Agenda

1. About Us
2. FSA and Project SOAR
3. Financial Aid Myths
4. IRS Data Retrieval Tool
5. FAFSA® Demo Site
6. fafsa.gov Updates
7. MyStudentAid Mobile App: myFAFSA
8. Tools and Resources
About Us
About Us

Federal Student Aid, a part of the U.S. Department of Education, is the largest provider of student financial aid in the nation. At the office of Federal Student Aid, our more than 1,300 employees help make college education possible for every dedicated mind by providing more than $120 billion in federal grants, loans, and work-study funds each year to more than 13 million students paying for college or career school. We are proud to sponsor millions of American minds pursuing their educational dreams.
FSA and Project SOAR
Federal Student Aid Training

Session Structure:
- AM session
  - Duration: 2-3 hours
  - Purpose: Education Navigators training
  - Format: PowerPoint presentation, open discussion
- PM session
  - Duration: 2 hours
  - Purpose: FAFSA completion with residents
  - Format: one-on-one advising

Areas of Focus:
- About Federal Student Aid
- Types of Aid
- FSA ID
- FAFSA®: Applying for Aid
- Next Steps
- Tools & Resources
Summary

- All of the nine PHA locations had varying levels of familiarity with the FAFSA®, methods of supporting their residents, and plans for reaching their project goals.

- Each site received a customized training that provided a hybrid of instruction, open discussion, and hands-on application for participants to learn from the FSA trainers, the shared experiences of their peers, and the opportunity to individually review the FSA ID or FAFSA® demo sites and/or assist residents with the process.

- The participants were all engaged in the training and indicated they plan to use the resources provided by FSA to support their residents through the FAFSA® process.
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Myths About Financial Aid
Myth #1: “Federal student aid is just ‘free money’ like grants.”

Reality: Federal student aid includes three different kinds of financial help: grants, low-interest loans, and work-study funds (a part-time job on or near campus). To learn more about the different types of federal student aid, visit StudentAid.gov/types.
Myth #2: “My parents make too much money, so I won’t qualify for aid.”

**Reality:** There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA®) form, you’re also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won’t even consider you for any of their scholarships (including academic scholarships) until you’ve submitted a FAFSA form. Don’t make assumptions about what you’ll get—fill out the FAFSA form and find out.
Myth #3: “Only students with good grades get financial aid.”

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student’s grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.
Myth #4: “I don’t have good credit, so I can’t get a student loan.”

Reality: You don’t need to get a credit check for most federal student loans (except for Direct PLUS Loans). Also, you won’t need a cosigner to get a federal student loan in most cases.
Myth #5: “My ethnicity or age makes me ineligible for federal student aid.”

Reality: There are basic eligibility requirements (which you can find at StudentAid.gov/eligibility), but ethnicity and age are not considered.
Myth #6: “My parents aren’t U.S. citizens, so there’s no way I’ll get aid.”

**Reality**: Your parents’ citizenship status is NOT a factor, and the FAFSA form won’t even ask you about it. If your parents don’t have Social Security numbers, they must enter 000-00-0000 when the FAFSA form asks for their Social Security numbers.
Myth #7: “I support myself, so I don’t have to include parent information on the FAFSA® form.”

Reality: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are considered dependent, you must provide your parents’ information on the FAFSA form. The form asks a series of questions to determine your dependency status. You can preview the questions at StudentAid.gov/dependency.
Myth #8: “I can’t file my FAFSA® form in October because I haven’t applied to any schools.”

Reality: Actually, you CAN complete your FAFSA form before submitting any college or career school applications. You’ll need to list at least one school on your FAFSA form, but go ahead and add every school you’re considering, because some schools have early deadlines to apply for their limited funds. Then later, you can add or delete schools on your FAFSA form.
Myth #9: “I’ll have to update my FAFSA® form after I file my taxes in the spring, won’t I?”

Reality: Nope! Just enter the tax information the form asks for—or better yet, transfer it directly from the Internal Revenue Service if you’re offered that option while applying—and you’re good to go. No need to update later.

Remember: The FAFSA form asks for your and your parents’ tax information from the tax year that was two years prior to the start of the school year for which you’re applying for aid. For example, the 2018–19 FAFSA form asks for 2016 tax and income information, while the 2019–20 FAFSA form will ask for 2017 tax and income information.
Myth #10: “I didn’t qualify for financial aid last year, so filling out the FAFSA® form again is just a waste of time.”

Reality: It’s super important to fill out a FAFSA form every year you’re in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don’t submit a new FAFSA form, you’re out of luck.
Internal Revenue Service (IRS)
Data Retrieval Tool (DRT)
Beginning with the 2018–19 FAFSA® cycle, tax return information transferred from the IRS into fafsa.gov will have stronger security and privacy protections. As a result, the tax information transferred from the IRS will not display on the IRS Data Retrieval Tool web page or in the FAFSA form. Instead of the user's tax information being displayed, the phrase "Transferred from the IRS" will appear in the appropriate fields on fafsa.gov.

The IRS Data Retrieval Tool will not return for the 2017–18 FAFSA cycle. Students and families who need to complete the 2017–18 FAFSA form should manually enter their tax return information into the form.

For details and FAQs about the IRS Data Retrieval Tool, send your students to StudentAid.gov/IRSDRT-outage.
Tip: Filling Out the Form Without Access to Parent Info.

The application asks whether the student is able to provide information about his or her parents.

- If the student indicates that he or she has special circumstances such as having left home due to an abusive situation, fafsa.gov allows the student to submit the application without entering data about the parents. The student's application will not be processed, and the student must contact the financial aid administrator at the school he or she plans to attend. The financial aid administrator will ask for additional information to determine whether the student can be considered independent.
Tip: Filling Out the Form Without Access to Parent Info.

- If the student indicates that the parent refuses to provide information on the FAFSA form and no longer supports the student, federal law allows the student to submit the application without parent information and—after review by the financial aid administrator at the student's chosen school—potentially to receive only a Direct Unsubsidized Loan. The student must follow up with the financial aid administrator to find out what to do next to receive the loan.

***Important details about filling out the FAFSA form without access to parent information are in Part 2 of the Counselors and Mentors Handbook on Federal Student Aid. Similar information, written for the student, is on the StudentAid.gov/fafsa-parent page.
In some circumstances, the financial aid administrator may choose to make adjustments to certain FAFSA data to account for financial difficulties. The student should contact the financial aid administrator at his or her college to discuss his or her situation if:

- the family has unusually large medical bills or nursing home expenses that are not covered by insurance;
- the family is paying unusually high elementary or secondary school tuition or dependent care expenses; or
- the student or a parent has recently lost his or her job.

**Sample circumstances**
The best thing you can do to help a student who has unusual financial circumstances is to encourage the student to gather as much written evidence as possible and to provide it to the financial aid office at the school he or she plans to attend. Unusual financial circumstances might be demonstrated with items such as medical or child care bills or with proof of the loss of employment of a family member.

Talking point: The financial aid administrator is not required to adjust financial elements on the FAFSA form. The school's decision is final and cannot be appealed to the U.S. Department of Education.
FAFSA® Demo Site
A demonstration site is available so you can increase your own understanding of fafsa.gov and show it to students before they apply. At the demo site, you can complete a sample FAFSA form, make corrections, or check the status of the application. However, when you choose "submit," the information is not actually submitted. The site is purely a learning tool.
Tip: Use the FAFSA® Demo Site

Access the FAFSA demo site, enter the user name eddemo and the password fafsatest, and you're all set. The site displays both the English and Spanish versions of fafsa.gov. The demo site is updated in September each year to show the upcoming year's application.

http://fafsademo.test.ed.gov/
Responsive Web Applications (RWA) are applications that provide an optimal viewing experience (easy reading, navigation, good spacing, etc.) across a wide range of devices.
Need money for college?

Complete the FAFSA® (Free Application for Federal Student Aid) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it’s FREE. Get started today.

START HERE

RETURNING USER?

- Make a correction
- Add a school
- View your Student Aid Report (SAR)

LOG IN
FAFSA ANNOUNCEMENTS

- The new 2018-2019 FAFSA (including the ready-to-use IRS Data Retrieval Tool) is here! FYI: Some states and schools have limited funds, so don’t delay! To begin your application, click Start A New FAFSA.
- The IRS Data Retrieval Tool will remain unavailable for the 2017-2018 FAFSA form.

Get help filling out the FAFSA® form

Browse common questions and learn how to fill out the FAFSA form.
GET FAFSA HELP ➔

Find your state’s FAFSA® deadline

State deadlines may be different than school and federal deadlines.
SEARCH STATE DEADLINES ➔

Browse videos and fact sheets

Find videos, checklists, fact sheets, and more to help you plan for college.
BROWSE RESOURCES ➔

Additional Resources

LOOK UP A SCHOOL CODE ➔
GET A PDF OR PAPER FAFSA FORM ➔
GET AN FSA ID ➔
Starting to think about college?

- Compare colleges using the College Scorecard
- Get financial aid guidance at StudentAid.gov
- Estimate your federal aid using FAFSA4caster
MyStudentAid Mobile App: myFAFSA
Landing View and Roles

Need money for college?
Submitting the FAFSA® form is quick, and most importantly, it’s FREE.

START HERE

Before You Start
If you want to renew your FAFSA® or use the IRS Data Retrieval Tool, you need to complete your FAFSA form on fafsa.gov.
GO TO FAFSA.GOV

Due to scheduled maintenance, myFAFSA® will be unavailable every Sunday from 3am to 11am Eastern time. We apologize for any inconvenience this may cause.
Get Started
Student Information

What's your Social Security Number?

XXX-XX-9888

Do you want to be considered for work-study?

Yes

No

Don't know

You've completed a milestone!
Let's keep going to determine your eligibility for federal student aid.

Section 1. Student Information
Section 2. School Selection
Section 3. Dependency Status
Section 4. Parent Information
Section 5. Parent Financials
Section 6. Student Financials
School Selection

From what high school did/will you receive a diploma?

High School City
Berkeley

High School State

High School Name

College Search

Schools need your FAFSA® information to create an aid package. Which school(s) should we send the FAFSA to?
FAFSA® Parent Role

It looks like parent information is required for us to calculate your Expected Family Contribution (EFC) and determine your financial aid eligibility.

Complete your FAFSA® form on fafsa.gov if special circumstances prevent you from providing parent information.

Who is my FAFSA® parent?

When we ask questions about your “parent,” we are specifically referring to your FAFSA parent. You must identify and report information about your FAFSA parent even if you don’t live with your FAFSA parent.

- If your parents are married and living together, your FAFSA parent is the parent who will sign your FAFSA® form.
- If your parents are divorced or separated and not living together, your FAFSA parent is the parent with whom you lived more over the last 12 months.
- If (and only if) you have been legally adopted, your FAFSA parent is the person who adopted you.

Still not sure?

Find out who your FAFSA parent is.

How do you want to proceed?

- I’ll log out and have my FAFSA parent continue with my FAFSA form
- I’ll continue and manually provide my FAFSA parent’s information
Help

Select the answer that describes the student's 2016 income tax return filing status:

- Already completed
- Will file
- Not going to file

If the student is now married (even if the student wasn't married in 2016), answer this question about the student and spouse as a couple.

Married students who didn't file a joint tax return

If one spouse... ...and the other spouse... ...then answer:

<p>| | | |</p>
<table>
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<td>Already</td>
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<td>completed</td>
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<tbody>
<tr>
<td>Already</td>
<td>Already</td>
<td>Already</td>
</tr>
<tr>
<td>completed</td>
<td>Will file</td>
<td>completed</td>
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</tbody>
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Note: If the student “will file” a 2016 tax return and the student’s 2016 income is similar to the 2015 income, the student may use the 2015 income tax return to provide estimates for questions about income. If the student’s income isn’t similar, the student may use the Income Estimator for assistance estimating the adjusted gross income.
FAFSA Summary

2018-2019 FAFSA SUMMARY

Student ID: XXX-XX-9888 CO

Here's a summary of the information you provided on the FAFSA® form. Select NEXT once you're ready to continue with the submission process.

School Selection

Dependency Status

Student Financials

PRINT NEXT
READ BEFORE PROCEEDING:

By signing this application electronically using your FSA ID (username and password), 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 FSA ID (username and password), you certify that all of the information you provided is accurate.
Tools and Resources
Federal Student Aid

Minds can achieve anything. We make sure they get to college.
At Federal Student Aid, we make it easier to get money for higher education.

HOW DO I PREPARE FOR COLLEGE?
Learn about exploring careers, choosing and applying to schools, and taking required tests. Use checklists to help get ready.

WHAT TYPES OF AID CAN I GET?
Read about the types of financial aid available from the government and other sources: grants, scholarships, loans, and work-study.

DO I QUALIFY FOR AID?
Most people are eligible for financial aid. Find out who gets aid, how to stay eligible, and how to get eligibility back if you've lost it.

HOW DO I APPLY FOR AID?
Learn how to submit your Free Application for Federal Student Aid (FAFSA), how aid is calculated, and how you'll get your aid.

HOW DO I MANAGE MY LOANS?
Choose a repayment plan, pay on time, avoid default, and get help with problems.
Announcement: FSA Publications Distribution

As the final stage of a transition away from paper publications over the past several years, after Aug. 30, 2018, we will no longer print or deliver FSA publications (except for the FAFSA form*).

- Review your current inventory. If needed, order publications at FinancialAidToolkit.ed.gov/orderpubs.
- FSA’s current offering of publications and resources will continue to be available electronically:
  - Counselors, Partners, Schools: Visit FinancialAidToolkit.ed.gov/resources for tools and resources (including electronic versions of publications) to support your outreach to students/families about financial aid for college.
  - Students and Families: Direct students and parents to StudentAid.gov/resources so they can view electronic versions of publications, fact sheets, online tools, and other resources to help them prepare and pay for college or career school.
  - Publications and resources for postsecondary schools will continue to be available on IFAP.ed.gov and StudentLoans.gov.

*In summer 2018, we will provide guidance on StudentAid.gov for how students and parents can request paper copies of the FAFSA® PDF after the Aug. 30 distribution shutdown.

Additionally, guidance regarding paper Direct Loan Master Promissory Notes and the Entrance Counseling and Exit Counseling Guides will be provided to postsecondary schools in a forthcoming Electronic Announcement.
We provide publications, fact sheets, online tools, and other resources to help students and parents prepare and pay for college or career school. Our resources are grouped by the following topics:

- **Information on College Preparation and the Federal Student Aid Programs**
- **Free Application for Federal Student Aid (FAFSA®) Information**
- **Loan Information**
- **Consumer Protection and Financial Literacy**
- **Webinars**

You can direct parents and students to: [StudentAid.gov/resources](http://StudentAid.gov/resources) to see this information.
The FAFSA4caster is a financial aid calculator that gives an early estimate of eligibility for federal aid and helps students understand their options for paying for college. Students of any age can use the FAFSA4caster at any time.

Parents and students can learn more at StudentAid.gov/fafsa/estimate.
FinancialAidToolkit.ed.gov
Searching for tools and resources:
Social Media Resources

FACEBOOK
Federal Student Aid
www.facebook.com/FederalStudentAid

TWITTER
@FAFSA
www.twitter.com/FAFSA

YOUTUBE
Federal Student Aid
www.youtube.com/FederalStudentAid
Both the federal government and nonprofit organizations offer money for college to veterans, future military personnel, active duty personnel, or those related to veterans or active duty personnel. Find out what's available: http://1.usa.gov/16zwSDo
Embedding a video onto your website.

1. Go to YouTube.com/FederalStudentAid
2. Select the video you’d like to embed
3. Click “Share” which will show you a new menu
4. Click the “Embed” option to receive the code
5. Copy and paste code to your site
Federal Student Aid Information Center

Got a question? The Federal Student Aid Information Center can help. Search our site or review our frequently asked questions. You can also contact us by email, chat, or phone.