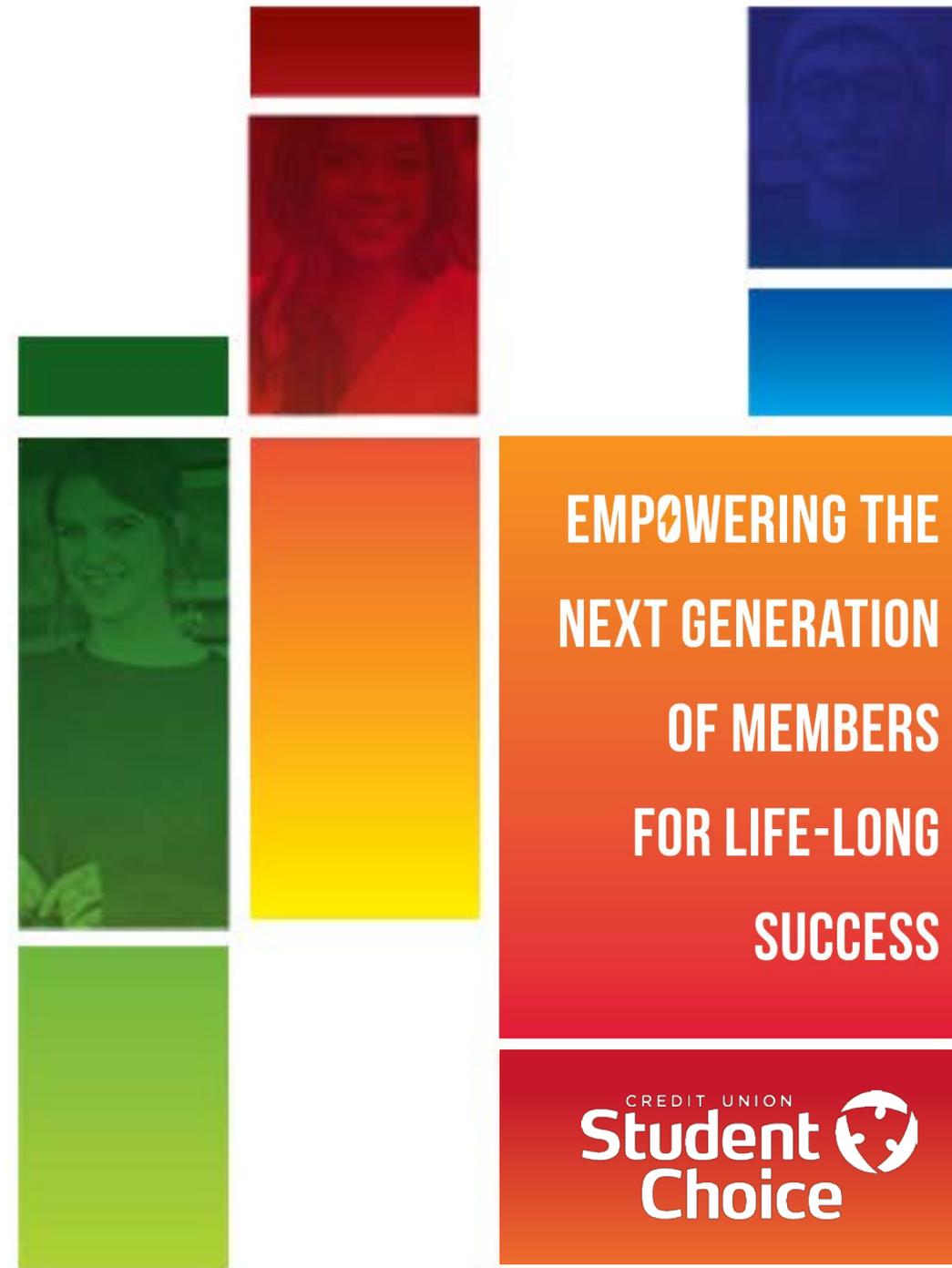


# Free Application for Federal Student Aid (FAFSA)

Presented by: Tricia Poplicean  
College Access and Repayment Counselor  
Credit Union Student Choice





# Discussion Topics

- What is the FAFSA?
- Before – eligibility and information needed
- During – filling out the FAFSA
- After – what's next?
- Federal updates

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

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The FAFSA, which is administered by the office of Federal Student Aid, is the doorway to financial aid, which consists of grants, work-study, scholarships and federal loans. The form is completed by current and prospective undergraduate and graduate college students in the United States to determine their eligibility for student financial aid. The form is used by states, colleges, universities and career schools for awarding federal, state and college-funded aid. The U.S. Department of Education (ED) awards more than a \$120 billion a year in financial aid to about 13 million students.

The FAFSA is free and easier than ever and is available each year on October 1<sup>st</sup>. Students submit the FAFSA each year they are in college. Students and parents submit personal and financial information and FAFSA uses the federal methodology to determine families expected family contribution (EFC.)

The EFC is the amount the student and parents are expected to be able to pay out of pocket each year for the student's college costs, under federal rules. The federal government, state assistance programs, the colleges the student is applying to, and other scholarship sources all use that data to determine how much aid and what kinds of aid the family is eligible for.

# Before completing the FAFSA

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## Eligibility Requirements

- High school diploma – general educational development certificate (GED) – homeschooled approved under state law
- Enrolled in an eligible degree or certificate program
- Males must be registered with the selective service (between the ages of 18- 25)
- Have a valid Social Security number unless you are from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau
- Certify with signature that you do not have a student loan default or owe a refund on a federal grant
- Certify with signature that you will use federal student aid for educational purposes only
- Maintain satisfactory academic progress
- U.S. citizen or U.S. national
- Eligible non-citizens
  - Green card or permanent resident
  - Arrival-departure record (I-94) – circumstances apply
  - Battered immigrant status
  - Have a T-visa or parent with a T-visa

<https://studentaid.gov/understand-aid/eligibility/requirements>

# Before completing the FAFSA

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## Who completes the FAFSA?

- Undergraduate and graduate students
- Dependent students and parents
- Independent students
- Seniors in high school will complete their first FAFSA in October of senior year
- The FAFSA may be renewed each year the student attends college

## Deadlines

- Online - <https://studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines>
- Federal – June 30 after the academic period aid is needed
- State – varies with each state
- School – check with school (ask – is it the date the school receives your FAFSA or when your FAFSA was processed)
- FAFSA Corrections – September 30 before the academic period aid is needed

# Before Completing the FAFSA

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## Filing Options

- Online – <https://studentaid.ed.gov/sa/fafsa>
- myStudentAid Mobile App – Apple store or Google play
- PDF FAFSA – print out, sign and mail (color coded)
- Paper FAFSA - 1-800-4-FED-Aid (color coded)
- Hearing impaired – TTY line 800-730-8913





# Before for the FAFSA

- Gather documents
  - Social security cards
  - Drivers license numbers
  - List of schools
  - Prior two years federal tax information or tax returns including IRS W-2 information – students, student’s spouse (if married) and parents for a dependent student
  - Records of untaxed income
  - Record of assets

<https://studentaid.gov/apply-for-aid/fafsa/filling-out>

# Before completing the FAFSA – Create an FSA ID

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The FSA ID is a username and password used by students and parents to log in to U.S. Department of Education (ED) online systems. The FSA ID is a legal signature and shouldn't be created or used by anyone other than the individual — not even a parent, a child, a school official, or a loan company representative. The FSA ID will be used to fill out the FAFSA form and the lifetime of federal student loans.

- ✓ Students must create an FSA ID
- ✓ Parent of a dependent student must create an FSA ID – may be used for more than one student
- ✓ FSA ID will be matched with the SSA - one to three business days
- ✓ FSA ID may be disabled when not in use

<https://studentaid.gov/fsa-id/create-account/>



# You Are America's Smartest Investment

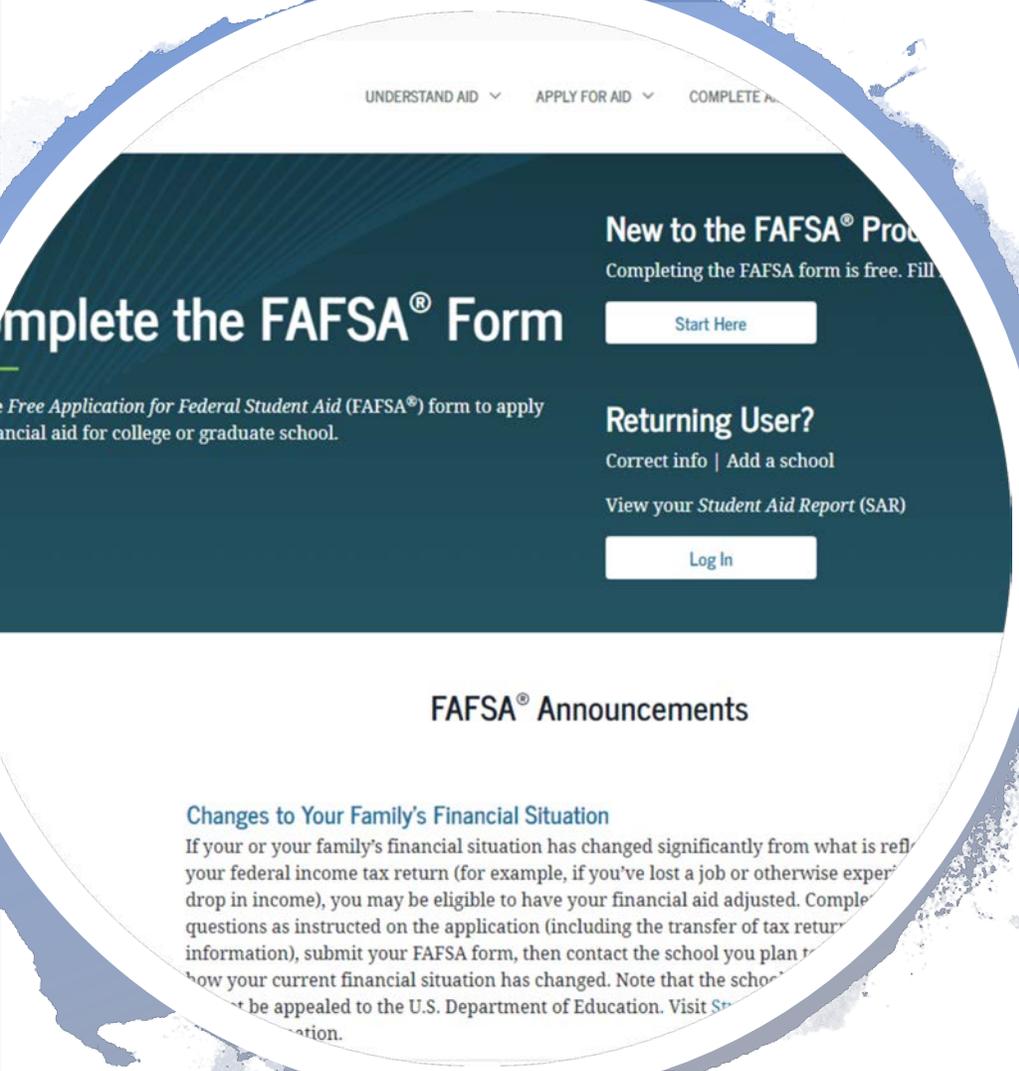
The U.S. Department of Education's office of Federal Student Aid provides more than \$120 billion in financial aid to help pay for college or career school each year.

Log In

Create Account

During – Filling out the FAFSA  
studentaid.gov

- Parents – students – borrowers
- Complete the FAFSA
- Complete master promissory notes
- Federal student loan history
- Repayment options



# During – Filling out the FAFSA

- FAFSA Online
  - Visit <https://studentaid.ed.gov/sa/fafsa>
  - Review FAFSA announcements
  - Who is logging in? Student or parent
  - Select the FAFSA for the correct academic year
  - Enter FSA ID username and password
  - Create a 'SAVE' key
  - Review introduction financial aid information
  - Continue to Step 1 – Student demographics

# During – Filling out the FAFSA

## Step 1 – Student Demographics

- ✓ SSN, DOB, driver's license
- ✓ Name and permanent address (residency)
- ✓ Male students register with Selective Service
- ✓ Email address and phone number

Personal Information for Student

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

**STUDENT INFORMATION**

Application was successfully saved.

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

Your Social Security Number  
472-20-2020

Your first name  
first

Your middle initial

Your last name  
last

Your date of birth  
06/06/2000

PREVIOUS NEXT

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# During - Completing the FAFSA

## Step 2 – School Information – Enter high school

Search for High School

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

**STUDENT INFORMATION**

✔ Application was successfully saved.

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

ℹ Enter the name, city, and state of your high school, then click **Search**. ?

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?

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High School Search Results

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

**STUDENT INFORMATION**

ℹ We found 31 results that meet your criteria. Click the **Select** link next to the correct high school to add it to your application.

To narrow your results click **New Search** and change the information in the entry fields to better clarify your request.

If your high school is not listed, click **Next** to continue and make sure the high school name, city and state have all been entered correctly.

Search Results: 1 to 31 of 31

SELECT	School Name: West High School City: Sioux City
SELECT	School Name: West Senior High School City: Iowa City
SELECT	School Name: West High School City: Davenport
SELECT	School Name: West High School City: Waterloo
	School Name: West Bend-mallard High School

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# During – Filling out the FAFSA

Search for Colleges

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

**STUDENT INFORMATION**

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

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. If you're applying to more than 10 colleges, [follow these instructions](#).

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

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?  Yes  No

State

City (optional)

School Name (optional)

[SEARCH TIPS](#) [PREVIOUS](#) [SEARCH](#)

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## Step 2 – School Information

- Enter up to 10 colleges
- Search college by federal school code
- Search by city, state and college name
- Enter housing choice
- Review college information

Selected Colleges and Housing Plans

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

**STUDENT INFORMATION**

For each school listed, select the appropriate housing plan from the dropdown list.

School Name: University Of Iowa

Federal School Code: 001892

Housing Plans

[VIEW COLLEGE INFO](#)

[ADD MORE SCHOOLS](#) [PREVIOUS](#) [NEXT](#)

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# During – Filling out the FAFSA

## Step 3 – Dependency Status

Students will answer a series of questions on the FAFSA form to determine whether they are considered a dependent or independent student.

The screenshot shows the 'Does Student Have Dependents?' section of the FAFSA form. At the top, a progress bar indicates the following steps: Student Demographics (checked), School Selection (checked), Dependency Status (current step, marked with a pencil icon), Parent Demographics, Parent Financials, Student Financials, Sign & Submit, and Confirmation. Below the progress bar, the 'STUDENT INFORMATION' section contains two questions:

- Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022?  
 Yes  No
- Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2022?  
 Yes  No

At the bottom of the form, there are 'PREVIOUS' and 'NEXT' buttons. The footer includes the text: 'Site Last Updated: Sunday, September 28, 2019', 'Download Adobe Reader', and '©2010 fafsa.gov. All rights reserved.'

The screenshot shows the 'Parent Marital Status' section of the FAFSA form. The progress bar at the top shows: Student Demographics (checked), School Selection (checked), Dependency Status (checked), Parent Demographics (current step, marked with a pencil icon), Parent Financials, Student Financials, Sign & Submit, and Confirmation. Below the progress bar, the 'PARENT INFORMATION' section displays a success message: 'Application was successfully saved.' Below this is a blue callout box with a plus icon and the text: 'Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.' The form then asks: 'As of today, what is the marital status of your parents?' with a dropdown menu set to 'Married or Remarried'. Below that, it asks 'When did your parents get married or remarried?' with a text input field containing '06/1999'. At the bottom, there are 'PREVIOUS' and 'NEXT' buttons. The footer includes the text: 'Site Last Updated: Sunday, September 27, 2020', 'Download Adobe Reader', and '©2010 fafsa.gov. All rights reserved.'

# During – Filling out the FAFSA

## Step 4 – Parents Demographics

- SSN, DOB, driver's license
- Name and permanent address
- Email address and phone number
- Household size

Visit <https://studentaid.ed.gov> to determine which parent(s) complete the FAFSA

# During - Filling out the FAFSA

## Step 5 and 6 – Financial Information

IRS Data Retrieval Tool (IRS DRT) or manually

- Parents and students may use the IRS DRT if filed
- Parents enter their financials first
  - Tax return questions
  - Untaxed income questions
  - Asset questions

Parent Eligible for IRS DRT

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

**PARENT INFORMATION**

Applying is faster and easier with the IRS DRT!

Based on your responses, we recommend that you, the mother, transfer your information from the IRS into this FAFSA. The [IRS Data Retrieval Tool \(IRS DRT\)](#) allows users to link to the IRS Web site and securely transfer original IRS tax return information into their FAFSA.

For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.

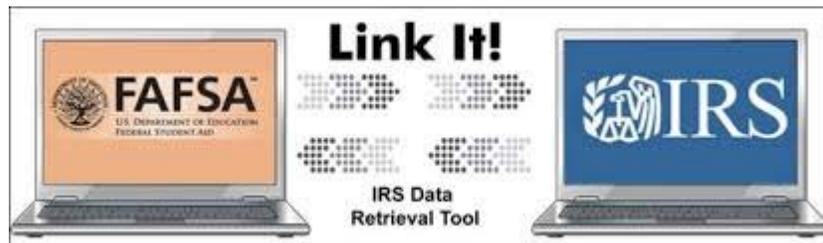
If you use the IRS DRT, you may not have to provide additional IRS documentation later to qualify for federal student aid.

[LINK TO IRS](#)

[No Thanks](#)

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**Easy – Fast - Accurate**

# During – Filling out the FAFSA

The screenshot shows the 'Signature Status' page. At the top, a progress bar indicates the completion status of various sections: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, and Student Financials are all marked with green checkmarks. The 'Sign & Submit' section is marked with a blue checkmark, while 'Confirmation' is not. Below the progress bar, an information box states: 'Both you and a parent need to sign your FAFSA. Only sign for yourself. If you and your parent are not 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. Be sure not to mix up your and your parent's FSA IDs when signing.' Below this, there are two columns. The left column is titled 'Student Signature Needed' and shows 'Signature Status: Unsigned' with a 'PROVIDE STUDENT SIGNATURE' button. The right column is titled 'Parent Signature Needed' and shows 'Signature Status: Unsigned' with a 'PROVIDE PARENT SIGNATURE' button. At the bottom right, there is a 'PREVIOUS' button. The footer includes 'Site Last Updated: Sunday, September 27, 2020', 'Download Adobe Reader', and '©2010 fafsa.gov. All rights reserved.'

The screenshot shows the 'Agreement of Terms' page. At the top, a progress bar indicates the completion status of various sections: Student Demographics, School Selection, Dependency Status, Parent Demographics, Parent Financials, and Student Financials are all marked with green checkmarks. The 'Sign & Submit' section is marked with a blue checkmark, while 'Confirmation' is not. Below the progress bar, there is a 'STUDENT INFORMATION' section with a 'READ BEFORE PROCEEDING' header. The text reads: 'By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you: 1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education. 2. are not in default on a federal student loan or have made satisfactory arrangements to repay it. 3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it. 4. will notify your school if you default on a federal student loan, and 5. will not receive a Federal Pell Grant from more than one school for the same period of time. By signing this application electronically using your username and password, and/or any other credential or I, the student, agree to the terms outlined above.' Below this text are radio buttons for 'Agree' (selected) and 'Disagree'. At the bottom right, there are 'PREVIOUS' and 'NEXT' buttons. The footer includes 'Site Last Updated: Sunday, September 27, 2020', 'Download Adobe Reader', and '©2010 fafsa.gov. All rights reserved.'

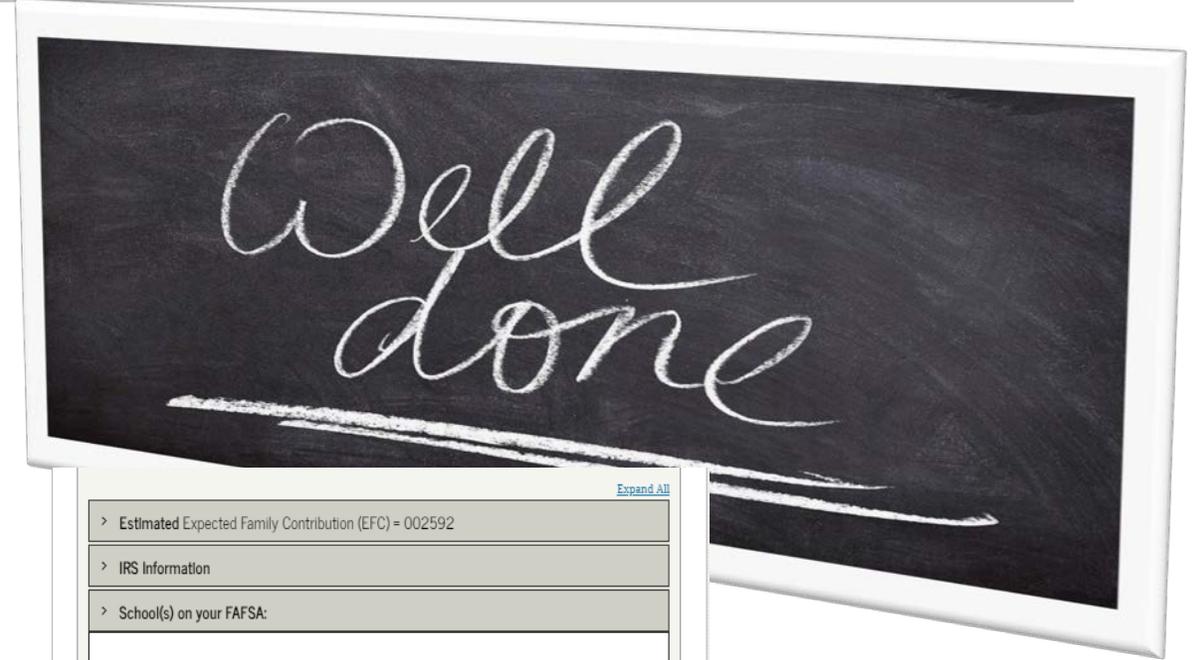
## Step 7 – Sign and Submit

- FAFSA summary (review)
- Signature page
- Agreement of terms
- Submit

# During - Filling out the FAFSA

## Step 8 – Confirmation

- Confirmation number
- Date release number ((DRN))
- What happens next
- State application
- Additional students



2021-2022 Confirmation Page

**L Congratulations, First!**  
Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 00600669903 07/13/2020 16:52:10  
Data Release Number (DRN): 2866

**What Happens Next**

- In 7-10 business days, we will mail you a Student Aid Report (SAR) notifying you that your FAFSA 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).

[PRINT THIS PAGE](#)

Start your state application to apply for Iowa state-based financial aid.

Does your brother or sister need to complete a FAFSA?  
If so, you can transfer your parents' information into a new FAFSA for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

[Expand All](#)

> Estimated Expected Family Contribution (EFC) = 002592

> IRS Information

> School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Scorecard
MID-ATLANTIC CHRISTIAN UNIVERSITY	31%	62%	0%	NA

? If you have questions, visit [StudentAid.gov/fafsa/help](https://studentaid.gov/fafsa/help)

[TAKE A SURVEY](#)

10K  
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# After – Next Steps

## Next Steps

- FAFSA online processed within 3 – 5 business days
- FAFSA paper or PDF processed within 10 business days
- Student Aid Report (SAR)
  - Summary of FAFSA information
  - Expected family contribution (EFC)
  - Data release number (DRN)
  - FAFSA verification
  - Make corrections if necessary



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**STUDENT AID REPORT**  
2020-2021

HTTPS://FAFSA.GOV

APRIL 22, 2020

00001C001

JOHN SMITH  
742 EVERGREEN TERRACE  
SPRINGFIELD OH 55555

OMB No. 1845-0001

DATA RELEASE NUMBER (DRN): 9755  
EXPECTED FAMILY CONTRIBUTION (EFC): 000000 \*C

Dear JOHN SMITH,

**Your Student Aid Report (SAR) summarizes** **on your 2020-2021 Free Application for**  
**Federal Student Aid (FAFSA).**

**Application Status (review the checked boxes):**

- Your FAFSA appears to be complete. **Review** **3-10 of your SAR and make corrections or updates**  
**if necessary.** The school(s) listed on your FAFSA **your information.**
- Your FAFSA has been selected for verification. Verification is a process where your school confirms the data you  
reported on your FAFSA. Your school has the authority to contact you for documentation that supports income and  
other information that you reported on your FAFSA.

# After – Next Steps

- **Institutional Student Information Record (ISIR)**
  - Summary of FAFSA information sent to school(s)
  - School(s) use information to determine financial aid
  - Financial aid award notification mailed or emailed to student
  - Student receives notification in the spring
  - Compare letters and make school decision (May 1<sup>st</sup> is the preferred date)

## The ISIR Guide

2020-2021

U.S. Department of Education



The image features three black-outlined boxes, each containing a green checkmark, arranged vertically on the left side. A large, stylized pen nib is positioned on the right, pointing towards the checkmarks. The pen nib is grey and black, with a green highlight on its tip. The background is white.

# Review

- Complete the FAFSA
- Student will receive SAR
- School will receive ISIR
- Financial aid package
- Compare and decide

# Impact of Coronavirus Pandemic on Your Federal Student Loans

## New ED owned Federal student loan benefits:

- Administrative forbearance – suspend loan payments
- Temporarily waiving interest
- Stop collections on student loans
- Visit <https://studentaid.gov/coronavirus>



Thank you for attending!!

Tricia Poplicean  
College Access Counselor | Student Choice

**Please contact us with any additional questions:**  
[scholarhelp@studentchoice.org](mailto:scholarhelp@studentchoice.org)

<http://www.studentchoice.org/college-access-counselor>