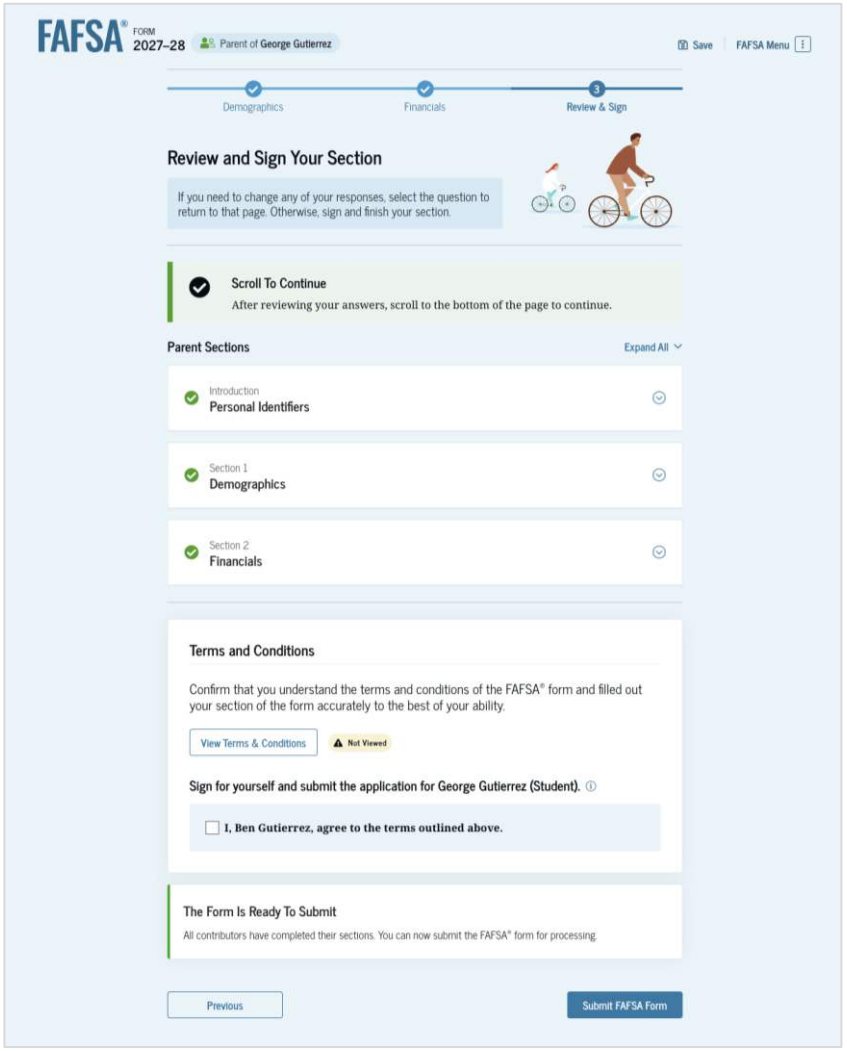
Parent provides information about other parent (if married or living together) or current spouse



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Parent Review & Sign

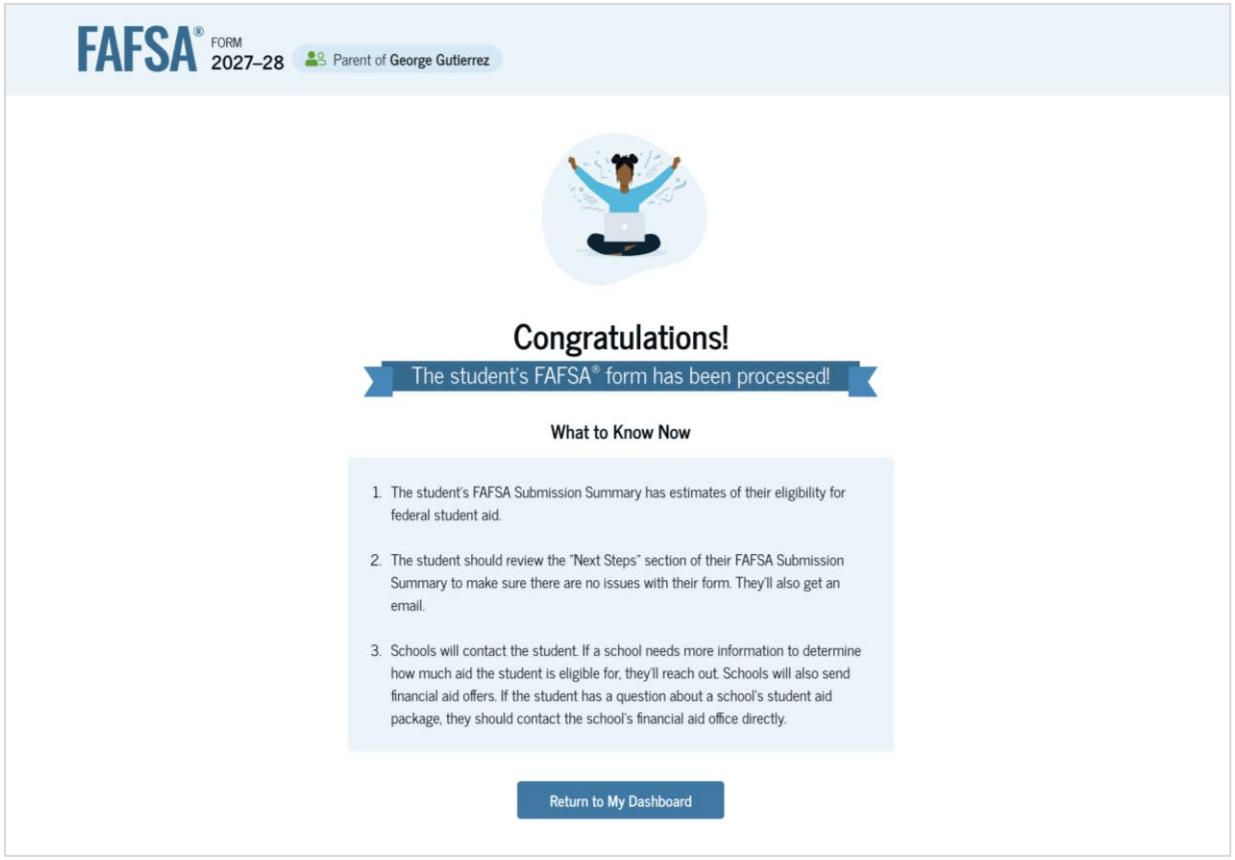
- Can expand all or expand each section
- To edit a response, select the question's hyperlink to be taken to the corresponding page
- Data transferred from the IRS will not display on this page
- Parent agrees to terms and conditions and can submit the parent section
- The FAFSA is not considered complete nor processed until all sections are sent



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FAFSA Confirmation

- If parent completed the last required section, the FAFSA will be submitted for processing
- Page provides info on tracking the FAFSA and next steps
- Student will receive an email with detailed confirmation info



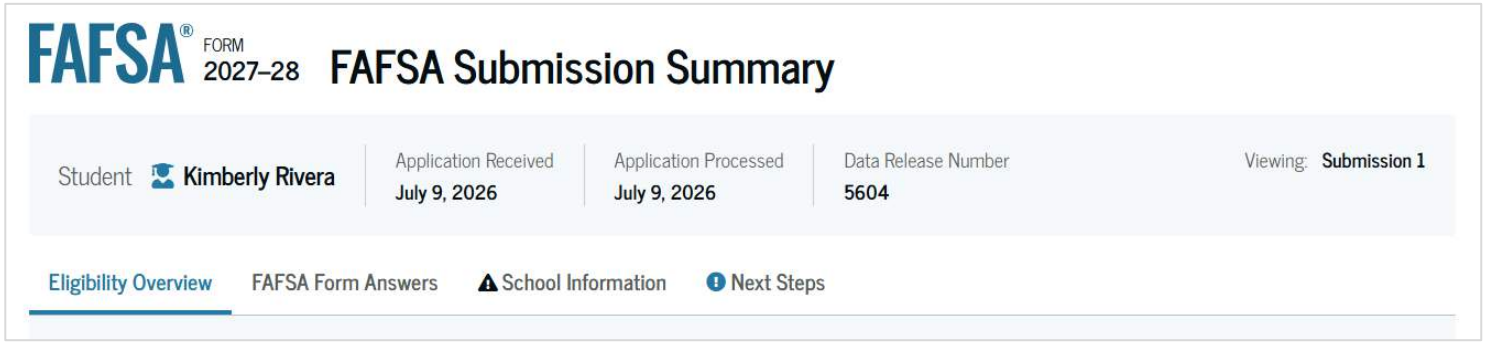
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Parent Starting the FAFSA First

- If the parent wants to start the FAFSA before the student, click *Start New Form* on the FAFSA homepage, then log in
- Parent provides student info (name, date of birth, SSN, address, and email address) (the email address does not have to match the one used for the student's studentaid.gov account)
- Parent is asked questions to determine the student's dependency status
- Parent answers their own FAFSA questions
- Student will receive an email with notification that a FAFSA has been started on the student's behalf and an invitation to the FAFSA
- Student can then log in, provide consent for IRS data transfer, and sign the FAFSA

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FAFSA Submission Summary (FSS)

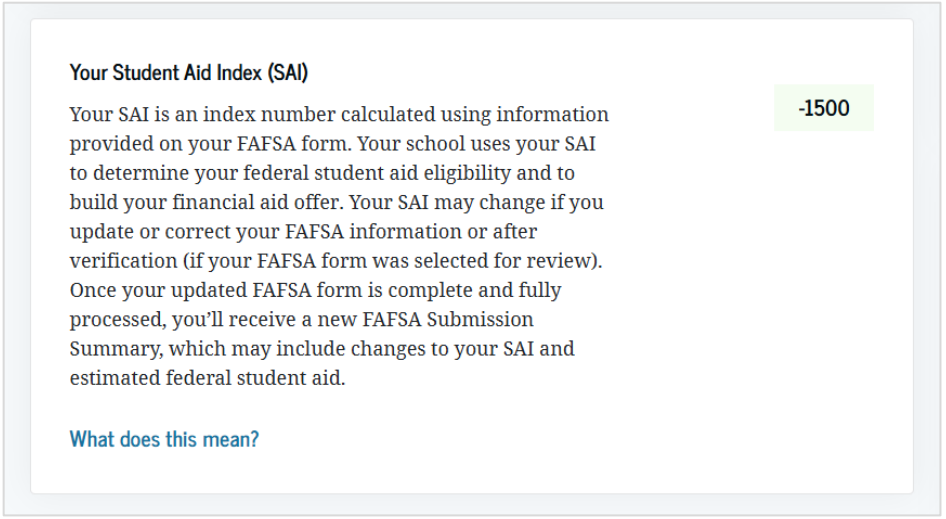


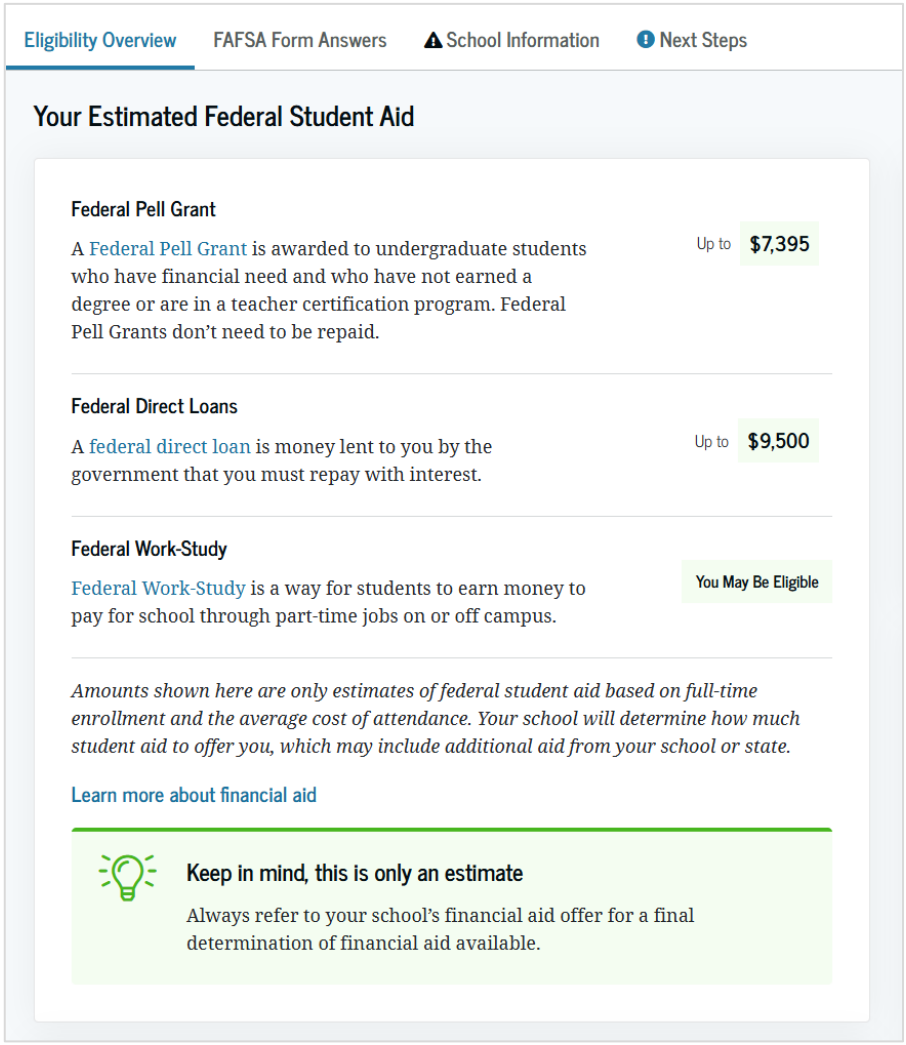
- Summary of FAFSA information
- Lists when FAFSA was received and processed
- Links to aid summary
- 4 tabs
  - Eligibility Overview
  - FAFSA Form Answers
  - School Information
  - Next Steps

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FSS Eligibility Overview

- Lists federal aid student may receive, including Pell Grant and Direct Loans (these are only estimates)
- Lists the Student Aid Index (SAI)

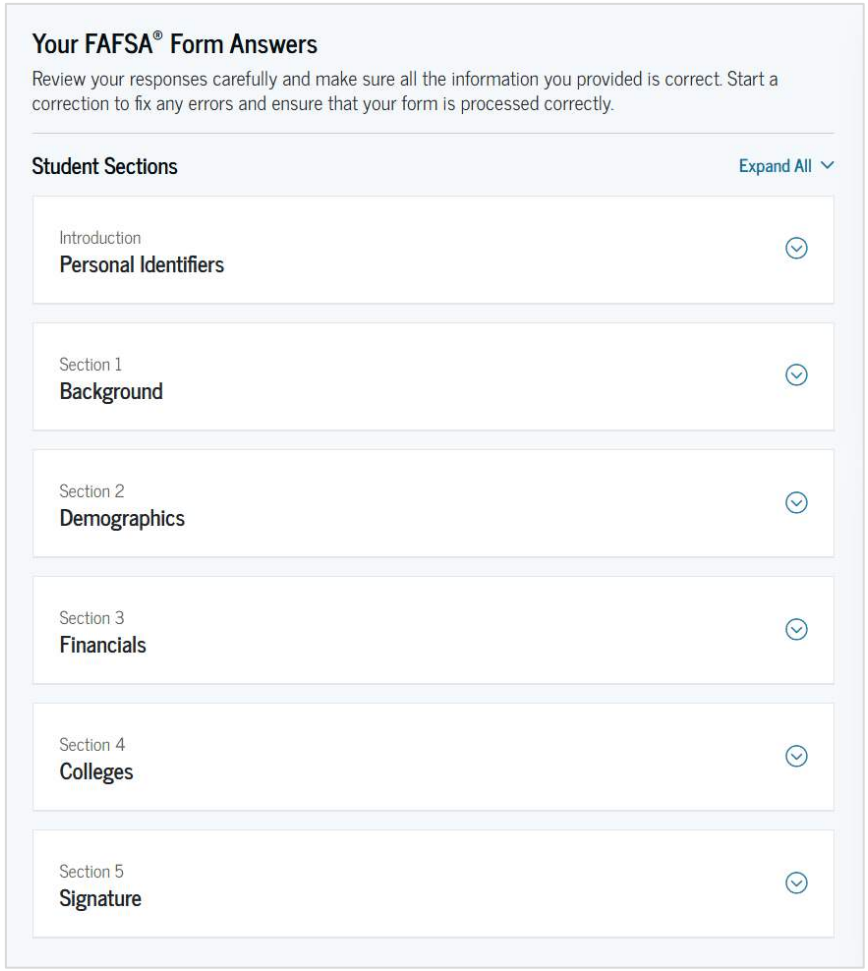




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FSS FAFSA Answers

- Students sees answers provided by all contributors
- Here the student can start a correction
- Data transferred from the IRS will not display on this page



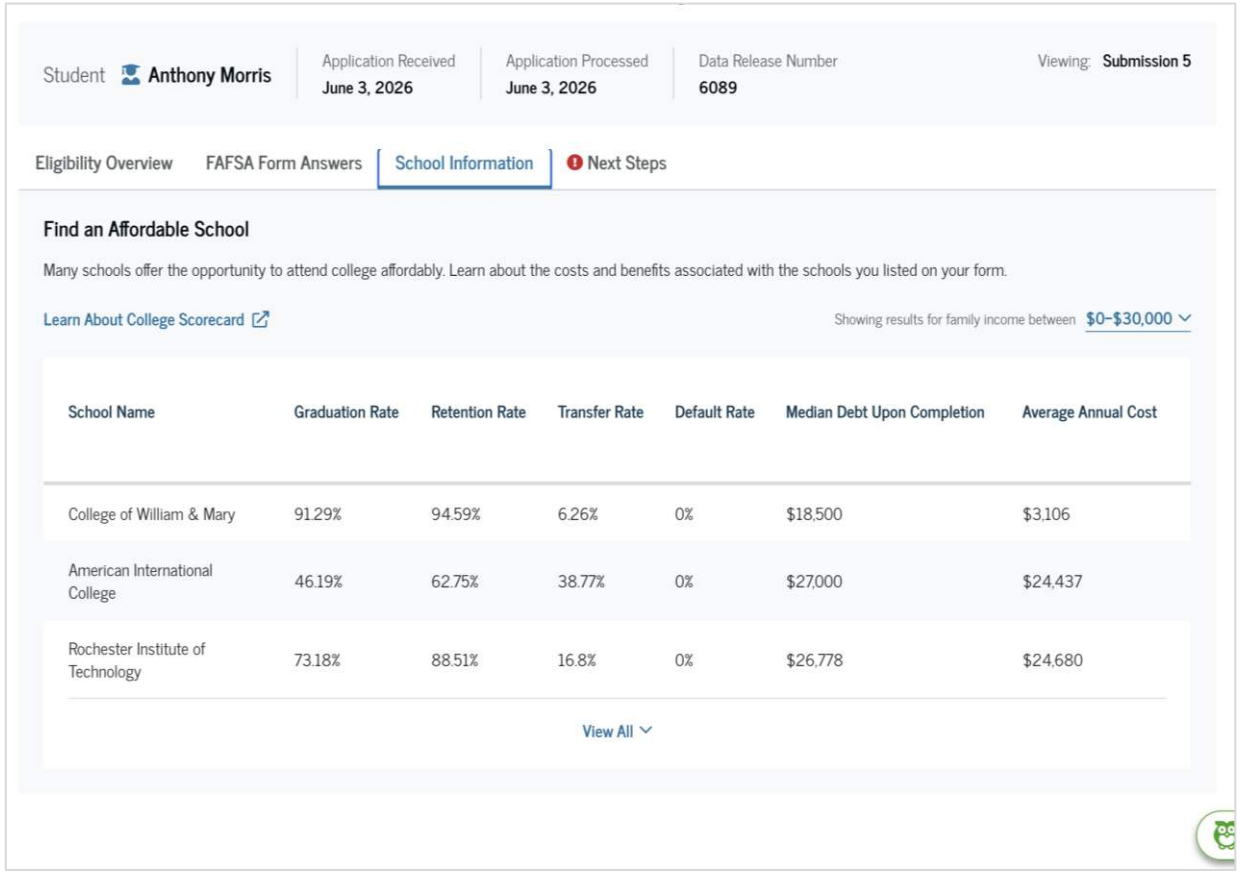
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FSS School Information

Federal Student Aid

Student sees the following information for each school selected:

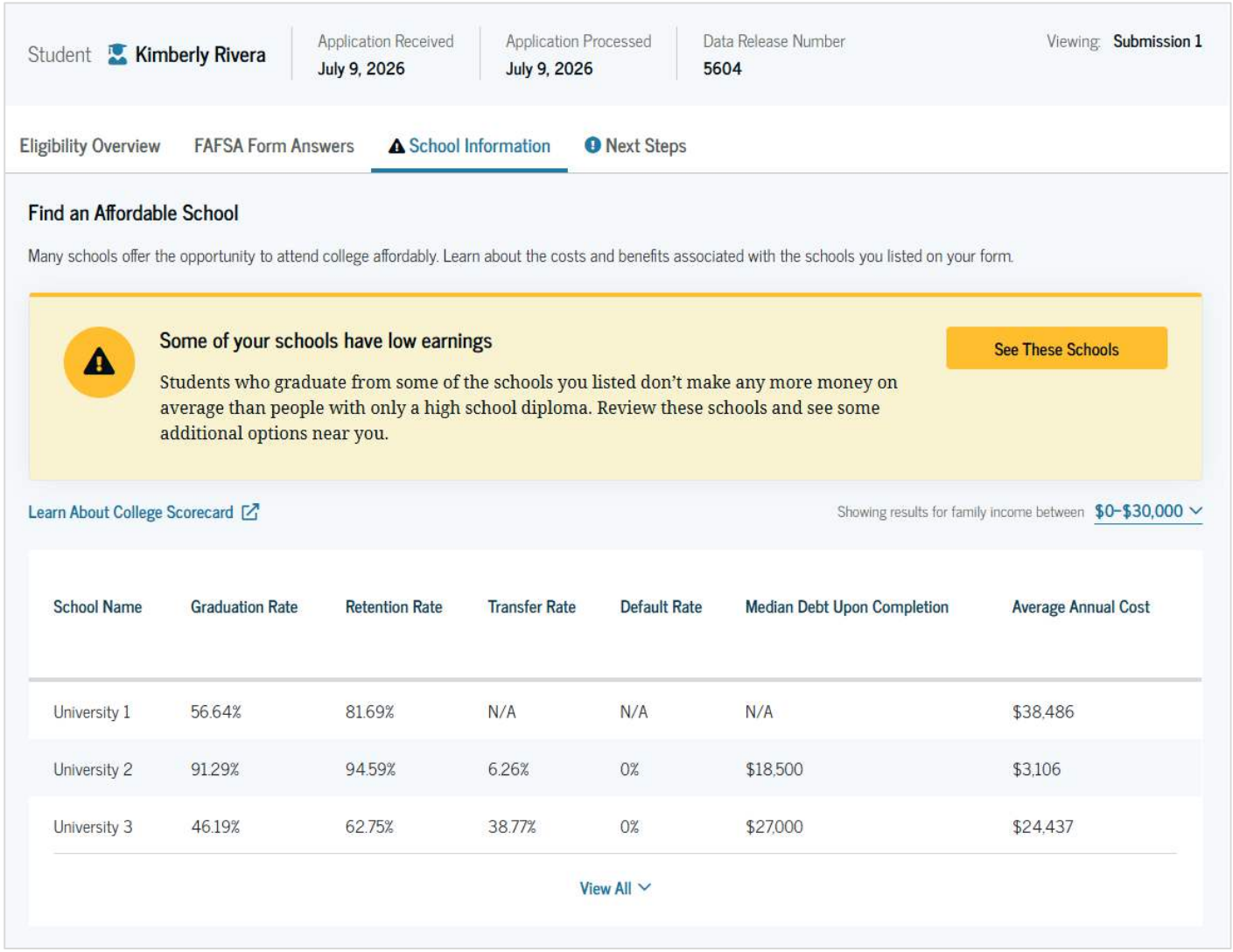
- Graduation rate
- Retention rate
- Transfer rate
- Default rate
- Median debt upon completion
- Average annual cost



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School with Low Earnings Message

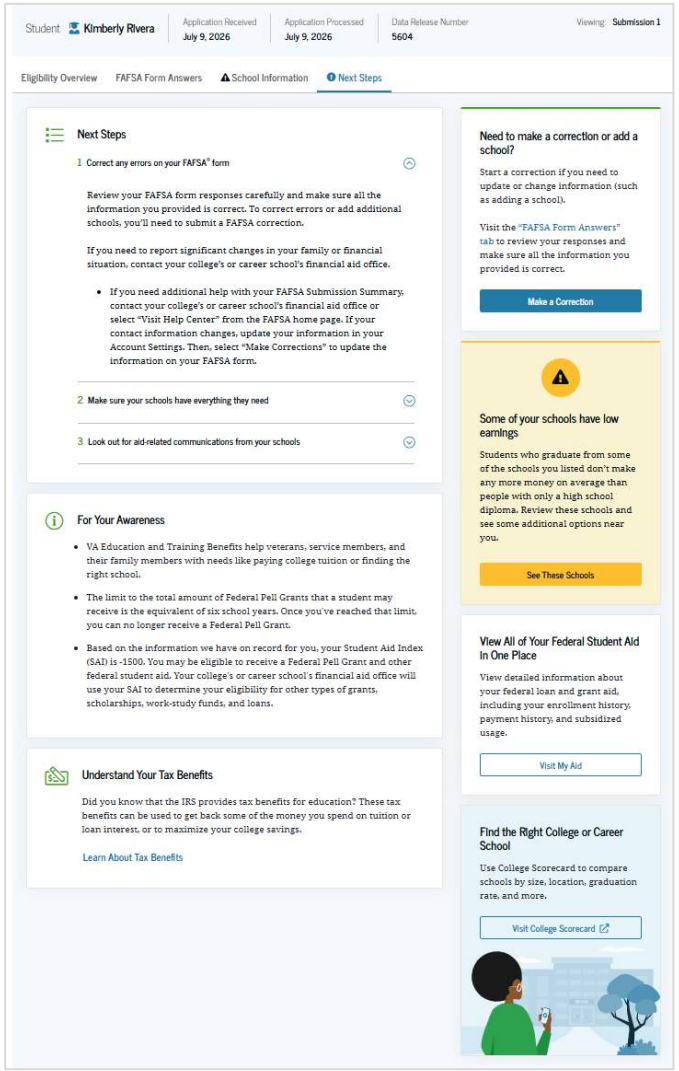
This displays if a college was selected where graduates' median earnings are typically lower than those of high school graduates



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FSS Next Steps

- Comments displayed based on student's FAFSA
- Some may require student to make a correction or send documentation to schools



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What Happens After Families Submit the FAFSA

- Colleges and the state receive the data electronically
- Colleges may request additional documentation or additional information through a process called Verification
  - You must comply with Verification to receive federal financial aid
- Colleges send out financial aid offers (typically Mar-April)

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linkedin.com/company/mefa

youtube.com/MEFAcounselor

mefa.org/mefa-podcast

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Thank You!

Questions?



(800) 449-MEFA (6332)



collegeplanning@mefa.org

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