

Senior Year

As you're learning about colleges, make sure to pay attention to their financial aid opportunities and application policies. Use each school's online Net Price Calculator to get a customized estimate of your family's potential financial aid eligibility. Requirements and deadlines often vary from one school to another. Here is a list of financial aid questions to ask each college's financial aid office:



1. What is the total cost of attendance?
2. What financial aid forms are required and what is the application deadline?
3. Are there merit-based scholarships? How do students apply?
4. Are the scholarships/grants renewable each year? If so, are there renewal conditions such as grade point average, enrollment status, or major?
5. What is the college's average student debt upon graduation?

MEFA is here every step of the way.

Every year, MEFA proudly assists thousands of families like yours in making college a reality. As you prepare for success after high school, MEFA is the authority you can trust for clear, straightforward guidance on planning, saving, and paying for college. Visit mefa.org to:

- Sign up for on-going guidance through MEFA emails
- Access webinars, videos, and calculators
- View a listing of free in-person seminars in your area

Have questions? Call (800) 449-MEFA (6332), email collegeplanning@mefa.org, or visit us online at mefa.org.

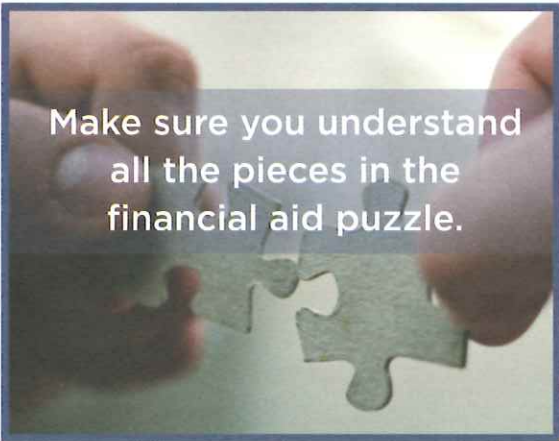
What is Financial Aid?

Financial aid is any type of financial assistance provided by the federal government, state government, and/or a college or university to help you with educational expenses.

Types of Financial Aid

Grants & Scholarships

- Grants and scholarships are gift aid that do not have to be repaid, and are based on a student's financial need or merit. They are provided by colleges, universities, states, the federal government, and private organizations.
- Private, local, and national sources all offer private scholarships. Check with your school counselor, parents' employers, civic groups, public libraries, and community organizations to find out about local scholarships.



Massachusetts offers grants, scholarships, and tuition waivers for eligible residents. Visit mass.edu/osfa for more information.

Work-Study

Work-study programs allow students to work part time on or near campus while in college. Students earn their awards throughout the year by being paid directly for the hours that they work. Earnings may be used for any expenses. The work-study award isn't deducted from the college bill, but instead paid to the student in paycheck form throughout the academic year.

Federal Student Loans

Federal student loans are available to eligible students regardless of income or credit score. They offer fixed interest rates and various repayment options. Check with your college financial aid office for additional information.

Have questions? Call (800) 449-MEFA (6332), email collegeplanning@mefa.org, or visit us online at mefa.org.

Frequently Asked Questions:

What forms do I need in order to apply for financial aid?
Financial aid comes from many sources, but you only need to submit 1 - 2 applications to apply for it all. Every college requires the Free Application for Federal Student Aid (FAFSA®) and then many others require the CSS Profile™. Refer to the table to the right of this page, and be sure to keep track of each college's application requirements and deadlines. Don't miss deadlines — missing deadlines can mean missing out on financial aid!

What information do I report on financial aid applications?
Questions on these applications will focus on income and asset information about the parents and student, as well as other details like household size and number of students in the household attending college. You'll need your federal income tax return and statements showing the current value of your assets to complete your applications.

What happens after I apply for financial aid?
The colleges you list on the FAFSA will review your application to determine your eligibility for financial aid. Sometimes the financial aid office needs additional information before they can calculate an award. If a college contacts you to request more information, make sure that you read and respond to all communications in a timely manner. When you're working through the financial aid process, it helps to stay organized. Keep copies of your tax returns, W2s, and other income documents and bank statements all in one place.



For one-on-one assistance with completing the FAFSA, plan to attend a FAFSA Day event. Visit [FAFSADay.org](https://fafsa.gov) for a full listing of dates and locations.

Financial Aid Applications

| Type of Application | FAFSA | CSS Profile |
|--|--|---|
| Who requires it? | All colleges | Some colleges (primarily private) |
| Cost? | Free | \$25 for initial application including one college, plus \$16 for each additional school* |
| Available online or paper? | Online is recommended fafsa.gov | Online only cssprofile.org |
| When is the form available? | October 1 | October 1 |
| How do I make corrections after the form is submitted? | Online | Send new information directly to colleges |
| How do I get started? | Create an FSA ID at fsaid.ed.gov | Create a collegeboard.org account |
| Who signs the form? | Student and Parent | Student or Parent |
| How is it used? | Calculates eligibility for federal, state, and some college/university financial aid | Calculates eligibility for college/university financial aid |

* Fee waivers may be available. Check with your school counselor.

Stay on track with college planning by signing up for MEFA emails at mefa.org You'll receive tips, updates, and resources to help you with each step of preparing for college.

The Financial Aid Timeline:

September – December: Attend a MEFA College Financing seminar for a detailed explanation of how financial aid works.

October – December: Early Action/ Early Decision applicants may have early financial aid deadlines. Check with each college's financial aid office.

October - February: Attend a free FAFSA Day workshop to receive assistance completing and submitting the FAFSA. To find a workshop near you, visit [FAFSADay.org](https://fafsa.gov)

March – April: Financial aid award letters are sent to accepted students. Read each carefully. Don't just compare the total amount of the awards — make sure you understand the entire financial aid package. If you have any questions, don't hesitate to contact the financial aid office at the college.

January – May: Apply for financial aid again for your next year of college.


| September | October | November | December | January | February | March | April | May |
|---|---|----------|---|---------|---|---|-------|---|
| <p>September: As you finalize your college list, use the online Net Price Calculator at each school for a customized estimate of your financial aid. Make sure to have some affordable college options on your list.</p> | <p>September: Create an FSA ID at fsaid.ed.gov. Your FSA ID will be used to log in to certain websites including the FAFSA website, fafsa.gov. Both the student and one parent will need an FSA ID.</p> | | <p>October 1: The FAFSA and the CSS Profile are available. Check to see which applications are required from each college on your list and be sure to submit your application(s) before the deadline. Every college will require at least the FAFSA.</p> | | <p>February – March: Most financial aid applications are due at colleges. Deadlines may be earlier for some colleges, and later for community colleges. Check each college's deadline to make sure you submit applications on time</p> | <p>Spring: Attend a MEFA After the College Acceptance seminar for help reviewing your financial aid awards. Check mefa.org for details.</p> | | <p>May 1: National deadline to select your college and submit the tuition deposit.</p> |

Sign up for emails from MEFA to stay on track throughout this process.
Connect with MEFA online for useful, timely updates on college planning.

Visit mefa.org to sign up!



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College Financing

(Seminar slides are available for printing on the sidebar of mefa.org/events)


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About MEFA

Not-for-profit state authority created in 1982 helping families plan, save, and pay for college and reach financial goals

Keeping you on track with FREE college planning:


- Visit mefa.org: Information, tools, & resources
- Call us: (800) 449-MEFA (6332) with any questions
- Email us: collegeplanning@mefa.org
- Follow us: Facebook, Twitter, & LinkedIn
- Get our emails: Sign up on mefa.org
- Attend a seminar: Details at mefa.org/events
- Attend a webinar: Register at mefa.org/events



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Seminar Topics

- Find Out About Types & Sources of Financial Aid
- Review the Application Process
- Understand How Financial Aid Decisions Are Made
- Learn About Paying for College
- Discover Free Resources



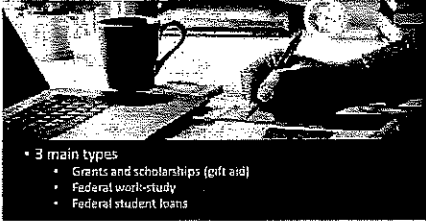
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Types and Sources of Financial Aid

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What is Financial Aid?

Financial aid is money to help students pay for college

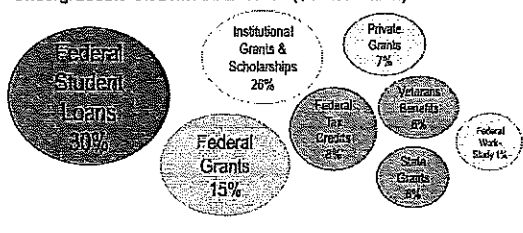


- 3 main types
 - Grants and scholarships (gift aid)
 - Federal work-study
 - Federal student loans

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Financial Aid Breakdown

- Undergraduate Student Aid 2017-18 (\$184.1 Billion)



| Source | Percentage |
|-------------------------------------|------------|
| Federal Student Loans | 30% |
| Institutional Grants & Scholarships | 26% |
| Federal Grants | 15% |
| Private Grants | 7% |
| Veterans Benefits | 6% |
| Federal Tax Credits | 4% |
| State Grants | 3% |
| Federal Work-Study | 1% |

Sources: The College Board, Trends in Student Aid 2018

Sources of Financial Aid

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| Federal | State/Institutional |
|---|---|
| Grants, work-study, loans, tax incentives, StudentAid.gov | Grants, scholarships, emergency loans, tax incentives, StudentAid.gov |
| College/University (Institutional aid) | Private |
| Grants, scholarships, loans | Grants, scholarships, loans, tax incentives, StudentAid.gov |

Federal Direct Student Loans

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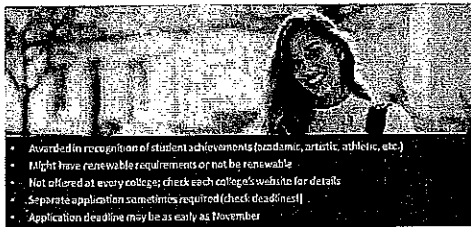
- Student is the sole borrower
- No credit check
- Subsidized and Unsubsidized
- 4.529% fixed interest rate for 2019-20
- Repayment:
 - No payments due while enrolled
 - Multiple options (many tied to income)
 - Approximately \$300/month for 10 years for \$27,000 debt
 - Deferment, forbearance, and forgiveness opportunities

| Annual Loan Limits | |
|--------------------|---------|
| Freshman Year | \$5,200 |
| Sophomore Year | \$6,500 |
| Junior Year | \$7,500 |
| Senior Year | \$7,500 |



Merit-Based Aid

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- Awarded in recognition of student achievements (academic, artistic, athletic, etc.)
- Might have renewable requirements or not be renewable
- Not offered at every college; check each college's website for details
- Separate application sometimes required (check deadlines!)
- Application deadline may be as early as November

Need-Based Aid

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- Based on family's financial eligibility ("need")
- Eligibility determined by a standardized formula
- Includes grants, loans, and work-study
- Most financial aid is need-based
- Must be making satisfactory academic progress

The Application Process

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Financial Aid Timeline

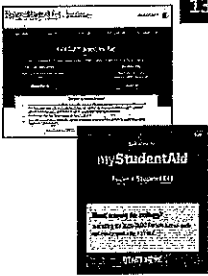
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- Check deadlines and required applications on each college's website now
- Early action/decision deadlines are often in October or November
- Standard deadlines are typically in February or March
- **DON'T SUBMIT APPLICATIONS LATE**
- Use MEFA's College Application Manager to stay organized
 - mefa.org/college-application-manager



FAFSA®

- Free Application for Federal Student Aid (FAFSA)
- Required by all colleges
- Becomes available October 1st: fafsa.gov
- Easy completion on myStudentAid mobile app
- Log In with an FSA ID: fsaid.ed.gov
 - Both student and parent need one!
- IRS Data Retrieval Tool: Pull in federal tax data
- FAFSA webinar recording on me4a.org/events
- **MUST BE COMPLETED EVERY YEAR**




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What's Reported on the FAFSA?

GENERAL INFORMATION

- Student citizenship status
 - Non-citizen parents:
 - o Use zeros for SSN
 - o Print signature page to sign (cannot get FSA ID)
- Colleges where student is applying (each one will receive your FAFSA)
- Parents
 - Married, including same-sex parents
 - All parents who live together, married or not
 - Divorced/Separated: custodial parent & current spouse
 - Legal guardians are NOT a parent
- # in household, # of children in college




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What's Reported on the FAFSA?

FINANCIAL INFORMATION

- Parent and student income (2018 income for the 2020-21 FAFSA)
 - Both taxed and untaxed
- Parent and student assets
 - Include: savings, checking, investments, other property
 - Include: all 529 accounts as a parent asset
 - Do not include: primary home, value of retirement, life insurance, value of small family business
- Debt is not reported except debt on reported assets



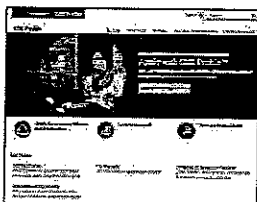
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Other Financial Aid Applications

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CSS Profile™

- cssprofile.org
- Required by some colleges and universities
- \$25 for 1st school, \$16 for each additional
- Becomes available October 1st
- Noncustodial parent will need to submit a separate Profile
- Profile webinar recording on mfa.org/events

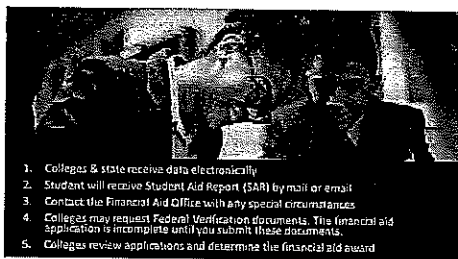


College Financial Aid Application

- Required by some colleges and universities

After You Apply

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1. Colleges & state receive data electronically
2. Student will receive Student Aid Report (SAR) by mail or email
3. Contact the Financial Aid Office with any special circumstances
4. Colleges may request Federal Modification documents. The financial aid application is incomplete until you submit these documents.
5. Colleges review applications and determine the financial aid award

Verification

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- Colleges verify data on financial aid applications
- Students selected by Department of Education or college
- Must comply with all requests to receive financial aid
- Families must submit additional documentation:
 - Tax Return
 - Verification Worksheet
 - Asset Account Statements
- Review all correspondence from colleges
- Log into college web portal for communications



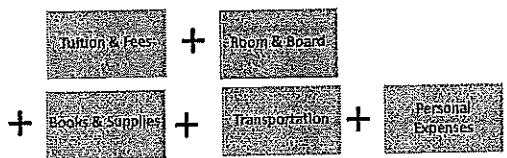
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How Financial Aid Decisions Are Made

Cost of Attendance (COA)

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COA = Total Expenses for One Year of College



= Billed or Direct Expenses = Non-Billed or Indirect Expenses

Expected Family Contribution (EFC)

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- Amount family has ability to absorb for 1 year of college costs
- Same federal formula used for every family
- Some colleges also use an institutional formula
- Family has the primary responsibility for paying
- Not necessarily what the family will pay
- Lowered if family has more than 1 child in college
- EFC Calculator on mefa.org



Net Price Calculators

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- Online tool found on each institution's website
- Asks questions about family finances & student academics
- Provides personal, estimated net college price
- Displays federal & institutional aid
- Merit-based aid may also be included



Financial Aid Formula

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$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Aid Eligibility} \end{array}$$

Colleges fill in Financial Aid Eligibility with financial aid from all sources

Asset Impact on EFC

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- An example: 4 in the family, 1 child in college

| | Family A | Family B | Family C |
|------------------------|----------|----------|-----------|
| Combined Parent Income | \$75,000 | \$75,000 | \$75,000 |
| Combined Parent Assets | \$0 | \$75,000 | \$150,000 |
| EFC | \$7,223 | \$10,422 | \$14,652 |
| Difference | | \$3,199 | \$7,429 |

Based on 2020-21 Federal Methodology

Income Impact on EFC

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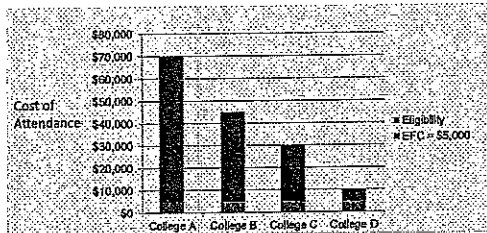
- An example: 4 in the family, 1 child in college

| | Family | Parent 1 | Parent 2 |
|------------------------|----------|-----------|-----------|
| Combined Parent Income | \$75,000 | \$100,000 | \$150,000 |
| Combined Parent Assets | \$50,000 | \$50,000 | \$50,000 |
| EFC | \$9,025 | \$17,931 | \$33,053 |
| Difference | | \$8,505 | \$24,028 |

Based on 2020-21 Federal Methodology

How the Formula Works

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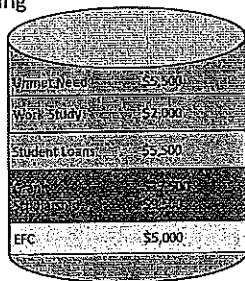


Financial Aid Awarding

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College COA =
\$45,000

Unmet need and EFC is the
FAMILY's responsibility



Award Letters: Totals Can Vary

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COA: \$45,000 EFC: \$5,000 Total Eligibility: \$40,000

| | College A | College B | College C |
|---------------|-----------|-----------|-----------|
| Student Loans | \$5,500 | \$5,500 | \$5,500 |
| Work-Study | \$2,000 | \$2,000 | \$2,000 |
| Gift | \$10,000 | \$10,000 | \$10,000 |
| Unmet Need | \$27,500 | \$27,500 | \$27,500 |

Award Letters: Types Can Vary

29

COA: \$45,000 EFC: \$5,000 Total Eligibility: \$40,000

| | College A | College B | College C |
|---------------|-----------|-----------|-----------|
| Student Loans | \$5,500 | \$5,500 | \$5,500 |
| Gift | \$10,000 | \$10,000 | \$10,000 |
| Work-Study | \$2,000 | \$2,000 | \$2,000 |
| Gift | \$12,500 | \$12,500 | \$12,500 |
| Unmet Need | \$15,000 | \$15,000 | \$15,000 |

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Paying for College

Filling the EFC and Unmet Need: An Example

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| | | |
|--|-------------------------------------|-----------|
| | | \$10,000 |
| | Student Savings | -\$1,000 |
| | Parent Savings | -\$4,000 |
| | | |
| | Parent Contribution to Payment Plan | -\$5,000 |
| | | |
| | Education Loan | -\$10,000 |
| | | \$0 |

Additional Financial Considerations

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- Would starting at community college save significant \$?
- Consider the number of children you will send to college
- Think in terms of total enrollment (4+ years) and total debt
- Calculate the post-graduation monthly loan payment
- Research the potential starting salary for the intended career
- Is the student considering graduate school?
- Know your credit score if you plan to borrow a private loan
- Compare each school's net price after financial aid offers are received



Paying for College in MA: You Have Options

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MassTransfer

- Makes transfer from community college to a 4-year public MA college more affordable
- Benefits include guaranteed credit transfer, tuition credit, & freeze on tuition
- mass.edu/masstransfer



Tuition Break

- Reduction on out-of-state tuition costs at New England schools for certain programs
- nebhe.org/programs-overview/rsp-tuitionbreak/overview

tuitionbreak

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Free Resources

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Financial Aid Office


| | |
|--|--|
| Learn about your Financial Aid | Financial aid resources (criteria, financial aid forms) Treatment of parents' income |
| Ask About Special Considerations | Changes in family circumstances Can I appeal my award? How? |
| Find Out Additional Details | Deadlines Financial aid forms |
| How to Contact the Financial Aid Office | <ul style="list-style-type: none"> Financial aid office website In-person meeting Phone call Email |

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National and Community Resources

- FAFSA Day**
 - Free assistance completing the FAFSA
 - October through February
 - FAFSADay.org
- Educational Opportunity Centers**
 - Free financial aid help
 - MassEdCO.org





After the College Acceptance Seminars

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- Provides assistance and clarity on:
 - Financial aid awards
 - The college bill
 - Payment plans
 - College loans
 - What to ask the Financial Aid Office
- Locations across MA in March and April (regional; not offered at every high school)
- Register for MEFA emails to receive locations
- Webinars also offered



What You Can Do Now

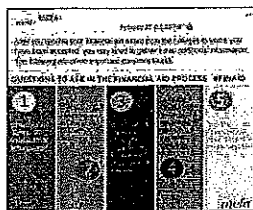
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- Complete the seminar evaluation
- Sign up for MEFA emails
- Get an FSA ID for the student and parent
- Research deadlines and required applications
- Sign up for webinars at mefa.org/events
- Reference MEFA's *College Admissions and Financial Aid Timeline* on mefa.org



Connect with MEFA on Social Media

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- facebook.com/mefaMA
- @MEFAtweets
- linkedin.com/company/mefa
- youtube.com/MEFAcounselor

Thank You

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Questions?

Presenter: _____

(800) 449-MEFA (6332)

collegeplanning@mefa.org

How was the seminar? We'd love to hear your feedback.
Leave us a Google review at [Google.com](https://www.google.com/reviews/submit?hl=en)



mefa®

Most families can't save it all.
No one should borrow it all.
With MEFA, everyone can make a plan to pay.

Education Loans

For more than 35 years, we have been offering low-cost MEFA Loans to help families pay for a college education. Our fixed interest rates ensure stable, predictable monthly payments for the life of the loan, while multiple repayment options allow families to choose the best plan for them. Our loans have no origination fees or prepayment penalties.

MEFA REF

With a fixed or variable rate MEFA Education Refinancing Loan, borrowers can reduce their monthly payment, lower their interest rate, and even combine multiple education loans.

Professional Development Trainings

MEFA's in-person trainings for school counselors, college administrators, and community influencers provide important updates, comprehensive guidance, and free resources on the college financing process, financial aid, and college savings.

The U.Plan®

The U.Plan Prepaid Tuition Program helps families stay ahead of rising college costs by allowing them to purchase Tuition Certificates that lock in today's tuition and mandatory fee rates to pay for their child's future expenses at any of the over 70 participating public and private colleges and universities in Massachusetts.

The U.Fund®

The U.Fund College Investing Plan is a market-based 529 plan to help families save for college. With the U.Fund, you don't pay taxes on any earnings as your account grows, and when you withdraw money to pay for qualified higher education expenses, you don't pay federal or Massachusetts state income tax.

AttainableSM

The Attainable Savings Plan provides a means for individuals with disabilities and their families to save in a tax-advantaged account for health and personal care expenses.



Have A Question?

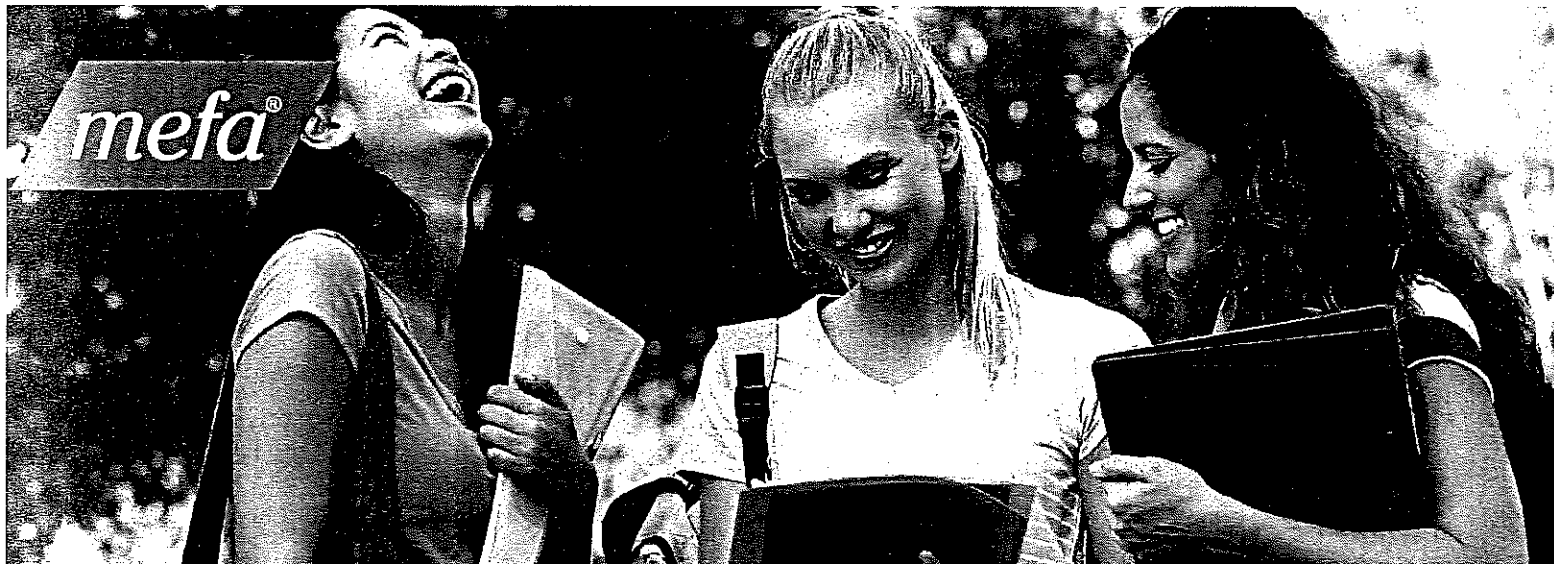
Our college planning experts are ready to answer all of your questions. Contact us by phone or email.

(800) 449-MEFA (6332)
collegeplanning@mefa.org



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ABOUT MEFA

For over 35 years, MEFA's unmatched expertise, comprehensive guidance, and diverse products and service offerings have been **helping students and families plan for the future.**

MEFA's **mission as a non-profit**, since its founding in 1982, has been to help students and families access and afford higher education and reach financial goals through **education programs, tax-advantaged savings plans, low-cost loans, and expert guidance.** All of MEFA's work aligns with the ever-present goal to support the independence, growth, and success of students and families.

MEFA'S RESOURCES

mefa.org

MEFA's website serves as a roadmap to help families plan for college and reach financial goals. Parents, students, counselors, and college administrators can access a comprehensive financial literacy curriculum with videos, calculators, timelines, podcasts, and a wide range of detailed information to help with future plans. MEFA's College Planning Tool helps families create a personal strategy to pay for college costs.

mefapathway.org

MEFA's free, online college and career planning tool allows middle and high school students and their parents to explore interests and talents in order to build academic and career plans. Skills assessments, interactive interviews, comprehensive college and career planning information, and so much more are available to help students create a personal profile to dream big and plan for the future.

In-Person Community Seminars

MEFA's in-person seminar program, offered in collaboration with high schools and organizations across Massachusetts, provides 600 presentations each year on saving for college, college admissions, financial aid, paying the college bill, and saving for disability-related expenses.

Webinars

MEFA currently offers over 50 webinars annually for families and school counselors on topics like saving for college, understanding the FAFSA, paying the college bill, managing loan repayment, and saving for disability-related expenses.

Robust Online Community

Like and follow us on Facebook, Twitter, and LinkedIn. We post important information and great resources daily. Be sure to share our posts with family and friends!

Email Curriculum

Both families and college administrators can sign up for MEFA emails on mefa.org. We send regular emails with tips, resources, and key updates focused on all steps of planning and paying for college.

(800) 449-MEFA (6332)

collegeplanning@mefa.org



FAFSA®

FREE APPLICATION for FEDERAL STUDENT AID

Use this form to apply free for federal and state student grants, work-study, and loans.

Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than October 1, 2019. We must receive your application no later than June 30, 2021. Your college must have your correct, complete information by your last day of enrollment in the 2020-2021 school year.

For state or college aid, the deadline may be as early as October 2019. See the table to the right for state deadlines. You may also need to complete additional forms.

Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file either online at fafsa.gov or via the myStudentAid mobile app. These are the fastest and easiest ways to apply for aid.

Use Your Tax Return

We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2019. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool either through fafsa.gov or the myStudentAid mobile app. In a few simple steps, most students and parents who filed a 2018 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2018 tax filing deadline of April 2019, and still need to file a 2018 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form now using estimated tax information, and then you **must correct** that information **after you file** your return.

Note: Both parents or both the student and spouse may need to report income information on the FAFSA form if they did not file a joint tax return for 2018. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill Out the FAFSA® Form

If you or your family experienced significant changes to your financial situation (such as loss of employment), or other unusual circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA form, go to StudentAid.gov/completestudentaid or call 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

- use black ink and fill in circles completely: Correct ● Incorrect ⊗
- print clearly in CAPITAL letters and skip a box between words:
1 5 E L M S T
- report dollar amounts (such as \$12,356.41) like this:
\$ 1 2 3 5 6 no cents

Orange is for student information and purple is for parent information.

Mail Your FAFSA® Form

After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7650, London, KY 40742-7650.

After your application is processed, you will receive a summary of your information in your *Student Aid Report (SAR)*. If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your application, go to fafsa.gov or call 1-800-433-3243.

Let's Get Started!

Now go to page 3 of the FAFSA form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.

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July 1, 2020 – June 30, 2021

Federal Student Aid

AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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Pay attention to any symbols listed after your state deadline.

States and territories not included in the main listing below:

AL*, AS*, AZ*, CO*, FM**, GA*, GU**, HI**, KY*, MH**, NC*, ND*, NE*, NH**, NM*, OK*, PR*, PW**, RI**, SD**, UT*, VA**, VI**, VT*, WA*, WI* and WY**.

State Deadline

| | |
|----|--|
| AK | Alaska Performance Scholarship – June 30, 2020 # \$ Alaska Education Grant ^ \$ |
| AR | Academic Challenge – June 1, 2020 (date received) Workforce Grant * |
| CA | Higher Education Opportunity Grant – June 1, 2020 (date received) For many state financial aid programs – March 2, 2020 (date postmarked) + * For additional community college Cal Grants – September 2, 2020 (date postmarked) + * Contact the California Student Aid Commission or your financial aid administrator for more information. |
| CT | February 15, 2020 (date received) # * * |
| DC | FAFSA form completed by May 1, 2020 # For DCTAG, complete the DC OneApp and submit supporting documents by May 31, 2020. # |
| DE | April 15, 2020 (date received) |
| FL | May 15, 2020 (date processed) |
| IA | July 1, 2020 (date received) – Earlier priority deadlines may exist for certain programs. * |
| ID | Opportunity Grant – March 1, 2020 (date received) # * |
| IL | Refer to the Illinois Student Assistance Commission's web site for the Monetary Award Program (MAP) renewal deadline. ^ \$ Frank O'Bannon Grant – April 15, 2020 (date received) |
| IN | 21st Century Scholarship – April 15, 2020 (date received) Adult Student Grant ^ \$ – New applicants must submit additional form. Workforce Ready Grant ^ |
| KS | April 1, 2020 (date received) # * * |
| LA | July 1, 2021 (July 1, 2020 recommended) |
| MA | May 1, 2020 (date received) # |
| MD | March 1, 2020 (date received) |
| ME | May 1, 2020 (date received) |
| MI | March 1, 2020 (date received) |
| MN | 30 days after term starts (date received) |
| MO | February 3, 2020 # Applications accepted through April 1, 2020 (date received). |
| MP | April 30, 2020 (date received) # * |
| MS | June 1, 2020 (date received) |
| MT | December 1, 2019 # * * |
| NJ | 2019-2020 Tuition Aid Grant recipients – April 15, 2020 (date received) All other applicants: – Fall and spring terms – September 15, 2020 (date received) – Spring term only – February 15, 2021 (date received) |
| NV | Nevada Promise Scholarship – April 1, 2020 * \$ Silver State Opportunity Grant ^ \$ All other aid * * |
| NY | June 30, 2021 (date received) * |
| OH | October 1, 2020 (date received) |
| OR | OSAC Private Scholarships – March 1, 2020 * Oregon Promise Grant – Contact state agency. * Oregon Opportunity Grant ^ \$ All first-time applicants enrolled in a: community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania Open-Admission Institution; or non-transferable two-year program – August 1, 2020 (date received) All other applicants – May 1, 2020 (date received) * |
| PA | Tuition Grants – June 30, 2020 (date received) SC Commission on Higher Education Need-based Grants ^ \$ |
| SC | State Grant – Prior-year recipients receive award if eligible and apply by February 1, 2020. All other awards made to neediest applicants. \$ |
| TN | Tennessee Promise – February 1, 2020 (date received) State Lottery – Fall term, September 1, 2020 (date received); spring and summer terms, February 1, 2021 (date received) |
| TX | January 15, 2020 # * Private and two-year institutions may have different deadlines. * |
| WV | PROMISE Scholarship – March 1, 2020. New applicants must submit additional form. Contact your financial aid administrator or state agency. WV Higher Education Grant Program – April 15, 2020 |

* Additional forms may be required.

* Check with your financial aid administrator.

\$ Awards made until funds are depleted.

^ As soon as possible after October 1, 2019.

For priority consideration, submit by date specified.

+ Applicants encouraged to obtain proof of mailing.

STATE AID DEADLINES

What is the FAFSA® form?

Why fill out a FAFSA form?

The **Free Application for Federal Student Aid** (FAFSA) is the first step in the financial aid process. You use the FAFSA form to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA form to award nonfederal aid.

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your *Student Aid Report* (SAR). Your SAR summarizes the information you submitted on your FAFSA form. It is important to review your SAR to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA form and your EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses), as determined by your college, and your EFC. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from 2018 to this year.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges receive my FAFSA form information?

If you are completing a paper FAFSA form, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA form.
- Use the *Student Aid Report* (SAR), which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of your SAR. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
- Provide your DRN to the financial aid administrator at the college you want added, and he or she can add their school code to your FAFSA form.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial aid?

The best place for information about student financial aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself and other sources.

- You can also visit our web site StudentAid.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.
- You can also check with your high school counselor, your state aid agency or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition assistance plans.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 101a - 101h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 101a - 101h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-58, 60-67, 69, 72-100, 102, and 103. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published "routine use." Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification

By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

July 1, 2020 – June 30, 2021

FREE APPLICATION *for* **FEDERAL STUDENT AID**

Federal Student Aid

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Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank. OMB # 1845-0001

Your full name (exactly as it appears on your Social Security card) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

| | | | | | |
|--------------|--|---------------|--|-------------------|--|
| 1. Last name | | 2. First name | | 3. Middle initial | |
|--------------|--|---------------|--|-------------------|--|

Your permanent mailing address

[illegible][illegible]

8. Your Social Security Number See Notes page 9. - -

9. Your date of birth MONTH DAY YEAR

10. Your telephone number () -

Your driver's license number and driver's license state (if you have one)

| | | | | | | | | | | | | | | | | | | | | | | | |
|-----------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------------------------|--|--|
| 11. Driver's license number | | | | | | | | | | | | | | | | | | | | | 12. Driver's license state | | |
|-----------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------------------------|--|--|

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA form has been processed, you will be notified by e-mail. Your e-mail address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you. If you do not have an e-mail address, leave this field blank.

[illegible]

14. Are you a U.S. citizen? Yes, I am a U.S. citizen (U.S. national). **Skip to question 16.** ☐ 1
Mark only one. No, but I am an eligible noncitizen. **Fill in question 15.** ☐ 2
See Notes page 9. No, I am not a citizen or eligible noncitizen. **Skip to question 16.** ☐ 3

15. Alien Registration Number:

| | | | | | | | | |
|---|--|--|--|--|--|--|--|--|
| A | | | | | | | | |
|---|--|--|--|--|--|--|--|--|

16. What Is your marital status as of today?

I am single..... ☐ 1 I am separated..... ☐ 3

I am married/remarried ☐ 2 I am divorced or widowed ☐ 4

See Notes page 9.

17. Month and year you were married, remarried, separated, divorced or widowed.

| MONTH | | YEAR | |
|-------|--|------|--|
| | | | |

See Notes page 9.

18. What is your state of legal residence?

| STATE |
|-------|
| |

19. Did you become a legal resident of this state before January 1, 2015?

Yes ☐ 1

No ☐ 2

20. If the answer to question 19 is "No," give month and year you became a legal resident of that state.

| MONTH | | YEAR | |
|-------|--|------|--|
| | | | |

21. Are you male or female? Male ☐ 1
See Notes page 9. Female ☐ 2

22. If female, skip to question 23. Most male students must register with the Selective Service System to receive federal aid. If you are male, are age 18-25, and have not registered, fill in the circle and we will register you. See Notes page 9. Register me ☐

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

No ☐ 1

Answer "No" if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. If you have a drug conviction for an offense that occurred while you were receiving federal student aid, answer "Yes," but complete and submit this application, and we will mail you a worksheet to help you determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help.

Yes ☐ 3

Some states and colleges offer aid based on the level of schooling your parents completed.

24. Highest school completed by Parent 1: Middle school/Jr. high ☐ 1 High school ☐ 2 College or beyond ☐ 3 Other/unknown ☐ 4

25. Highest school completed by Parent 2 Middle school/Jr. high ☐ 1 High school ☐ 2 College or beyond ☐ 3 Other/unknown ☐ 4

26. What will your high school completion status be when you begin college in the 2020-2021 school year?

High school diploma. **Answer question 27.** ☐ 1 Homeschooled. **Skip to question 28.** ☐ 3

General Educational Development (GED) certificate or state certificate. **Skip to question 28.** ☐ 2

27. What is the name of the high school where you received or will receive your high school diploma?
Enter the complete high school name, and the city and state where the high school is located.

28. Will you have your first bachelor's degree before you begin the 2020-2021 school year?

| | |
|------------------|--|
| High School Name | |
| High School City | |

| |
|-------|
| STATE |
| |

Yes ☐ 1 No ☐ 2

29. What will your college grade level be when you begin the 2020-2021 school year?

- Never attended college and 1st year undergraduate ☐ 0
 Attended college before and 1st year undergraduate ☐ 1
 2nd year undergraduate/sophomore ☐ 2
 3rd year undergraduate/junior ☐ 3
 4th year undergraduate/senior ☐ 4
 5th year/other undergraduate ☐ 5
 1st year college graduate/professional (MBA, MD, PhD, etc.) ☐ 6
 Continuing graduate/professional or beyond (MBA, MD, PhD, etc.) .. ☐ 7

30. What college degree or certificate will you be working on when you begin the 2020-2021 school year?

- 1st bachelor's degree ☐ 1
 2nd bachelor's degree ☐ 2
 Associate degree (occupational or technical program) ☐ 3
 Associate degree (general education or transfer program) ☐ 4
 Certificate or diploma (occupational, technical or education program of less than two years) ☐ 5
 Certificate or diploma (occupational, technical or education program of two or more years) ☐ 6
 Teaching credential (nondegree program) ☐ 7
 College graduate or professional degree (MBA, MD, PhD, etc.) ☐ 8
 Other/undecided ☐ 9

31. Are you interested in being considered for work-study?

Yes ☐ 1 No ☐ 2 Don't know ☐ 3

Step Two (Student):

Answer questions 32–57 about yourself (the student). If you were never married, or are separated, divorced or widowed and are not remarried, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

32. For 2018, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return ☐ 1
 I will file but have not yet completed my return ☐ 2
 I'm not going to file. **Skip to question 38.** ☐ 3

33. What income tax return did you file or will you file for 2018?

- IRS 1040 ☐ 1
 A foreign tax return, IRS 1040NR or IRS 1040NR-EZ. **See Notes page 9.** ☐ 3
 A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. **See Notes page 9.** ☐ 4

34. For 2018, what is or will be your tax filing status according to your tax return?

- Single ☐ 1
 Head of household ☐ 4
 Married—filed joint return ☐ 2
 Married—filed separate return ☐ 3
 Qualifying widow(er) ☐ 5
 Don't know ☐ 6

35. Did (or will) you file a Schedule 1 with your 2018 tax return? Answer "No" if you did not file a Schedule 1 or only filed a Schedule 1 to report an Alaska Permanent Fund dividend or one of the other exceptions listed in the **Notes on page 9**.

Yes ☐ 2 No ☐ 1 Don't know ☐ 3

For questions 36–44, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse's) adjusted gross income for 2018? Adjusted gross income is on IRS Form 1040—line 7.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

37. Enter your (and spouse's) income tax for 2018. Income tax amount is the total of IRS Form 1040—line 13 minus Schedule 2—line 46. If negative, enter a zero here.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

Questions 38 and 39 ask about earnings (wages, salaries, tips, etc.) in 2018. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 33: IRS Form 1040—line 1 + Schedule 1—lines 12 + 18 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation.

38. How much did you earn from working in 2018?

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

39. How much did your spouse earn from working in 2018?

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

40. As of today, what is your (and spouse's) total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

41. As of today, what is the net worth of your (and spouse's) investments, including real estate? **Don't include** the home you live in. **See Notes page 9.**

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

42. As of today, what is the net worth of your (and spouse's) current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

43. Student's 2018 Additional Financial Information (Enter the combined amounts for you and your spouse.)

- a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 50. \$
- b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your household, as reported in question 93. \$
- c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships. \$
- d. Taxable college grant and scholarship aid **reported to the IRS as income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. \$
- e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. **Don't include** untaxed combat pay. \$
- f. Earnings from work under a cooperative education program offered by a college. \$

44. Student's 2018 Untaxed Income (Enter the combined amounts for you and your spouse.)

- a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). \$
- b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 28 + 32. \$
- c. Child support received for any of your children. **Don't include** foster care or adoption payments. \$
- d. Tax exempt interest income from IRS Form 1040—line 2a. \$
- e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—line 4a minus line 4b. **Exclude rollovers**. If negative, enter a zero here. \$
- f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing. \$
- g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances. \$
- h. Other untaxed income not reported in items 44a through 44g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels. \$
- i. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement. **See Notes page 9.** \$

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer "Yes" to any of the questions in this step, skip Step Four and go to Step Five on page 8.

45. Were you born before January 1, 1997? Yes ☐ 1 No ☐ 2
46. As of today, are you married? (Also answer "Yes" if you are separated but not divorced.) Yes ☐ 1 No ☐ 2
47. At the beginning of the 2020-2021 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? Yes ☐ 1 No ☐ 2
48. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? **See Notes page 9.** Yes ☐ 1 No ☐ 2
49. Are you a veteran of the U.S. Armed Forces? **See Notes page 9.** Yes ☐ 1 No ☐ 2
50. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2020 and June 30, 2021? Yes ☐ 1 No ☐ 2
51. 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, 2021? Yes ☐ 1 No ☐ 2
52. 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? **See Notes page 10.** Yes ☐ 1 No ☐ 2
53. As determined by a court in your state of legal residence, are you or were you an emancipated minor? **See Notes page 10.** Yes ☐ 1 No ☐ 2
54. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? **See Notes page 10.** Yes ☐ 1 No ☐ 2
55. At any time on or after July 1, 2019, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2
56. At any time on or after July 1, 2019, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2
57. At any time on or after July 1, 2019, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? **See Notes page 10.** Yes ☐ 1 No ☐ 2

For questions 84–92, if the answer is zero or the question does not apply, enter 0. Report whole dollar amounts with no cents.

84. What was your parents' adjusted gross income for 2018? Adjusted gross income is on IRS Form 1040—line 7.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

85. Enter your parents' income tax for 2018. Income tax amount is the total of IRS Form 1040—line 13 minus Schedule 2—line 46. If negative, enter a zero here.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

Questions 86 and 87 ask about earnings (wages, salaries, tips, etc.) in 2018. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 80: IRS Form 1040—line 1 + Schedule 1—lines 12 + 18 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 60–63 in question 86 and the information for the parent listed in questions 64–67 in question 87.

86. How much did Parent 1 (father/mother/stepparent) earn from working in 2018?

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

87. How much did Parent 2 (father/mother/stepparent) earn from working in 2018?

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

88. As of today, what is your parents' total current balance of cash, savings, and checking accounts? **Don't include** student financial aid.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

89. As of today, what is the net worth of your parents' investments, including real estate? **Don't include** the home in which your parents live. **See Notes page 9.**

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

90. As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include** a family farm or family business with 100 or fewer full-time or full-time equivalent employees. **See Notes page 9.**

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

91. Parents' 2018 Additional Financial Information (Enter the amounts for your parent[s].)

a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 50.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

b. Child support paid because of divorce or separation or as a result of a legal requirement. **Don't include** support for children in your parents' household, as reported in question 72.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

c. Your parents' taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

d. Your parents' taxable college grant and scholarship aid **reported to the IRS as income**. Includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents' adjusted gross income. **Don't include** untaxed combat pay.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

f. Earnings from work under a cooperative education program offered by a college.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

92. Parents' 2018 Untaxed Income (Enter the amounts for your parent[s].)

a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits).

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 28 + 32.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

c. Child support received for any of your parents' children. **Don't include** foster care or adoption payments.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

d. Tax exempt interest income from IRS Form 1040—line 2a.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—line 4a minus line 4b. **Exclude rollovers**. If negative, enter a zero here.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

h. Other untaxed income not reported in items 92a through 92g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 25. **Don't include** extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

| | | | | | | | |
|----|--|--|--|--|--|--|--|
| \$ | | | | | | | |
|----|--|--|--|--|--|--|--|

Step Five (Student): Complete this step only if you (the student) answered "Yes" to any questions in Step Three.

93. How many people are in your household?

Include:

- yourself (and your spouse),
- your children, if you will provide more than half of their support between July 1, 2020 and June 30, 2021, even if they do not live with you, and
- other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2020 and June 30, 2021.

94. How many people in your (and your spouse's) household (from question 93) will be college students between July 1, 2020

and June 30, 2021? Always count yourself as a college student. Do not include family members who are in U.S. military service academies.

Include others only if they will attend, at least half-time in 2020-2021, a program that leads to a college degree or certificate.

At any time during 2018 or 2019, did you (or your spouse) or anyone in your household (from question 93) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state's program. If you (or your spouse) or anyone in your household receives any of these benefits after filing the FAFSA form but before December 31, 2019, you must update your response by logging in to fafsa.gov and selecting "Make FAFSA Corrections."

95. Medicaid or Supplemental Security Income (SSI) ☐ 96. Supplemental Nutrition Assistance Program (SNAP) ☐ 97. Free or Reduced Price School Lunch ☐ 98. Temporary Assistance for Needy Families (TANF) ☐ 99. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ☐

100. As of today, are you (or your spouse) a dislocated worker? See Notes page 10.

Yes ☐ 1No ☐ 2Don't know ☐ 3**Step Six (Student):** Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans for each college or school you want to receive your FAFSA information. You can find the school codes at fafsa.gov/schoolsearch or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city and state of the college. If you want more schools to receive your FAFSA information, read **What is the FAFSA form?** on page 2. All of the information you included on your FAFSA form, with the exception of the list of colleges, will be sent to each of the colleges you listed. In addition, all of your FAFSA information, including the list of colleges, will be sent to your state grant agency. For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or StudentAid.gov/order for details.

| 1ST FEDERAL SCHOOL CODE | | OR | NAME OF COLLEGE | | STATE | HOUSING PLANS | |
|-------------------------|----------------------|----|----------------------|--|----------------------|--|--|
| <input type="text"/> | | | <input type="text"/> | | | <input type="radio"/> 1 on campus <input type="radio"/> 2 with parent <input type="radio"/> 3 off campus | |
| 101.a | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | 101.b | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | on campus <input type="radio"/> 1 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | with parent <input type="radio"/> 2 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | off campus <input type="radio"/> 3 | |
| 101.c | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | 101.d | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | on campus <input type="radio"/> 1 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | with parent <input type="radio"/> 2 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | off campus <input type="radio"/> 3 | |
| 101.e | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | 101.f | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | on campus <input type="radio"/> 1 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | with parent <input type="radio"/> 2 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | off campus <input type="radio"/> 3 | |
| 101.g | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | 101.h | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | on campus <input type="radio"/> 1 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | with parent <input type="radio"/> 2 | |
| | <input type="text"/> | | <input type="text"/> | | <input type="text"/> | off campus <input type="radio"/> 3 | |

Step Seven (Student and Parent): Read, sign and date.

If you are the student, by signing this application you 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 college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, by signing this application you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide information that will verify the accuracy of your completed form. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the **Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies.** If you electronically sign any document related to the federal student aid programs using an FSA ID (username and password) and/or any other credential, you certify that you are the person identified by that username and password and/or other credential, and have not disclosed that username and password and/or other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

102. Date this form was completed

MONTH

DAY

2019 ☐2020 ☐2021 ☐

103. Student (Sign below)

Parent (A parent from Step Four sign below.)

If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Preparer's name, firm and address

104. Preparer's Social Security Number (or 105)

 - -

105. Employer ID number (or 104)

 -

106. Preparer's signature and date

COLLEGE USE ONLY

D/O ☐ 1Homeless Youth Determination ☐ 4

FEDERAL SCHOOL CODE

FAA Signature

DATA ENTRY USE ONLY:

☐ P☐ *☐ L☐ E

Notes for question 8 (page 3)

Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of one of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with "666" when submitting a FAFSA form previously, enter that number here. If you are a first-time applicant from one of the Freely Associated States, enter "666" in the first three boxes of the Social Security Number field and leave the remaining six positions blank, and we will create an identification number to be used for federal student aid purposes. Do not enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field.

Notes for questions 14 and 15 (page 3)

If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or "Cuban-Haitian Entrant;" or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "No, I am not a citizen or eligible noncitizen." You will not be eligible for federal student aid. If you have a Social Security Number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Notes for questions 16 and 17 (page 3)

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the financial aid office at the college.

Notes for questions 21 and 22 (page 3)

To be eligible for federal student aid, male citizens and male immigrants residing in the U.S. aged 18 through 25 are required to register with the Selective Service System, with limited exceptions. The Selective Service System and the registration requirement applies to any person assigned the sex of male at birth (see www.sss.gov/Registration-Info/Who-Registration). The Selective Service System and the registration requirement for males preserves America's ability to provide resources in an emergency to the U.S. Armed Forces. For more information about the Selective Service System, visit sss.gov. Forms are available at your local U.S. Post Office.

Notes for questions 33 (page 4)**and 80 (page 6)**

If you filed or will file a foreign tax return, IRS 1040NR or IRS 1040NR-EZ, or a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain's Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today's date. To view the daily exchange rates, go to federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4)**and 82 (page 6)**

Answer "No" if you (and if married, your spouse) did not file a Schedule 1.

Answer "No" if you (and if married, your spouse) did or will file a Schedule 1 to report **only one or more** of the following items:

1. Capital gain (line 13 – may not be a negative value)
2. Unemployment compensation (line 19)
3. Other income to report an Alaska Permanent Fund dividend (line 21 – may not be a negative value)
4. Educator expenses (line 23)
5. IRA deduction (line 32)
6. Student loan interest deduction (line 33)

Answer "Yes" if you (or if married, your spouse) filed or will file a Schedule 1 and reported additional income or adjustments to income on any lines **other than or in addition to** the six exceptions listed above.

If you do not know if you filed or will file a Schedule 1, select "Don't know."

Notes for questions 41 and 42 (page 4), 44i (page 5),**and 89 and 90 (page 7)**

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student's spouse) are reported as student investments in question 41. For a student who must report parental information, the accounts are reported as parental investments in question 89, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 44i.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 40 and 88.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

Investment value means the current balance or market value of these investments as of today. Investment debt means only those debts that are related to the investments.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 48 (page 5)

Answer "Yes" if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes.

Answer "No" if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Notes for question 49 (page 5)

Answer "Yes" (you are a veteran) if you (1) have engaged in active duty (including basic training) in the U.S. Armed Forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, **and** (2) were released under a condition other than dishonorable. Also answer "Yes" if you are not a veteran now but will be one by June 30, 2021.

Answer "No" (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently an ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer "No" if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2021.

Notes for question 52 (page 5)

Answer **"Yes"** if at any time since you turned age 13:

- You had no living parent, even if you are now adopted; or
- You were in foster care, even if you are no longer in foster care today; or
- You were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 53 and 54 (page 5)

The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Answer **"Yes"** if you can provide a copy of a court's decision that as of today you are an emancipated minor or are in legal guardianship. Also answer **"Yes"** if you can provide a copy of a court's decision that you were an emancipated minor or were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued.

Answer **"No"** if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also answer **"No"** and contact your school if custody was awarded by the courts and the court papers say "custody" (not "guardianship").

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 55–57 (page 5)

Answer **"Yes"** if you received a determination at any time on or after July 1, 2019, that you were an unaccompanied youth who was 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 these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.
- **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian.

Answer **"No"** if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer **"No"** to each of questions 55, 56, and 57, you should contact the financial aid administrator at the college you plan to attend if you are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are "homeless" and are not required to provide parental information.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered **"Yes"** to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7

Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA form without parental information. **If you are unable to provide parental information**, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA form without parental data, **you must follow up with the financial aid office at the college you plan to attend**, in order to complete your FAFSA form.

Notes for Step Four, questions 58–92 (pages 6 and 7)

Review all instructions below to determine who is considered a parent on this form:

- If your parent was never married and does not live with your other legal parent, or if your parent is widowed and not remarried, answer the questions about that parent.
- If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and **live together**, select "Unmarried and both legal parents living together" and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 79-92, or visit StudentAid.gov/fafsa-parent.
- If your legal parents are married, select "Married or remarried." If your legal parents are divorced but living together, select "Unmarried and both legal parents living together." If your legal parents are separated but living together, select "Married or remarried," not "Divorced or separated."
- If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) **If this parent is remarried as of today, answer the questions about that parent and your stepparent.**
- If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 83 (page 6) and 100 (page 8)

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
- is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer **"Yes"** to question 83 if your parent is a dislocated worker. Answer **"Yes"** to question 100 if you or your spouse is a dislocated worker.

Answer **"No"** to question 83 if your parent is not a dislocated worker. Answer **"No"** to question 100 if neither you nor your spouse is a dislocated worker.

Answer **"Don't know"** to question 83 if you are not sure whether your parent is a dislocated worker. Answer **"Don't know"** to question 100 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered **"Yes"** to question 83, or that you or your spouse is a dislocated worker, if you answered **"Yes"** to question 100.

A BREAKDOWN OF THE STUDENT AID REPORT

You've filled out your Free Application for Federal Student Aid (FAFSA®) and you're waiting for what's next—that's where the Student Aid Report (SAR) comes in. The SAR summarizes your FAFSA, and includes your Expected Family Contribution (EFC).

YOUR SAR CHECKLIST



Check your EFC—if it's missing or has an asterisk, you need to provide more information.



Make sure that all of the information on the SAR is correct.



To add information or correct errors digitally, visit FAFSA online (FAFSA.ed.gov).



Keep the paper or digital SAR on file for your records.



Be on the lookout for award letters from the schools you are accepted to, starting in late March.

WHEN TO EXPECT IT

If you filed the FAFSA electronically, you will receive your SAR via email in 3–5 days. If you filed by mail, it can take up to 3 weeks.



WHY IS IT IMPORTANT?

Your financial aid awards are based on the information included in your SAR—it's vital that the information it contains is accurate and up to date.

WHAT'S INCLUDED IN THE SAR?

All of the information you submitted on your FAFSA.

Graduation, retention and transfer rates for the schools listed on your FAFSA.

An estimate of your federal student loan eligibility.

Your EFC, a measure of your family's financial strength.

WHO SEES IT?

The SAR isn't for your eyes only—any schools you listed on your FAFSA can access your information electronically.

WHY EFC MATTERS
EFC helps colleges estimate how much financial aid they can offer (remember—it's just an estimate and not a final figure).

DO

Gather your materials:

- Tax returns for you and/or your parents
- Asset records for you and/or your parents, including bank statements and investments
- Social Security numbers for you and your parents
- Driver's license or government ID
- Federal school codes for the schools you will be applying to
- FSA ID

DO

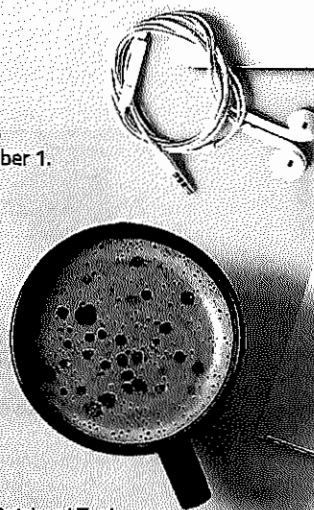
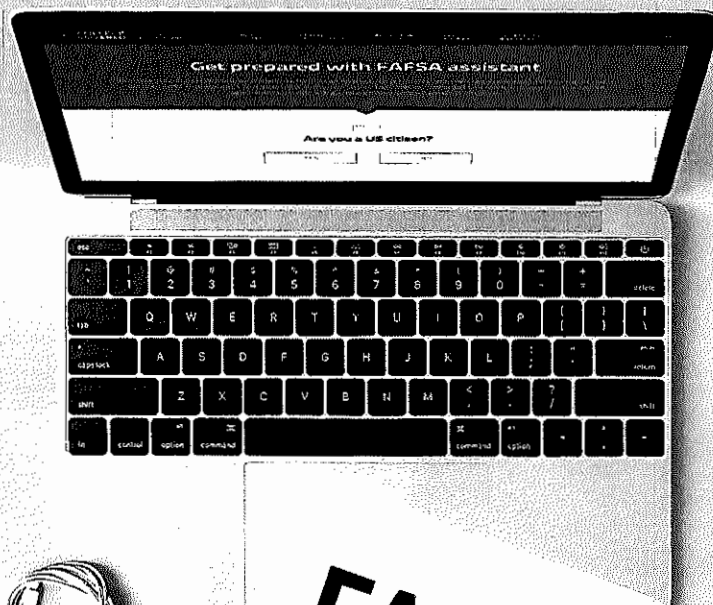
Fill out the application early.

- Application will be available October 1.
- Financial aid at some schools is first come, first served, so apply as early as possible.

DO

Fill out the FAFSA online.

- It takes about 30 minutes.
- Take advantage of the IRS Data Retrieval Tool to automatically transfer your tax info.



**FAFSA®
DO'S &
DON'TS**

**FREE
APPLICATION
FOR
FEDERAL
STUDENT
AID**

DON'T

Skip the FAFSA.

- Most people qualify for some financial aid.
- It's the first step toward paying for college.

DON'T

Feel intimidated by the FAFSA.

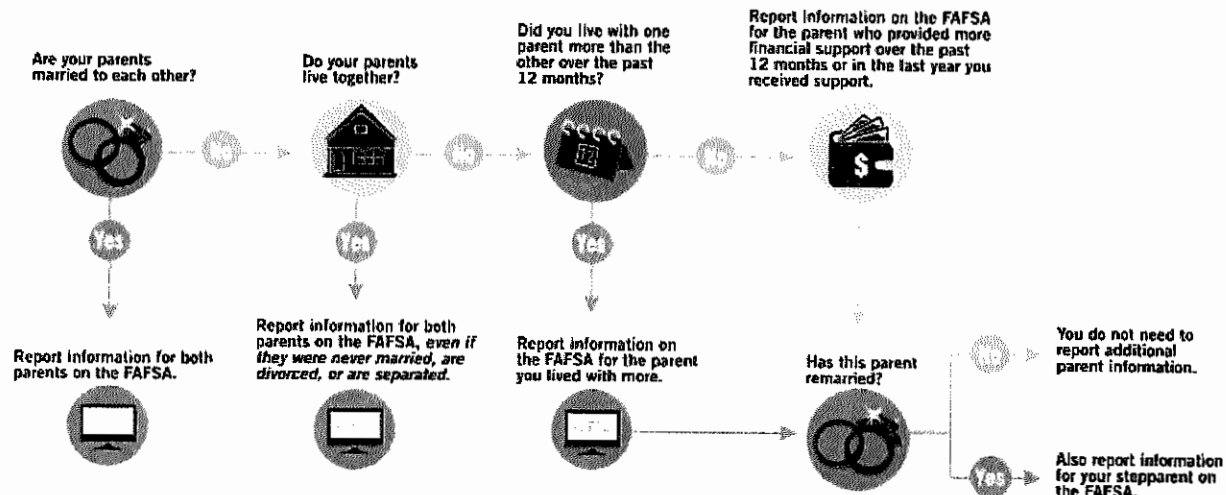
- Use the FAFSA assistant at CollegeCovered.com to make sure you have the right materials and are prepared to fill out the application.



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:



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

Federal Student Aid
A COMMITMENT TO YOUR FUTURE

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MASSACHUSETTS



EVENTS HELD IN NOVEMBER, JANUARY, and MORE

FAFSA DAY

MASSACHUSETTS



FREE Help Applying for Financial Aid for College!

FAFSA Day Massachusetts (A College Goal SundaySM Program) is a non-profit, volunteer-driven effort providing **FREE** assistance to students and families seeking to complete the FAFSA, the Free Application for Federal Student Aid.

Families will receive:

- Free assistance completing the FAFSA.
- Access to experienced financial aid administrators and FAFSA experts to answer questions.
- Guidance on the financial aid process and next steps after filing the FAFSA.

Many locations include online FAFSA filing capabilities and translation services.

Visit www.FAFSADay.org to register and to view site locations, dates, times, directions, a list of services available at each site, and information on what to bring. To learn more about how you can participate, please e-mail fafsaday@gmail.com or call 877-424-7627.

GET CONNECTED



FAFSADAYMA



| DATE | LOCATION | TIME |
|---|---|-----------------------------------|
| Sunday, November 3, 2019 | Berkshire Community College Digital Commons 1350 West Street, Pittsfield | 1:00 pm to 4:00 pm |



www.FAFSADay.org

Federal Student Aid: Find the Information You Need

Financial aid is a complicated topic, so finding your way through the process can be challenging. But we've got resources to help.

| Topic | Resource |
|---|--|
| FAFSA® Process | |
| Fill out the FAFSA® form | fafsa.gov |
| Info on filling out the FAFSA form | StudentAid.gov/fillingout |
| FSA ID (username and password for the FAFSA form) | StudentAid.gov/fsaid |
| Dependency status for FAFSA purposes | StudentAid.gov/dependency |
| Determining which parent's info to report on the FAFSA form | StudentAid.gov/fafsa-parent |
| How aid is calculated (including link to detailed Expected Family Contribution info) | StudentAid.gov/how-calculated |
| Types of Aid/Getting Aid | |
| Types of financial aid | StudentAid.gov/types |
| Who can get federal student aid | StudentAid.gov/eligibility |
| Pell Lifetime Eligibility Used | StudentAid.gov/pell-limit |
| Finding and applying for scholarships | StudentAid.gov/scholarships |
| Loan interest rates and fees | StudentAid.gov/interest |
| Aid for military families | StudentAid.gov/military |
| Avoiding financial aid scams | StudentAid.gov/scams |
| Student Account Access | |
| "My Federal Student Aid" (log in to see grant and loan records) | StudentAid.gov/login |
| Repaying Loans | |
| Loan repayment | StudentAid.gov/repay |
| <i>Repayment Estimator</i> (helps you compare repayment plans) | StudentAid.gov/repayment-estimator |
| Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan) | StudentAid.gov/idr |
| Public Service Loan Forgiveness | StudentAid.gov/publicservice |
| Loan forgiveness in general | StudentAid.gov/forgiveness |
| Loan forgiveness for teachers | StudentAid.gov/teach-forgive |
| Preparing for College | |
| <i>College Preparation Checklist</i> : academic and financial preparation, for elementary school through adult students | StudentAid.gov/checklist |
| Middle school preparation | StudentAid.gov/early |
| Special Audiences | |
| Info for parents (tax benefits, support your child, college costs) | StudentAid.gov/parent |
| Graduate school funding | StudentAid.gov/grad |
| Financial aid for adult students | StudentAid.gov/adultstudent |
| Non-U.S. citizen eligibility | StudentAid.gov/noncitizen |
| Going to college in another country | StudentAid.gov/international |
| Publications, Videos, Infographics | |
| Fact sheets, infographics, brochures, videos on all topics | StudentAid.gov/resources |
| Social Media | |
| @FAFSA Twitter feed | Twitter.com/FAFSA |
| Federal Student Aid YouTube channel | YouTube.com/FederalStudentAid |
| Federal Student Aid Facebook page | Facebook.com/FederalStudentAid |

Still have questions? Call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243; TTY for the deaf or hard of hearing 1-800-730-8913).

2020-21 CSS Profile Student Guide

This guide provides the basic information you need to complete your CSS Profile application at cssprofile.org starting Oct. 1, 2019.

WHAT is the CSS Profile?

The **CSS Profile** is an online application that collects information used by nearly 400 colleges and scholarship programs to award non-federal aid. (For **federal** aid you must complete the **FAFSA**, available Oct. 1 at fafsa.ed.gov.) Some colleges may require the CSS Profile from both biological/adoptive parents in cases of divorce or separation.

WHEN do I complete the CSS Profile?

You may complete the CSS Profile as early as **Oct. 1, 2019**. You should submit no later than two weeks before the **EARLIEST** priority filing date specified by your colleges.

WHO must complete the CSS Profile?

Check your colleges' information to determine whether they require the CSS Profile. A **list of participating colleges** is also found on the CSS Profile Homepage.

HOW do I complete the CSS Profile?

You submit the CSS Profile at cssprofile.org. Once you sign-in, you will find a list of useful documents, such as your federal tax returns and other financial information that you'll need to have at hand to complete the application. Help is provided within the application and additional help is available by chat, phone, or email by clicking "Contact Us" in the application.

WHAT does the CSS Profile Cost?

The fee for the initial application is **\$25**. Additional reports are **\$16**. Payment may be made via credit or debit card. First-time domestic college applicants may receive CSS Profile fee waivers if the student qualified for an SAT fee waiver, or if the student is an orphan or ward of the court under the age of 24 or based on parental income and family size (e.g. family of 4 would qualify with income of \$45,000 or less).

The Process

- 1., **Sign-in** – Use your College Board username and password or sign up for a new account. If you created an account for the SAT or to view your PSAT or AP scores, you should use the same user name and password for your CSS Profile application.
- 2., **Complete the Application** – As you answer questions, the system builds an application tailored to your family's situation. The application provides online help and edits to guide you. You do not need to complete the application in one sitting; save your application and return to complete it at any time.
- 3., **Submit the Application** – The date and time you submit your completed application will be recorded based on Eastern Time and your reports will be sent to the colleges you selected.
- 4., **Review Your Dashboard** – Once you submit your application, your dashboard will include your payment receipt and any next steps, such as submitting documents to the Institutional Documentation Services (IDOC).

You may add a college at any time. Sign in to the CSS Profile and click **Add a College or Program** on your Dashboard. You will be charged \$16 for each college you add. Any unused fee waivers will be automatically applied to your charges.

Questions? Customer Service Representatives are available via email, online chat, and phone. Visit collegeboard.org/contact-us#css for more details.

Creating a CSS Profile Account for Parent Use

To complete a CSS Profile application, you need a College Board **student** account. If you need to complete the CSS Profile as a parent (for example, as a noncustodial parent), you still need to create and use a **student** account. You just need to create a student account using the parent's information.

Account creation step-by-step:

1. Go to cssprofile.org
2. Click the **Sign In to** button for the appropriate application award year
3. Click **Create Account** under **Don't have an account?**
4. Create your account **using your (the parent's) information, not the student's information.**

Once you have created your account and are completing the CSS Profile application, be careful to answer student sections with the student's information and parent sections with the parent's information.

**Receive MEFA's guidance and expertise by
signing up for MEFA's email curriculum to help you
stay on track throughout the college planning process.**

☐ Yes, I would like to receive MEFA emails.*

☐ Already receiving MEFA emails.

Parent Name: _____

Email Address:

| | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
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| | | | | | | | | | | | | | | | | | | | | | | |

Student Current Grade: ☐9 ☐10 ☐11 ☐12

Grade(s) of Additional Student(s): ☐pre-k ☐1 ☐2 ☐3 ☐4 ☐5 ☐6 ☐7 ☐8 ☐9 ☐10 ☐11 ☐12

** By providing your email address, you are opting in to receiving email communication from MEFA.*

Host Location/School: _____ Student's School (if different) _____

Presenter: _____

Seminar Content

What topics/questions related to this seminar would you like to see included in MEFA's blog, emails, and social media?

Seminar Presenter

Please provide comments on the presenter's:

- Ability to deliver information
- Knowledge of the subject matter
- Effectiveness at responding to questions

Please sign and date here if we have your permission to use your comment(s) and your first name and first initial of your last name on our website and in other materials:

Signature: _____ Date: _____

