

**What You  
Need to Know  
about Financial Aid  
2019-2020**

# Who Needs to File For Financial Aid?

- Every student who desire to acquire Need-Based Financial Aid
- If your school requires financial aid filing for Merit-Based Aid or Athletic Scholarships
- Parents who want to apply for a parent loan through the federal government

# Important Forms

- FAFSA
- CSS Profile (needed for some colleges)
- Institutional Forms (university's own form)
- 2017 1040 (A or EZ) – Federal Tax Return
- Income Statement (2017 W-2 Form)
- Bank/Investment/Mortgage Statements

# Free Application for Federal Student Aid (FAFSA)

- A standard form that collects demographic and financial information about the student and family
- May be filed **electronically (computer or FAFSA APP)** or using paper form
  - Available in English and Spanish

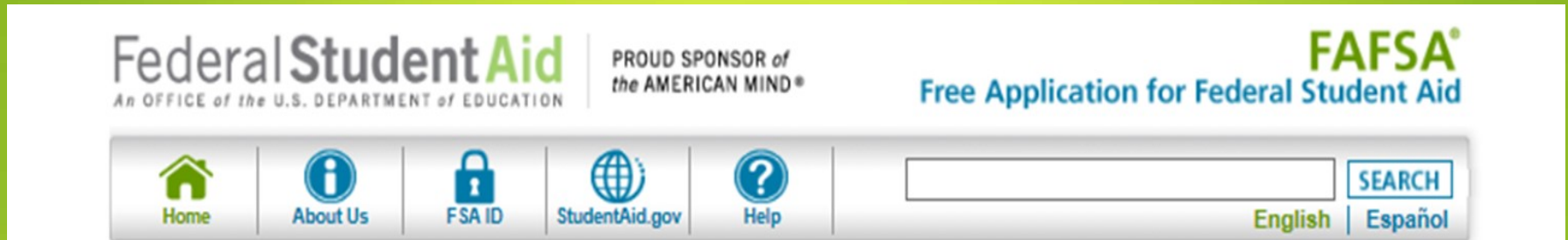
# FAFSA

- Information used to calculate the Expected Family Contribution or EFC
  - The amount of money a student and his or her family may reasonably be expected to contribute towards the cost of the student's education for an academic year
- Colleges use EFC to award financial aid

# FAFSA

- May be filed at any time during an academic year, but no earlier than the October 1<sup>st</sup> prior to the academic year for which the student requests aid
- For the 2019–20 academic year, the FAFSA may be filed beginning October 1, 2018
- Colleges may set FAFSA filing deadlines

# FAFSA on the Web



- Website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov) (www.fafsa.gov)
- 2019–20 FAFSA on the Web (FOTW) available on October 1, 2018
- FAFSA on the Web Worksheet:
  - Use as “pre-application” worksheet
  - Questions follow order of FAFSA on the Web

# FAFSA on the Web

Necessary reasons to file electronically:

- Built-in error detectors to prevent costly errors
- The ease to use Internal Revenue Service (IRS) data retrieval
- More timely submission of original application (date stamp of 1<sup>st</sup> submission) and any necessary corrections
- More detailed instructions and “help” for common questions
- Ability to check application status on-line
- Simplified application process in the future



# Federal Student Aid Personal Identification Number (FSA PIN)

- Website:  
<https://fsaid.ed.gov/>  
Sign FAFSA electronically
- May be used by students  
and parents throughout aid  
process, including  
subsequent school years

# Applying for a FSA ID



- You can apply for a FSA ID by selecting **APPLY For FSA ID** from the list of options on the top of the FAFSA Home Page.
  - Follow the steps to establish your FSA ID
  - Complete the process with entering the Source Code that will be emailed to you at a stage in the creating your ID process.

# FAFSA On The Web Worksheet (FOTW)

2019–20 FAFSA on the Web Worksheet (Handout):  
4-page booklet containing:

- Instructions
- 22 questions in 4 sections

# WWW.FAFSA.ED.GOV

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

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**FAFSA®**  
Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

English Español

## Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)



**New to the FAFSA?**

**Start A New FAFSA**

**Returning User?**

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

**Login**

**Scorecard**

on college costs, graduation, and post-earnings.

about your deadlines.

**Code Search**

college's school code. Also find detailed information about your college.

**FAFSA Filing Options**

Learn about the other options for filing your FAFSA.

**Announcements**

- The new 2016-2017 FAFSA is here! To begin your application, click **Start A New FAFSA**.
- The 2016-2017 IRS Data Retrieval Tool will be available on Feb. 2.

**Thinking About College?**

Use **FAFSA4caster** to see how federal student aid can help you pay for college!

Check out how Federal Student Aid can put you on a path to success.  
[View Videos on YouTube](#) or [Download the Accessible Videos](#)

Site Last Updated: Sunday, September 25, 2016

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Click Here >



Help

SEARCH

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## Student Demographic Information

Your last name

DATA

Your first name

GDIT

Your middle initial

Your Social Security Number

050-61-9189

Your date of birth (mmddyyyy)

01/01/1999

Are you male or female?

☒ Male

☐ Female

Your permanent mailing address (include apt. number)

4050 ALPHA RD TEST

Your city (and country if not U.S.)

FARMERS RANCH

Your state

Texas

Your ZIP code

75244

Have you lived in Texas for at least 5 years?

☒ Yes

☐ No

Your telephone number

(515) 999-9999

Your e-mail address

ABC@FSA.GOV

Re-enter your e-mail address

ABC@FSA.GOV

What is your marital status as of today?

I am single

Do you have driver's license information that you want to provide?

☒ Yes

☐ No

Your driver's license number

999AA99999

Your driver's license state

Texas

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## Help and Hints

### Student's Driver's License State

#### Question 12

Select the state that issued your driver's license or identify the state or Foreign Country if your license was issued by a foreign country.

Help  
&

Hints  
BOX

STUDENT

STUDENT

Demographic  
Information



# SOME Eligibility Questions

N  
T

## Student Eligibility

Are you a U.S. citizen?

Yes, I am a U.S. citizen (or U.S. national) ▼

Are you registered with the Selective Service System?

☒ Yes ☐ No

What will your high school completion status be when you begin college in the 2018-2019 school year?

High school diploma ▼

What will your college grade level be when you begin the 2018-2019 school year?

2nd yr./sophomore ▼

What degree or certificate will you be working on when you begin the 2018-2019 school year?

1st bachelor's degree ▼

Are you interested in being considered for work-study?

Yes ▼

Will you have your first bachelor's degree before you begin the 2018-2019 school year?

☐ Yes ☒ No

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

No ▼

Highest school completed by Parent 1

Middle School/Jr. High ▼

Highest school completed by Parent 2

High School ▼

Have you ever received federal student aid?

☒ Yes ☐ No

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, work-study, and/or loans)?

☐ Yes ☒ No

Based on the answers you provided, we have determined that your eligibility for federal student aid is not affected by the previous question(s).

If you are convicted of possessing or selling drugs after you submit your FAFSA, you must notify the financial aid administrator at your college immediately. You will lose your eligibility for federal student aid and will be required to pay back all aid you received after your conviction.

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## Help and Hints

### Student's Citizenship Status

#### Question 14

You must select the option that indicates your citizenship status.

Select **U.S. citizen (or U.S. national)** if you are a U.S. citizen or U.S. national.

Select **Eligible noncitizen** if you are:

- A U.S. permanent resident, with a Permanent Resident Card (I-551), or a conditional permanent resident with a Conditional Green Card (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland



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## Student Eligibility continued



- The high school you selected was added to your application. Click **Next** to continue.

Enter the name, city, and state of your high school, then click **Confirm**.

What is the name of your high school?

WEST H S

In what city is your high school located?

WEST

In what state is your high school located?

Texas

CONFIRM

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## Help and Hints

### Student's High School Name, City, and State

#### Question 27

Enter the name, city, and state of the high school where you received or will receive your high school diploma.

Select Foreign Country from the "In what state is your high school located?" dropdown box if you received a foreign school diploma that is equivalent to a U.S. high school diploma.

Enter as much information as possible to receive the most relevant search results. For the high school name and city, you may enter the full name or commonly accepted abbreviations or aliases. For

Where did  
you go to  
High  
School?

Heard this  
before?


“I am not sure  
which  
college”

List up to 10!


STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information	Sign & Submit	Confirmation
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### School Selection



- GDIT, 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.



- Application was successfully saved.

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

All of the information you include on your FAFSA, with the exception of the list of colleges, will be sent to each of the colleges you list. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

State

City

School Name

[Search Tips](#)

OR

Federal School Code



## Dependency Determination



▪ Application was successfully saved.

Were you born before January 1, 1995?

☐ Yes ☒ No

As of today, are you married?

☐ Yes ☒ No

At the beginning of the 2018-2019 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

☐ Yes ☒ No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?

☐ 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, 2019?

☐ Yes ☒ No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

☐ Yes ☒ No

Are you a veteran of the U.S. Armed Forces?

☐ Yes ☒ No

At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

☐ Yes ☒ No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

☐ Yes ☒ No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

☐ Yes ☒ No

On or after July 1, 2017, were you homeless or were you self-supporting and at risk of being homeless?

☐ Yes ☒ No

## Help and Hints

## Is Student Homeless or At Risk of Being Homeless?

Select **Yes** if any time after July 1, 2017, you were homeless or were self-supporting and at risk of being homeless.

Select **No** if you are not homeless or at risk of being homeless.

- **Homeless** means lacking fixed, regular and adequate housing.
- You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of ..

Does the student have to use their parents information?



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## Dependency Status Results

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental](#) information.** Select "I will provide parental information" and click **Next** to continue to Parent Demographics.

**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 without parental information. Select "I am unable to provide parental information" and click **Next** to get additional information.

- ☒ I will provide parental information  
☐ I am unable to provide parental information

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CLEAR ALL DATA

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## Help and Hints

### Dependency Status Results

For dependent students, a special circumstance is a situation that exists between the student applicant and his or her parent(s) which prevents the student from providing parental information.

Select **I will provide parental information** to continue to Parent Demographics.

Select **I am unable to provide parental information** to get additional information about special circumstances.

What  
if the  
parents  
refuse?

Parent Demographics Information

As of today, what is the marital status of your [parents](#) ?

When did your parents get married or remarried? Enter the month and year. (mm/yyyy)

What is your Parent 1 (father's/mother's/stepparent's) Social Security Number? <input type="text" value="123-46-2644"/>	What is your Parent 1 (father's/mother's/stepparent's) last name? <input type="text" value="DATA"/>
What is your Parent 1 (father's/mother's/stepparent's) first initial? <input type="text" value="G"/>	What is your Parent 1 (father's/mother's/stepparent's) date of birth? (mmdd/yyyy) <input type="text" value="01/01/1994"/>
What is your Parent 2 (father's/mother's/stepparent's) Social Security Number? <input type="text" value="000-00-0000"/>	What is your Parent 2 (father's/mother's/stepparent's) last name? <input type="text" value="DATA"/>
What is your Parent 2 (father's/mother's/stepparent's) first initial? <input type="text" value="A"/>	What is your Parent 2 (father's/mother's/stepparent's) date of birth? (mmdd/yyyy) <input type="text" value="01/01/1994"/>

Your parents' e-mail address

Have your parents lived in Texas for at least 5 years?  
☒ Yes ☐ No

Your parents' number of family members in 2018-2019 (household size)  
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.  
 **HOUSEHOLD SIZE**

Your parents, or your parent and stepparent, based on their marital status

Yourself, even if you do not live with your parents

Your parents' other children (even if they do not live with your parents) if:  
a) Your parents will provide more than half of their support from July 1, 2018 through June 30, 2019 or  
b) These children can answer "No" to every Dependency Status question on the FAFSA

Other people if 1) they now live with your parents, 2) your parents provide more than half of their support, and 3) your parents will continue to provide more than half of their support from July 1, 2018 through June 30, 2019

**CALCULATE**

How many people in your parents' household will be college students between July 1, 2018 and June 30, 2019? Do not include your parents.

Help and Hints

Parents' Marital Status Question 59

You must select the answer that describes your [parents'](#) marital status as of today.

"Parent" refers to a biological or adoptive parent or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). If one of your parents is widowed or divorced and has remarried, answer the questions about that parent **and your stepparent**. Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are not considered parents unless they have legally adopted you.

PARENT

Demographic Information

**PREVIOUS** **NEXT**

**NEED HELP?** **SAVE** **CLEAR ALL DATA** **VIEW FAFSA SUMMARY** **EXIT**





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## Parent Tax Information



Application was successfully saved.

For 2016, have your parents completed their IRS income tax return or another tax return?

Already completed ▼

For 2016, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return ▼

Did you, the parents, file a Puerto Rican or foreign tax return for 2016?

☐ Yes ☒ No



Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

[LINK TO IRS](#)

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## Help and Hints

### Filed a Puerto Rican or Foreign Tax Return?

If you, the parent(s), filed a Puerto Rican or foreign tax return, select **Yes**; otherwise, select **No**.

You are not eligible to use the [IRS Data Retrieval Tool](#) if you filed a Puerto Rican or foreign tax return.

Related Topics:

[Why can't I use the IRS Data Retrieval Tool if I filed a tax return outside the U.S.?](#)

Did Parents  
File Taxes?



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### Leaving *FAFSA on the Web*

You are now leaving *FAFSA on the Web* and will be transferred to the IRS Web site to access your IRS tax information. Your FAFSA information will be saved.

Your saved FAFSA will automatically open either when you transfer your information from the IRS or choose to return to *FAFSA on the Web* from the IRS Web site. If you do not transfer your information or choose not to return to *FAFSA on the Web* from the IRS Web site, you will have to log in to open your saved FAFSA.

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

What is your (the parent's) FSA ID?

FSA ID Username or Verified E-mail  
Address

[Create an FSA ID](#)  
[Forgot Username](#)  
[Forgot Password](#)

FSA ID Password

Click **Proceed to IRS Site** to continue. Otherwise, click **Skip IRS Transfer**.

If you have any questions or problems using this tool, view available [Help](#) options for assistance.

SKIP IRS TRANSFER

PROCEED TO IRS SITE

Linking to  
the IRS is  
quick, easy  
and may  
save the  
student  
and/or  
parent from  
having to get  
a copy of  
their Tax  
Return  
Transcript.

# IRS Data Retrieval

- While completing FOTW, applicant may submit real-time request to IRS for tax data
- IRS will authenticate taxpayer's identity
- If match found, IRS sends real-time results to applicant in new window
- Applicant chooses whether or not to transfer data to FOTW

# IRS Data Retrieval

- Participation is voluntary (but highly recommended)
- A tax transcript will be the alternate use of tax verification
- Reduces documents requested by financial aid office
- 2019-2020 data retrieval will not show your tax figures on the FAFSA for security purposes.



## Get My Federal Income Tax Information


See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2016 Federal Income Tax Return. [?](#)

Required fields \*

First Name *	GDIT
Last Name *	DATA
Social Security Number	
Date of Birth *	
Filing Status * <a href="#">?</a>	
Address - Must match your tax return	
Street Address *	
P.O. Box (Required if you use a P.O. Box)	
Apt. Number (Required if you use an apartment)	
Country *	
City, Town or Post Office	
State/U.S. Territory *	
ZIP Code *	

Message from webpage



THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!

Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to willful unauthorized access (UNAX) or inspection of taxpayer records (under 18 U.S.C. 1030 and 26 U.S.C. 7213A and 26 U.S.C. 7431).

OK

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

Return to FAFSA

Click  
OK  
to be  
taken to  
the IRS  
Website.



## Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2016 Federal Income Tax Return. [?](#)

Required fields \*

First Name *	GDIT
Last Name *	DATA
Social Security Number *	*** - ** - 2644
Date of Birth *	01 / 01 / 1994
Filing Status * <a href="#">?</a>	Married-Filed Joint Return
Address - Must match your 2016 Federal Income Tax Return. <a href="#">?</a>	
Street Address *	
P.O. Box (Required if entered on your tax return) <a href="#">?</a>	
Apt. Number (Required if entered on your tax return)	
Country *	United States
City, Town or Post Office *	
State/U.S. Territory *	Select One
ZIP Code *	

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you are being identified. Use of this system to access your information may result in civil and criminal penalties.

[Return to FAFSA](#)

[IRS Privacy Policy](#)

**Name, SSN & DOB pre-populate.**

**You will need:  
Filing Status  
&  
Address  
exactly as it  
appeared on  
your tax  
return.**

## 2016 Federal Income Tax Information

### Gdit Data


Based on the information you provided, the Internal Revenue Service (IRS) located your income tax return. With your permission below, the IRS will securely transfer your tax information to the Department of Education (ED) to populate any applicable FAFSA® questions.

For your protection, the IRS will not display your tax information and will further encrypt any tax information transferred using the IRS DRT; therefore, ED is unable to display your tax information on your FAFSA.

The data retrieved from your tax return is limited to the items listed below as you reported to the IRS:

Tax Year	Type of Return Filed	Untaxed Pensions
Name(s)	Adjusted Gross Income	Untaxed IRA Distributions
Social Security Number	Income Earned from Work	Tax exempt Interest Income
Filing Status	Income Tax	IRA Deductions and Payments
IRS Exemptions	Education Credits	Status of Amended Returns Received

Refer to your tax records if you have a question about the values you reported.

 Print this page for your records before choosing an option below.

### Transfer My Tax Information into the FAFSA ?

- ☐ The tax information provided to FOTW will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

Transfer Now

### Do Not Transfer My Tax Information and Return to the FAFSA ?

- ☐ By clicking the "Do Not Transfer" button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA.

Do Not Transfer

**Check the  
'Transfer My  
Tax  
Information'  
Box  
then Click  
'Transfer  
Now'**



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## Parent Financial Information

Help and Hints



- You have successfully transferred your 2016 IRS tax information.

The parents' IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What type of income tax return did your parents file for 2016?  
**Transferred from the IRS**

What was your parents' adjusted gross income for 2016?  
**Transferred from the IRS**

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?

\$ 10,000 .00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2016?

\$ 0 .00

As of today, is either of your parents a dislocated worker?

No ☐

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NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

Answer the questions that were not answered by the IRS Transfer but Watch for questions that have 'Transferred from the IRS' above them.



**Some answers can be found on page 1 or 2 of the parents' tax return or the parents' w-2. The remaining questions would come from outside sources i.e. bank statements, payment center, Social Security Office, etc.**



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### Parent Financial Information continued

Enter the amount of your parents' income tax for 2016.  
Transferred from the IRS

Enter your parents' exemptions for 2016.  
Transferred from the IRS

Did your parents have any of the following items in 2016? Check all that apply and provide amounts.

#### 2016 Additional Financial Information

☒ American Opportunity Tax Credit or Lifetime Learning Tax Credit

Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit) from IRS Form

Transferred from the IRS

☐ Child support paid

☐ Taxable earnings from Work-study, Assistantships or Fellowships

☐ College grant and scholarship aid reported to the IRS as income

☐ Combat pay or special combat pay

☐ Cooperative education program earnings

### Help and Hints

Parents' Child Support Paid  
Question 93b

Check the box if your parents paid child support in 2016.

P  
A  
R  
E  
N  
T

**2016 Untaxed Income**

☐ Payments to tax-deferred pension and retirement savings plans

☒ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form

**Transferred from the IRS**

☐ Child support received

☒ Tax exempt interest income

Tax exempt interest income from IRS Form

**Transferred from the IRS**

☒ Untaxed portions of IRA distributions

Untaxed portions of IRA distributions from IRS Form. Exclude rollovers. If negative, enter a zero here

**Transferred from the IRS**

☒ Untaxed portions of pensions

Untaxed portions of pensions from IRS Form. Exclude rollovers. If negative, enter a zero here

**Transferred from the IRS**

☐ Housing, food, and other living allowances paid to military, clergy, and others

☐ Veterans noneducation benefits

☐ Other untaxed income not reported such as workers' compensation or disability benefits

Do you want to skip questions about your parents' assets?

☒ Yes ☐ No

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## Student Tax Information



**Attention!** You must provide financial information from your **2016 tax return** on the following pages.

For 2016, have you completed your IRS income tax return or another tax return?

Already completed ▼

For 2016, what is your tax filing status according to your tax return?

Single ▼

Did you file a Puerto Rican or foreign tax return for 2016?

☐ Yes ☒ No



Applying is faster and easier if you transfer your tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT)!

LINK TO IRS

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## Help and Hints

**Did you file a Puerto Rican or foreign tax return?**

If you filed a Puerto Rican or foreign tax return, select **Yes**; otherwise, select **No**.

You are not eligible to use the [IRS Data Retrieval Tool](#) if you filed a Puerto Rican or foreign tax return.

### Related Topics:

[Why can't I use the IRS Data Retrieval Tool if I filed a tax return outside the U.S.?](#)

Did the student  
file?

STUDENT





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## Student Financial Information



- You have successfully transferred your 2016 IRS tax information.

Your IRS tax information has been successfully transferred into this FAFSA. Questions that were populated with tax information will be marked with "Transferred from the IRS." For your protection, IRS tax return information is not displayed on the FAFSA.

What income tax return did you file for 2016?

**Transferred from the IRS**

What was your adjusted gross income for 2016?

**Transferred from the IRS**

How much did you earn from working (wages, salaries, tips, etc.) in 2016?

**Transferred from the IRS**

PREVIOUS

NEXT

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

## Help and Hints

From the  
student's  
W-2.



SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

## Student Financial Information continued

Enter the amount of your (and your spouse's) income tax for 2016.  
**Transferred from the IRS**

Enter your (and your spouse's) exemptions for 2016.  
**Transferred from the IRS**

Did you (or your spouse) have any of the following items in 2016? Check all that apply and provide amounts.

### 2016 Additional Financial Information

☒ *American Opportunity Tax Credit or Lifetime Learning Tax Credit*

Education credits (*American Opportunity Tax Credit or Lifetime Learning Tax Credit*) from IRS Form

**Transferred from the IRS**

☐ Child support paid

☐ Taxable earnings from Work-study, Assistantships or Fellowships

☐ College grant and scholarship aid reported to the IRS as income

☐ Combat pay or special combat pay

☐ Cooperative education program earnings

**Some answers  
can be found on  
the student's w-2.**

**The remaining  
questions would  
come from  
outside sources  
i.e. bank  
statements,  
payment center,  
Social Security  
Office, etc.**



## 2016 Untaxed Income

☐ Payments to tax-deferred pension and retirement savings plans

☒ IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form

### Transferred from the IRS

☐ Child support received

☒ Tax exempt interest income

Tax exempt interest income from IRS Form

### Transferred from the IRS

☒ Untaxed portions of IRA distributions

Untaxed portions of IRA distributions from IRS Form. Exclude rollovers. If negative, enter a zero here

### Transferred from the IRS

☒ Untaxed portions of pensions

Untaxed portions of pensions from IRS Form. Exclude rollovers. If negative, enter a zero here

### Transferred from the IRS

☐ Housing, food, and other living allowances paid to military, clergy, and others

☐ Veterans noneducation benefits

☐ Other untaxed income not reported such as workers' compensation or disability benefits

☐ Money received or paid on your behalf

Do you want to skip questions about your assets?

☒ Yes ☐ No

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT



Help

SEARCH

Student  
Demographics

School  
Selection

Dependency  
Status

Parent  
Demographics

Financial  
Information

Sign &  
Submit

Confirmation

Almost Done!

## Sign & Submit



Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer](#)?

☐ Yes ☒ No

### Student Signature

Student's Social Security  
Number

XXX-XX-2618

Student's last name

DATA

Student's date of birth

01/01/1999

### READ BEFORE PROCEEDING

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

I, the student, agree to the terms outlined above.

☐ Agree ☒ Disagree

[SIGN](#)

## Help and Hints

### Are you a preparer?

A preparer is anyone who charges a fee for helping you fill out your FAFSA. If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Typically high school counselors, school financial aid administrators, or other mentors do not charge a fee to help you complete your application, so they are not considered preparers unless you paid them for their services.

If you are a preparer, select **Yes**.

Student Sign

Agree to Terms

## Parent Sign

### Parent Signature

Information about Parent 1 (father/mother/stepparent):

Parent 1 (father's/mother's/stepparent's) Social Security Number

Parent 1 (father's/mother's/stepparent's) last name

Parent 1 (father's/mother's/stepparent's) date of birth

## Agree to Terms

### READ BEFORE PROCEEDING

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 PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked:

1. to provide information that will verify the accuracy of your completed form
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

I, the parent, agree to the terms outlined above.

☒ Agree ☐ Disagree

**SIGN**

**PREVIOUS**

**SUBMIT MY FAFSA NOW**

**SUBMIT!**

**NEED HELP?**

**SAVE**

**CLEAR ALL DATA**

**VIEW FAFSA SUMMARY**

**EXIT**

### Help and Hints

#### Terms of Agreement - Parent

In order to submit your FAFSA, your parent must review the Terms of Agreement and select Agree.

[More>>>](#)



Print Page

## 2018-2019 Confirmation Page



- Your confirmation page has been sent to you at the e-mail address: abc@fsa.gov

[PRINT THIS PAGE](#)

**Confirmation Number:** F 11800001801 08/24/2017 16:05:55  
**Data Release Number (DRN):** 9277

**Congratulations, GDIT!** Your FAFSA was successfully submitted to Federal Student 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.

**What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail 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).

School(s) on your FAFSA:

School Name	<a href="#">Graduation Rate</a>	<a href="#">Retention Rate</a>	<a href="#">Transfer Rate</a>	Additional Information from <a href="#">College Navigator</a>
UNIVERSITY OF IOWA	72%	85%	22%	NA
NORTHWESTERN UNIV	93%	97%	NA	NA
UNIVERSITY OF HOUSTON	51%	86%	20%	NA

**Eligibility Information**

**Estimated Expected Family Contribution (EFC)** = 011261

The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Direct Stafford Loan](#) Estimate - \$6,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

If you have questions, visit [fafsa.gov](#) and click the "Help" icon on the FAFSA home page.

[TAKE A SURVEY](#)

8



Share



Tweet

[EXIT](#)

# Frequent FAFSA Errors

- Social Security Numbers is incorrect
- Divorced/remarried parental information
- Income earned by parents/stepparents
- Untaxed income
- U.S. income taxes paid
- Household size
- Number of household members in college
- Real estate (excluding homestead) and investment net worth

# FAFSA Processing Results

Central Processing System (CPS) notifies student of FAFSA processing results by:

- Paper Student Aid Report (SAR) if paper FAFSA was filed and student's e-mail address was not provided
- SAR Acknowledgement if filed FAFSA On The Web and student's e-mail address was not provided

# FAFSA Processing Results

- CPS notifies student of FAFSA processing results by:
  - E-mail notification containing a direct link to student's on-line SAR if student's e-mail was provided on paper or electronic FAFSA
- Student, with FSA ID, may view SAR on-line at [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

# FAFSA Processing Results

- Institutional Student Information Record (ISIR) sent to colleges listed on FAFSA approximately 3-4 days after FAFSA submitted
- College reviews ISIR
  - May request additional documentation, such as proof that a sibling is enrolled in college



# Student Aid Report

- Review data for accuracy
- Update estimated information when actual figures are available

# Making Corrections

If necessary, corrections to FAFSA data may be made by:

- Using FAFSA on the Web ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) if student has a FSA ID;
- Updating paper SAR (SAR Information Acknowledgement cannot be used to make corrections); or
- Submitting documentation to college's financial aid office

# Special Circumstances

- Cannot report on FAFSA
- Send written explanation to financial aid office at each college
- Change in employment status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student cannot obtain parent information

# CAUTION!!!

- Avoid being charged a fee to file the FREE Application for Federal Student Aid (makes sure you are on the correct site)
- Completion and processing of the FAFSA is FREE
- [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

# CSS Profile

- College Scholarship Service (CSS)
- Institutional Form used by Private colleges and universities and some upper tier Public college and universities
- Requires more detailed information than the FAFSA
- A College Board service for these colleges
- You will use your College Board username and password to access this form
- <https://student.collegeboard.org/css-financial-aid-profile>



# Information you will need for the CSS Profile

- 2017 Tax returns, 2017 W-2 (or 1099) income statement, estimated 2018 income, and projected 2019 income
- Bank statements
- Homestead and rental property information (Purchase year, current market value, purchase price, and mortgage balance (If you have a balance))
- Asset information not in retirement account or Annuity accounts (nor insurance cash value)
- Some schools will also ask about the year, make, model, and purchase prices of all vehicles

# After CSS Profile is Submitted

- Once the college receives this information, they will assess their own Estimated Family Contribution (EFC)
- This alternate EFC can be different from the FAFSA EFC based on this detailed assessment
- Additional college forms may still be required
- Some colleges participate with the College Board IDOC Service (Institutional Documentation Service) to upload your tax return and W-2 and/or non-tax filer form if the parent or student did not file a return
- Please refer to the college's website financial aid section to see additional requirement
- Most colleges will have a financial aid portal, please visit the site for additional required forms

# What is Cost of Attendance (COA)

- Includes
  - Tuition & Fees
  - Room & Board
  - Books, supplies, transportation, and misc. personal expenses
  - Sometimes can include
    - Loan fees
    - Study abroad costs
    - Dependent care expenses
- Varies widely from college to college

# What is the Expected Family Contribution (EFC)

- Amount family can reasonably be expected to contribute
- Stays the same regardless of college
- Two components
  - Parent contribution
  - Student contribution
- Calculated using data from a federal application form and a federal formula

# What is Financial Need

Cost of Attendance

– Expected Family Contribution

---

= Financial Need



# Types of Financial Aid

- Scholarships
- Grants
- Loans
- Employment

# Scholarships and Grants

- Money that does not have to be paid back
- Awarded on the basis of merit, skill, or unique characteristic
- Usually awarded on the basis of financial need

# Loans

- Money students and parents borrow to help pay college expenses
- Repayment usually begins after education is finished
- Only borrow what is really needed
- Look at loans as an investment in the future

# Employment

Allows student to earn money to help pay educational costs

- A paycheck; or
- Non-monetary compensation, such as room and board

# Sources of Financial Aid

- Federal government
- States
- Private sources
- Civic organizations and churches/religious organizations
- Employers



# Federal Government

- Largest source of financial aid
- Aid awarded primarily on the basis of financial need
- Must apply every year using the Free Application for Federal Student Aid (FAFSA)

# States

- Residency requirements
- Award aid on the basis of both merit and need
- Use information from the FAFSA
- Deadlines vary by state; check paper FAFSA or FAFSA on the Web site (*Priority for Texas is March 1<sup>st</sup>*)\*

# Private Sources

- Foundations, businesses, charitable organizations
- Deadlines and application procedures vary widely
- Begin researching private aid sources early
- SBISD Naviance

# Civic Organizations and Churches

- Research what is available in community
- To what organizations and churches do student and family belong?
- Application process usually spring of senior year
- Small scholarships add up!

# Employers

- Companies may have scholarships available to the children of employees
- Companies may have educational benefits for their employees



# Common Federal Aid Programs

- Federal Pell Grant
- Teacher Education Assistance for College and Higher Education Grant (if not cut by DOE)
- Federal Supplemental Educational Opportunity Grant
- Federal Perkins Loan (if not cut by DOE)
- Federal Work-Study
- Subsidized and Unsubsidized Loans
- PLUS Loans

# Federal Pell Grant

- Awarded amount based on EFC, COA, and enrollment status (full-time, half-time, etc.)
- Generally awarded to undergraduate students only, few exceptions
- Maximum award for 2019-2020 = \$5920\* (if there are no budget cuts)

# TEACH Grant (pending)

- U.S. citizen
- Be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work.
- Meet certain academic achievement requirements (scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25)
- Sign a TEACH Grant Agreement to Serve
- Teach full time as a highly qualified teacher at a low income school in a high need field for 4 years after degree completion.
- If you do not complete the required teaching service obligation, TEACH grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan that you must repay, with interest charged from the date of each TEACH Grant disbursement.

# FSEOG (Federal Supplemental Educational Opportunity Grant)

- Annual award amounts vary from \$100 to \$4,000 a year
- Students with the lowest EFC's are awarded first
- Priority goes to Federal Pell Grant recipients

# Federal Work Study (FWS)

- Provides part-time employment while you are enrolled in school
- Employment may be on or off campus
- Even if you don't qualify for FWS you may still be able to have an on campus job!
- Inquire about jobs at your college's Student Employment Office



# Federal Perkins Loan (pending)

- Priority to students who show exceptional need
- Interest rate: 5% fixed
- Nine month grace period, repayment may be up to 10 years
- Deferment and cancellation provisions available for qualifying employment
- Maximum annual award
  - \$4,000 for undergraduate students
  - \$6,000 for graduate students

# Federal Direct Loans

- Subsidized
  - must demonstrate need
  - U.S. Department of Education will pay (subsidize) the interest that accrues while in school
- Unsubsidized
  - not based on need
  - most everyone can qualify

# Direct Loans – Annual Loan Limits

- Annual Loan Limits (combined subsidized and unsubsidized)

– Classification	Dependent	Independent
– Freshman	\$5,500	\$9,500
– Sophomore	\$6,500	\$10,500
– Each remaining year	\$7,500	\$12,500
– Graduate/Professional	N/A	\$57,500

# Loan Interest Rates

- Direct Subsidized Loans (Undergraduates) is 4.45%\* in repayment
- Direct Unsubsidized Loans (Undergraduates) is 4.45%\* from disbursement
- Federal Perkins Loans is fixed at 5%

# Plus Loans

- Parents of dependent undergraduate students
- Graduate/Professional students
- Repayment begins immediately but can be deferred upon request
- Direct interest rate: 7.00%\*
- If a parent is unable to borrow (denied) a parent PLUS loan, a student may be eligible for additional unsubsidized loan

Single mom w/ \$90,000/year income

SCHOLARSHIPS & FINANCIAL AID



Scholarships & Financial Aid initially awards all students based on full-time enrollment. Prior to the semester start date, students not enrolled as such will have adjustments made to their cost of attendance which may result in a reduction of awards.

If the following assumption(s) are incorrect please contact our office.

Residency Status: Resident

Financial Aid Offer

Expected Family Contribution (EFC): \$15,195  
(As determined by the Free Application for Federal Student Aid (FAFSA))

**Cost of Attendance (COA) -**

Tuition and Fees	\$8,933
Loan Fees	\$61
Room and Board	\$8,200
Books and Supplies	\$1,340
Transportation	\$500
Misc/Personal	\$2,262
Other	\$0
<b>Total</b>	<b>\$21,296</b>

**Total Aid Summary**

\$21,296	COA
-\$15,195	EFC
<b>\$6,101</b>	<b>Financial Need</b>
-\$3,500	Gift Aid
-\$0	Self Help Aid - Need based
-\$3,500	Need based loans
-\$2,000	Non need based loans
-\$0	Other Resources
<b>\$0</b>	<b>Unmet Financial Need</b>

**Type of Award**

**Gift Aid**

Texas Aggie Grant  
Texas Public Education Grant - Texas Resident

**Need Based Loan (s) - Repayable**

Federal Direct Subsidized Loan

**Non Need Based Loan (s) - Repayable**

Federal Direct Unsubsidized Loan

Fall	Spring	Summer	Total
\$750.00	\$750.00	\$0.00	\$1,500.00
\$1,000.00	\$1,000.00	\$0.00	\$2,000.00
\$1,750.00	\$1,750.00	\$0.00	\$3,500.00
\$1,000.00	\$1,000.00	\$0.00	\$2,000.00
<b>\$4,500.00</b>	<b>\$4,500.00</b>	<b>\$0.00</b>	<b>\$9,000.00</b>

\* Subsidized and Unsubsidized loans will have an origination fee ranging from 0.5% to 1.0%, a rebate may apply. Please refer to your disclosure statement for terms and conditions. The fee will be deducted from each loan disbursement and varies by award year.

# Sample Financial Aid Award Letter



CASH: Check Aid Status Here

UT EID:

[help](#) | [bookmark](#)

MY FINANCIAL AID

Summer 2012

You have no awards for this semester.

## Fall 2012

Award	Awarded Amount
President's Achievement Scholarship - Tier 1	2,500.00
Federal Pell Grant*	2,775.00
Federal Supplemental Education Opportunity Grant	2,000.00
TEXAS Grant	2,500.00
University Tuition Grant -Initial	374.00
<b>Award Total</b>	<b>\$ 10,149.00</b>

\*Denotes estimated awards. Note that for estimated loan awards, additional action may be required before funds are released. Estimated awards count toward the total award amount, but as estimates, do not release with other financial aid funds. Please click the appropriate award link for more information.

## Spring 2013

Award	Awarded Amount
President's Achievement Scholarship - Tier 1	2,500.00
Federal Pell Grant*	2,775.00
Federal Supplemental Education Opportunity Grant	2,000.00
TEXAS Grant	2,500.00
University Tuition Grant -Initial	374.00
<b>Award Total</b>	<b>\$ 10,149.00</b>

\*Denotes estimated awards. Note that for estimated loan awards, additional action may be required before funds are released. Estimated awards count toward the total award amount, but as estimates, do not release with other financial aid funds. Please click the appropriate award link for more information.

Comments to: [ask@fnald.utexas.edu](mailto:ask@fnald.utexas.edu) | [Office of Student Financial Services](#) | Last updated: 01 February 2005

Single mom with 3 children -  
Income \$16,000

COLUMBIA UNIVERSITY  
IN THE CITY OF NEW YORK  
COLUMBIA COLLEGE  
THE FU FOUNDATION SCHOOL OF ENGINEERING AND APPLIED SCIENCE

October 10, 2012

Sent via email

Dear ,

Congratulations on both your academic achievement and on being considered for a position with Columbia's Division I athletic program. To assist you in the process of selecting a college, the Office of Financial Aid and Educational Financing has evaluated the information submitted by you and your family. Below, you will find an *estimate* of the financial aid package you would be likely to receive if you are admitted to Columbia.

The costs detailed below are our actual 2012-13 expenses; our 2013-2014 costs will be determined and announced by our Board of Trustees in June 2013. Your parent and student contribution are based on your estimates of 2012 income and assets. Please note that our estimates are based solely on your family's projections and are subject to change if your **actual 2012 income and assets** are inconsistent with your projections. If you are admitted to Columbia and enroll, any change to our actual 2013-2014 costs will be reflected in a corresponding adjustment to your Columbia University Grant and will not change the amount you will need to pay in your total family contribution. *This award has been based, in part, on the 2 students you reported enrolled in higher education. In future years if the number of students enrolled in higher education changes, you will see a corresponding change in your financial aid award.*

2012-2013 BUDGET		ESTIMATED NEED	
Tuition and Fees	\$ 47,246	Estimated Need:	\$ 43,814
Room and Board:	\$ 11,496		
Books/Personal:	\$ 2,898		
Travel:	\$ 624		
<b>TOTAL:</b>	<b>\$ 62,264</b>		
ESTIMATED RESOURCES		ESTIMATED FINANCIAL AID	
Parent Contribution:	\$ 15,963	Estimated Student Employment	\$ 2,910
Student Contribution:	\$ 2,487	Estimated Grants:	\$ 40,904
<b>Estimated Family Contribution:</b>	<b>\$ 18,450</b>	<b>Estimated Total Aid:</b>	<b>\$ 43,814</b>

*It is important that you adhere to all financial aid deadlines as described in your application packet including filing your FAFSA and CSS Financial Aid Profile and providing your family's tax returns and all other required documents. Failure to do so may result in a delay or cancellation of your actual award if you are admitted.*

If you have any questions, or need clarification of this estimate, please do not hesitate to contact Edwin Isaac by email at [ei275@columbia.edu](mailto:ei275@columbia.edu) or by phone at 212-854-6755. We hope that you will seriously consider Columbia University in making your selection of colleges.

Sincerely,

*Kathryn Tuman*

Kathryn Tuman, Director of Financial Aid  
Columbia College and the Fu Foundation School of Engineering and Applied Science

*Family of 4 w/ \$100,000 and  
two in college.*

OFFICE OF FINANCIAL AID AND EDUCATIONAL FINANCING

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