

NAVIGATING COLLEGE ADMISSIONS

The Common App & FAFSA



PROUD SPONSOR of
the AMERICAN MIND®


Erin Corso, School Counseling Lead, Ansonia High School
Diana Draper, Director of Financial Aid, Fairfield University

Ansonia High School, School Counseling Department

- ▶ Erin Corso, Lead School Counselor – Class of 2020 M-Z;
Classes of 2021, 2022 N-Z
 - ▶ Daphne Edwards-DaRosa – Class of 2020 A-L
Classes of 2021, 2022 N-Z
 - ▶ Wendy Chin – Class of 2020 P.A.C.E.
Class of 2023
 - ▶ Kristopher Kilgore – School Counseling Intern
- ▶ Irene Sheades – School Counseling Administrative Assistant

What is Common App?

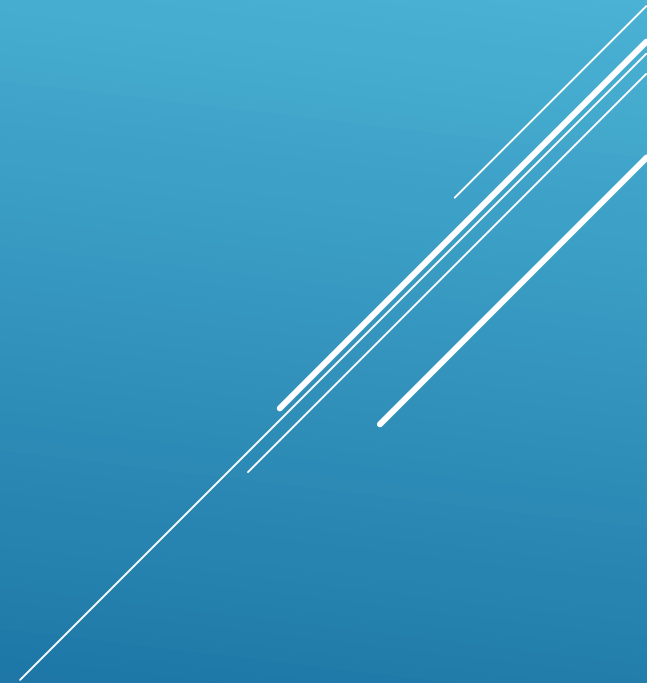
Common App is a non-profit college access organization that helps students apply to college every year. Common App's free college application tool is designed to make applying to college faster and easier. With Common App you only need to use one system to apply to multiple colleges and universities. There are two main parts you fill out: a set of common questions and each college's own specific questions. The best part is you only have to fill out the common questions one time!

Several white lines of varying lengths and angles are positioned in the bottom right corner of the slide, creating a modern, abstract graphic element.

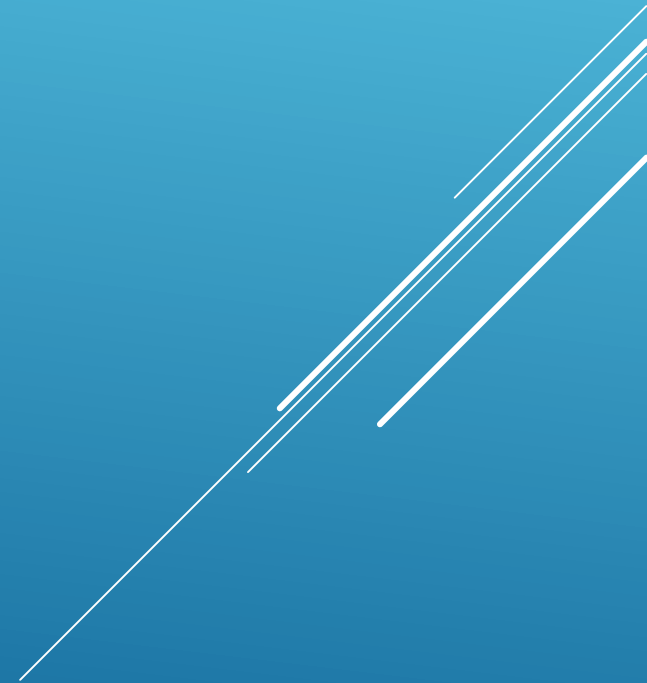
Common App at a Glance

- Almost 900 colleges and universities use Common App
 - 204 public colleges and universities
 - 62 international universities in 18 countries
 - 12 HBCUs
 - More than 325 without app fee (Ansonia High Students ALL qualify for a fee waiver)
 - Nearly 250 test optional/flexible
- 
- A series of three parallel white diagonal lines in the bottom right corner of the slide, extending from the middle of the right edge towards the bottom left.

www.commonapp.org



www.naviance.com



UPCOMING EVENTS:

- Common App Completion Workshop: October 16th for seniors in the cafeteria during the PSAT! Snacks will be provided.
- AHS OnSite Decision Day: December 11, 2019
Albertus Magnus, SCSU, Western New England, University of New Haven, University of Bridgeport
- FAFSA Completion Workshops...



FINANCIAL AID

Guide to Financing a Higher Education 2020-2021

Diana M. Draper
Fairfield University

Agenda

- Applications and Deadlines
- Filing tips
- Eligibility
- Types of aid
- Q & A

2020-2021 Applications

CSS Profile

College Scholarship Search

<https://cssprofile.collegeboard.org/>

- ***FEE!***
- 400 colleges & scholarships
- Comprehensive evaluation of a family's economic strength
- Customized by school
- Used in determining institutional aid eligibility
- Available October 1, 2019

FAFSA

Free Application for Federal Student Aid

www.fafsa.gov

- ***FREE!***
- Determines eligibility for federal aid
- Schools use to award federal, state & institutional aid
- Submit every year
- Must have official application
- Available October 1, 2019

Gather information

- FSA ID
- SSN – students and parents
- Student drivers license number
- 2018 tax records – tax return, w-2's - student and parent
- 2018 untaxed income
- Asset information
- School lists
- Home value/debt (CSS)
- 2019 and projected 2020 (CSS)

CSS Profile vs. FAFSA

There are some key data collection differences:

- Parent data collected:
 - Custodial and Noncustodial Parent
- Income: Paper Losses
 - Negative income
 - Depreciation
- Assets:
 - Home and home equity
 - Imputed values vs. reported values
- Expected student contribution
- Cost of living adjustments for those living in high cost areas

CSS Profile Tips

- More thorough review of family financial picture
- Student is the applicant, just like the FAFSA
- Will use the same PPY income data; current year asset data
- Do not leave blanks, use estimates or zero if n/a
- Use the **Comments** section if desired, BUT also notify the school of special conditions *not* reflected on the CSS
- First year, first time students who took the SAT's should log in to PROFILE using the same credentials used for the SAT
- SAT fee waiver = PROFILE fee waiver - \$25 first report, \$16 ea add'l
- Read carefully so as to not double report items

Federal student aid ID = FSAID

HOW TO CREATE AN FSA ID:

1. Enter your email address
2. Create a username
3. Create a password
4. Enter your name, date of birth, and Social Security number
5. Enter your mobile phone number
6. Set up 4 challenge questions
7. Read and accept the terms
8. Verify your mobile phone number
9. Verify your email address

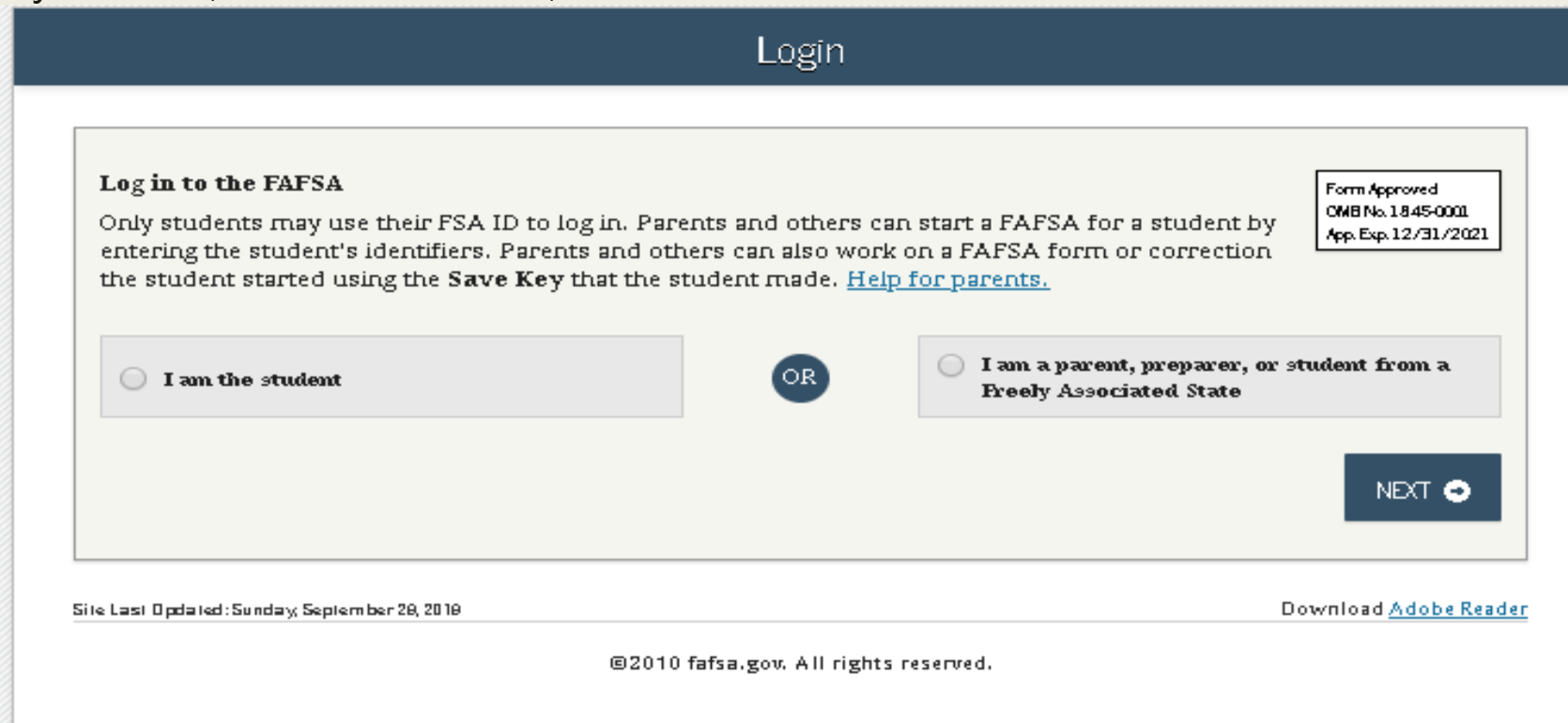
Create an FSA ID:

StudentAid.gov/fsaid

Start the FAFSA

TIP: We recommend that the **student** start the FAFSA form using the instructions below. It makes the application process much easier.

- **If you are the student:** Click “Enter your (the student’s) FSA ID.” Then enter your FSA ID username and password, and click “Next.”
- **If you are the parent:** Click “Enter the student’s information.” Then provide the student’s name, Social Security number, and date of birth, and click “Next.”



The screenshot shows the FAFSA Login page. At the top is a dark blue header with the word "Login" in white. Below the header is a light gray box containing the login instructions. On the right side of this box is a small box with the text "Form Approved OMB No. 1545-0047 App. Exp. 12/31/2021". The main text in the box says "Log in to the FAFSA" followed by "Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)". Below this text are two radio button options: "I am the student" and "I am a parent, preparer, or student from a Freely Associated State", separated by a dark blue circle with the word "OR" in white. To the right of these options is a dark blue button with the word "NEXT" and a right arrow. At the bottom of the page, there is a footer with the text "Site Last Updated: Sunday, September 28, 2019" on the left, "Download [Adobe Reader](#)" on the right, and "@2010 fafsa.gov. All rights reserved." in the center.

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

☐ I am the student

OR

☐ I am a parent, preparer, or student from a Freely Associated State

NEXT →

Form Approved
OMB No. 1545-0047
App. Exp. 12/31/2021

Site Last Updated: Sunday, September 28, 2019

Download [Adobe Reader](#)

@2010 fafsa.gov. All rights reserved.

Stay On Track

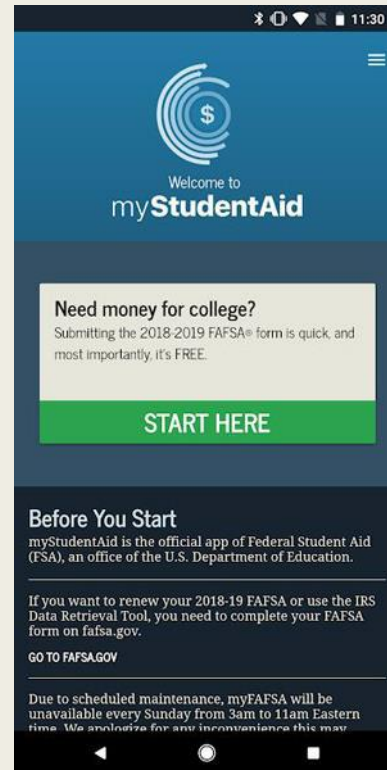
- Use flags to know which section you are completing.
- Do not enter parent info in the tax section

This screenshot shows the 'Personal Information for Student' section of the FAFSA application. At the top, a navigation bar includes links for 'Exit', 'Reset FAFSA', 'View FAFSA Summary', 'Save', and 'Help'. Below this, a horizontal progress bar lists the following sections: 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', 'Parent Financials', 'Student Financials', 'Sign & Submit', and 'Confirmation'. The 'Student Demographics' section is highlighted with a blue box and a pencil icon, indicating it is the current section being edited. A blue callout box labeled 'STUDENT INFORMATION' points to this section.

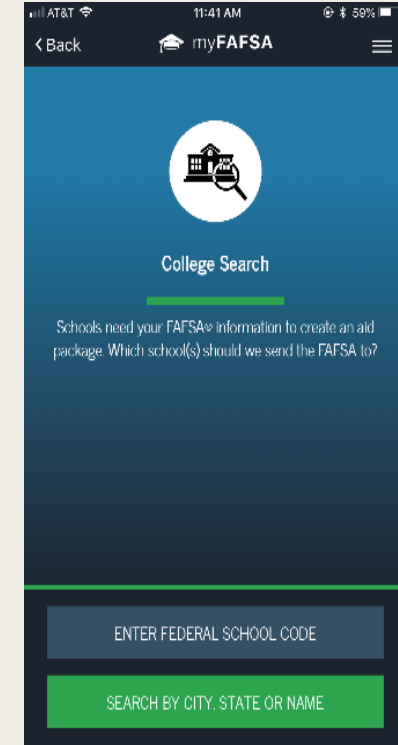
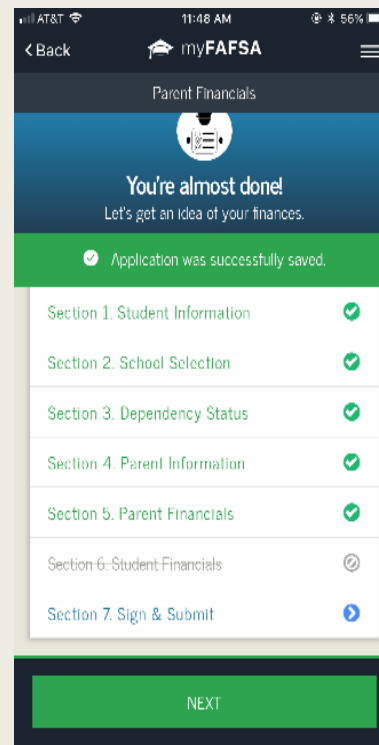
This screenshot shows the 'Parent Marital Status' section of the FAFSA application. It features the same top navigation bar as the previous screenshot. The progress bar below it shows the same sequence of sections: 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', 'Parent Financials', 'Student Financials', 'Sign & Submit', and 'Confirmation'. In this view, the first three sections ('Student Demographics', 'School Selection', and 'Dependency Status') are marked with green checkmarks, indicating they have been completed. The 'Parent Demographics' section is highlighted with a blue box and a pencil icon, indicating it is the current section being edited. A blue callout box labeled 'PARENT INFORMATION' points to this section.

Applying becomes easier?

- Apply anywhere by downloading the myStudentAid app from the Apple App Store or Google Play



Applying becomes easier?



Parent Demographics

- After student lists schools and answers dependency questions
- Next, parent demographics

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the Free Application for Federal Student Aid (FAFSA).¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:



Widowed Stepparent



Grandparents



Foster Parents



Legal Guardians



Older Brothers or Sisters

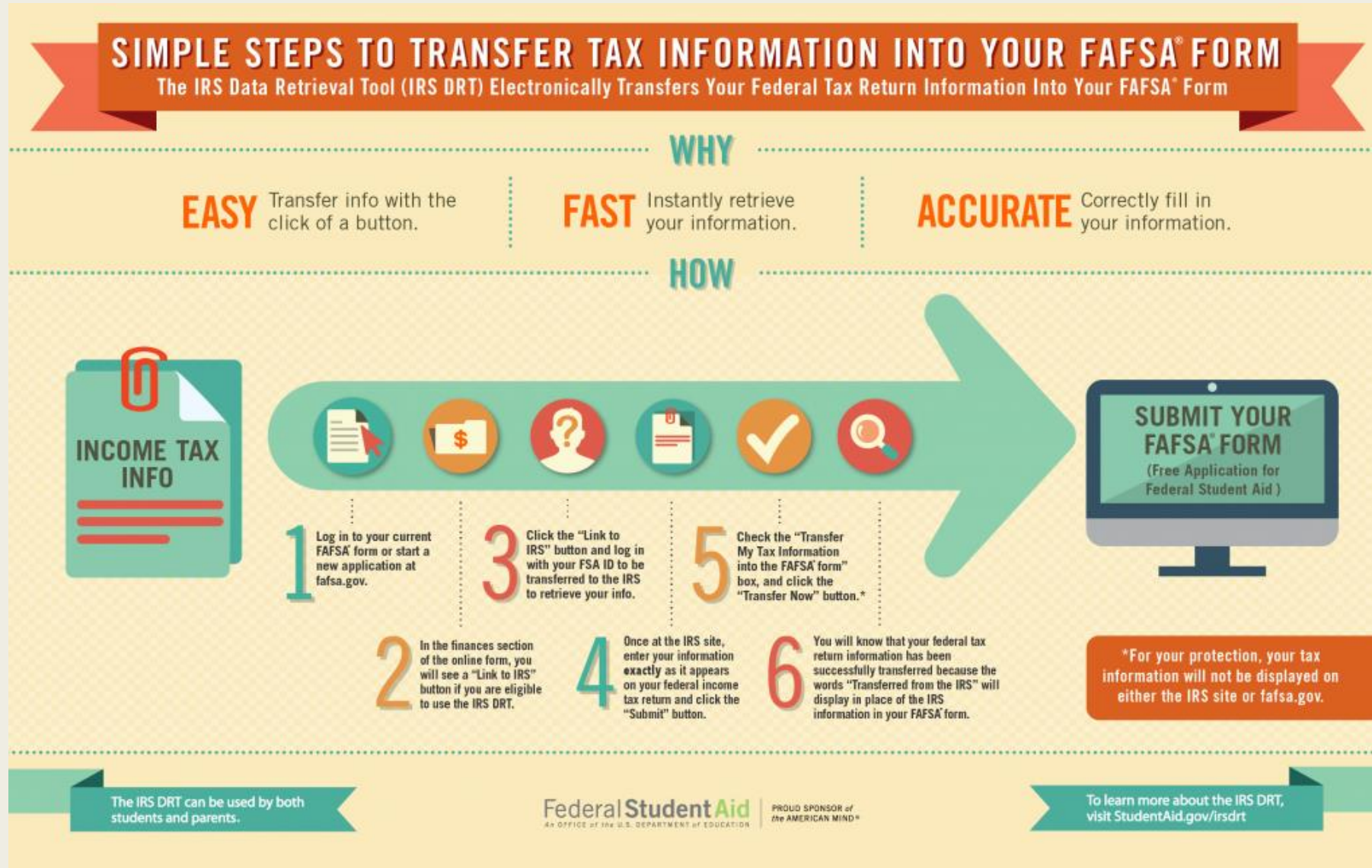


Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/afsa/filling-out/parent-info or call 800-4-FED-AID (800-433-3243).

¹ If you're not sure whether you are a dependent student, go to StudentAid.gov/afsa/filling-out/dependency

IRS Data Retrieval – IRS DRT



IRS Data Retrieval

To access the tool, indicate that you've "already completed" taxes on the student or parent finances page. If you're eligible, you'll see a "LINK TO IRS" button. Choose that option and follow the prompts.

Exit

Reset FAFSA

View FAFSA Summary

Save

Help

Parent Tax Filing Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Application was successfully saved.

Attention! You must provide financial information from your parents' 2018 tax return on the following pages.

For 2018, have your parents completed their IRS income tax return or another tax return?
Already completed

What type of income tax return did your parents file for 2018?
IRS 1040

For 2018, what is your parents' tax filing status according to their tax return?
Married-Filed Joint Return

IRS Data Retrieval Tool

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

LINK TO IRS

PREVIOUS

NEXT

Site Last Updated: Sunday, September 28, 2016

Download [Adobe Reader](#)

@2010 fafsa.gov. All rights reserved.

Exit

Reset FAFSA

View FAFSA Summary

Save

Help

Parent Log In to IRS DRT

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

You, the parent, should enter the information below and click **Next** to continue. Otherwise, click **Skip IRS DRT**.

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

Provide Parent's FSA ID

Which parent are you?
☒ Parent 1 ☐ Parent 2

Parent's FSA ID Username, E-mail Address, or Mobile Number

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

Parent's FSA ID Password

[Forgot Password](#)

SKIP IRS DRT

NEXT

Site Last Updated: Sunday, September 28, 2016

Download [Adobe Reader](#)

@2010 fafsa.gov. All rights reserved.

Certain tax filers cannot use the IRS Data Retrieval Tool

Did not indicate on FAFSA a tax return was completed	Marriage date is January 2019, or later	First three digits of the SSN are 666	Filed a non-U.S. tax return	Married and filed as head of household, or filed separate returns	Neither married parent entered a valid SSN	Non-married parent or both married parents entered all zeroes for the SSN
--	---	---------------------------------------	-----------------------------	---	--	---

FAFSA Sections

- Student Demographics
 - Personal student info including DL number, DOB, SS registration status
- School Selection
 - Includes housing status
- Dependency Status
- Parent Demographics
 - Parent IRS link works best when FAFSA Parent 1 is also Parent 1 on tax return
- Parent Financials
 - IRS DRT
 - Assets
- Student Financials
 - Student DRT
 - Assets
- Sign & Submit
- Confirmation

I submitted my FAFSA. What's Next?

- The student will receive an email confirmation that it has been submitted.
- In approximately 2-3 days after successfully submitting the FAFSA, the student will receive the email that their SAR is ready – read it carefully.
- The schools listed will receive an electronic copy as well.
- You may make changes via FOTW.
- Schools may ask for supporting documentation or you may need to complete verification.

Cost of Attendance - COA



Tuition and fees



Room and board



Books and supplies



Transportation



Miscellaneous personal expenses

Expected Family Contribution - EFC

Measurement of
student's and
family's ability to pay
postsecondary
educational
expenses



**Student
contribution**

Parent contribution
(for dependent students)

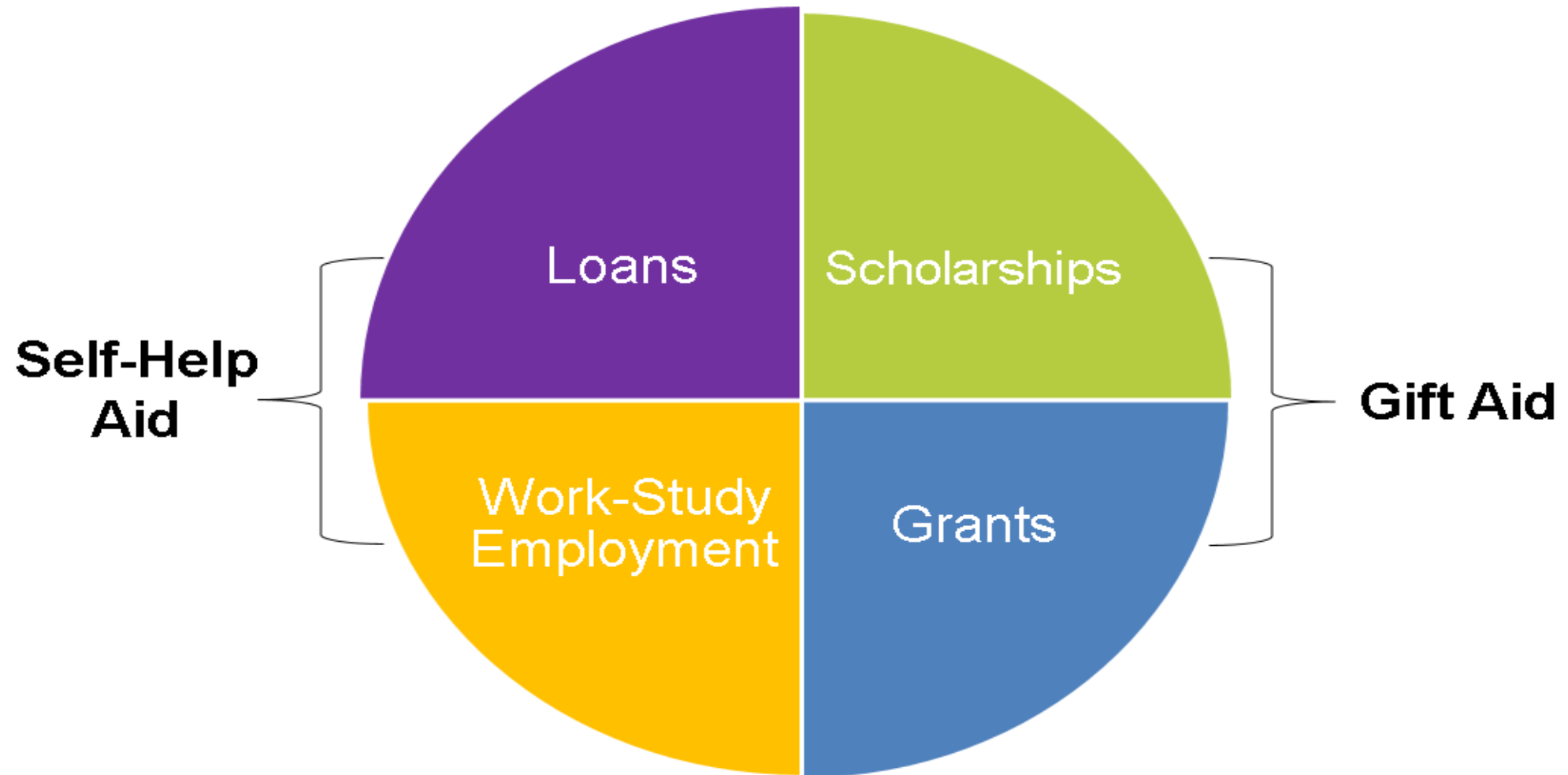
Calculating eligibility



***Note:** This is not the same as the student's bill or the amount a family will actually pay for the student to attend college

Most colleges will NOT meet 100% of your **need**

Types of Financial Aid



Institutional Aid

GRANTS

- *Academic*
- *Athletics*
- *Need-based*
- *Other*



SCHOLARSHIPS

- ACADEMIC
- ATHLETIC
- NEED-BASED = ***DEADLINES!***
- STATE
- OUTSIDE AGENCIES
- LOCAL LIBRARY
- HIGH SCHOOLS
- ON-LINE

WE'RE
GIVING
AWAY

FREE
MONEY

Federal grants

PELL

- *Need-based*
- *Enrollment-based*
- *Up to \$6095 (2018-2019)*

SEOG

- *Need-based*
- *Pell Grant recipients*
- *Award varies by institution*

TEACH

- UP TO \$4,000/YEAR
- MEET VARIOUS FEDERAL REQUIREMENTS
- BECOMES A ***DIRECT UNSUBSIDIZED LOAN**** IF STUDENT DOES NOT FOLLOW FEDERAL EMPLOYMENT GUIDELINES

****INTEREST ACCRUES FROM DATE OF DISBURSEMENT OF TEACH GRANT***

Federal Work Study

- Self-help, but NO repayment
- Need-based
- Eligibility determined by institution
- Part-time employment
- On or off campus
- Help with personal, living, education expenses
- Valuable work experience
- Wage determined by school

Direct *Student* Loans

Interest Rates for Direct Loans First Disbursed on or After July 1, 2019, and Before July 1, 2020

Loan Type	Borrower Type	Fixed Interest Rate
Direct Subsidized Loans and Direct Unsubsidized Loans	Undergraduate	4.53%
Direct Unsubsidized Loans	Graduate or Professional	6.08%
Direct PLUS Loans	Parents and Graduate or Professional Students	7.08%

- 1.059% student origination fee
- 6 month grace period before repay
- Forgiveness option for public service work
- Interest may be tax-deductible
- Forbearance or deferment options
- Various repayment plans
- No co-signer or credit check
- Consolidation options
- Helps build student's credit

Direct Loan Limits

Year	Dependent Students (except students whose parents are unable to obtain PLUS Loans)	Independent Students (and dependent undergraduate students whose parents are unable to obtain PLUS Loans)
First-Year Undergraduate Annual Loan Limit	\$5,500—No more than \$3,500 of this amount may be in subsidized loans.	\$9,500—No more than \$3,500 of this amount may be in subsidized loans.
Second-Year Undergraduate Annual Loan Limit	\$6,500—No more than \$4,500 of this amount may be in subsidized loans.	\$10,500—No more than \$4,500 of this amount may be in subsidized loans.
Third-Year and Beyond Undergraduate Annual Loan Limit	\$7,500—No more than \$5,500 of this amount may be in subsidized loans.	\$12,500—No more than \$5,500 of this amount may be in subsidized loans.

Direct *Parent* PLUS loan

- For **PARENTS** of undergraduate students
- May have option to use credit-worthy endorser
- If **NOT approved**, STUDENT is eligible for **additional Direct Unsubsidized Loan**
- **July 1 annual rate change**
- Can borrow up to COA
- Deferred payment option
- Money-saving benefits during repayment
- The interest rate is 7.08%
- 4.236% PLUS origination fee

Alternative Loans

- For **STUDENTS** or **parents**
- Co-signer required
- VARIABLE or FIXED rates
- LOW or 0% fees
- Credit-based
- Borrow up to COA
- Repayment benefits
- Remove co-signer option
- Monitor interest accruals while in school
- Check for prepayment penalties
- Payment options vary after graduation
- Payment options vary in school
 - Deferred
 - Monthly
- Interest may *not* be tax deductible
- Cannot consolidate to Direct loan
- May *not* offer forbearance or deferment options during repayment
- Loan forgiveness programs unlikely

Financial Aid Award Letter

A financial aid award notification is a communication from a college that states the **type and amount** of financial aid the student is eligible to receive if the student enrolls at the institution.

- The award notification typically consists of a combination of grants, loans and work-study.
- There is no set standard or a universal award notification format.
- Notifications are sent at different times based upon each college's admissions cycle.
- All communication about financial aid is sent directly to the student.
- Financial Aid Notification comparison tools are available.

<https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator>

Financial Aid Appeals

Review college policies for:

- *Appeal criteria – varies by school*
- *Required documentation, applications, **deadlines**, etc.*

**Many appeal awards, if granted, are for one-year only*

Consider the “right**” vs. “**first**” vs. “**best**” choice for the **student**, **family**, **finances**, etc.*

Planning tools

- **COLLEGE SCORECARD**

- *Early stages of college comparisons*
- <http://www.whitehouse.gov/issues/education/higher-education/college-score-card>

- **COLLEGE NAVIGATOR**

- *Detailed school info*
- *More ways to search colleges*
School data from reports of National Center for Education Statistics
- <http://nces.ed.gov/collegenavigator/>

- **College Affordability & Transparency Center**

- *Tuition & net prices*
- <http://collegecost.ed.gov>

- **SHOPPING SHEET**

- *Use AFTER Scorecard & Navigator*
- *Not required by all schools (2,000 using it!)*
- *COA, graduation/loan default rates, median borrowing, etc.*
- <http://www2.ed.gov/policy/highered/guid/aid-offer/annotatedshoppingsheet.pdf>

- **NET PRICE CALCULATOR**

- *Varies by school*
- *Aid not guaranteed*

FAFSA Day Connecticut 2020-2021

<https://www.capfaa.org/fafsa-day/fafsa-day-student-registration/>

Need Help on Your FAFSA?

REGISTER FOR FAFSA DAY

Free hands-on assistance in completing the 2020-2021 Free Application for Federal Student Aid



To Register:

Google Search “FAFSA Day CT”

Click on the link that will take you to capfaa.org/fafsa-day

Click on **FAFSA DAY** > **Student Registration**



Location	Date	Time
Naugatuck Community College	Sunday, October 6 th	1:30 PM
Housatonic Community College	Saturday, November 2 nd	9:30 AM – 1:00 PM

SEE YOUR GUIDANCE COUSNELOR FOR DETAILS

**KEEP
CALM
AND
FILE YOUR
FAFSA**