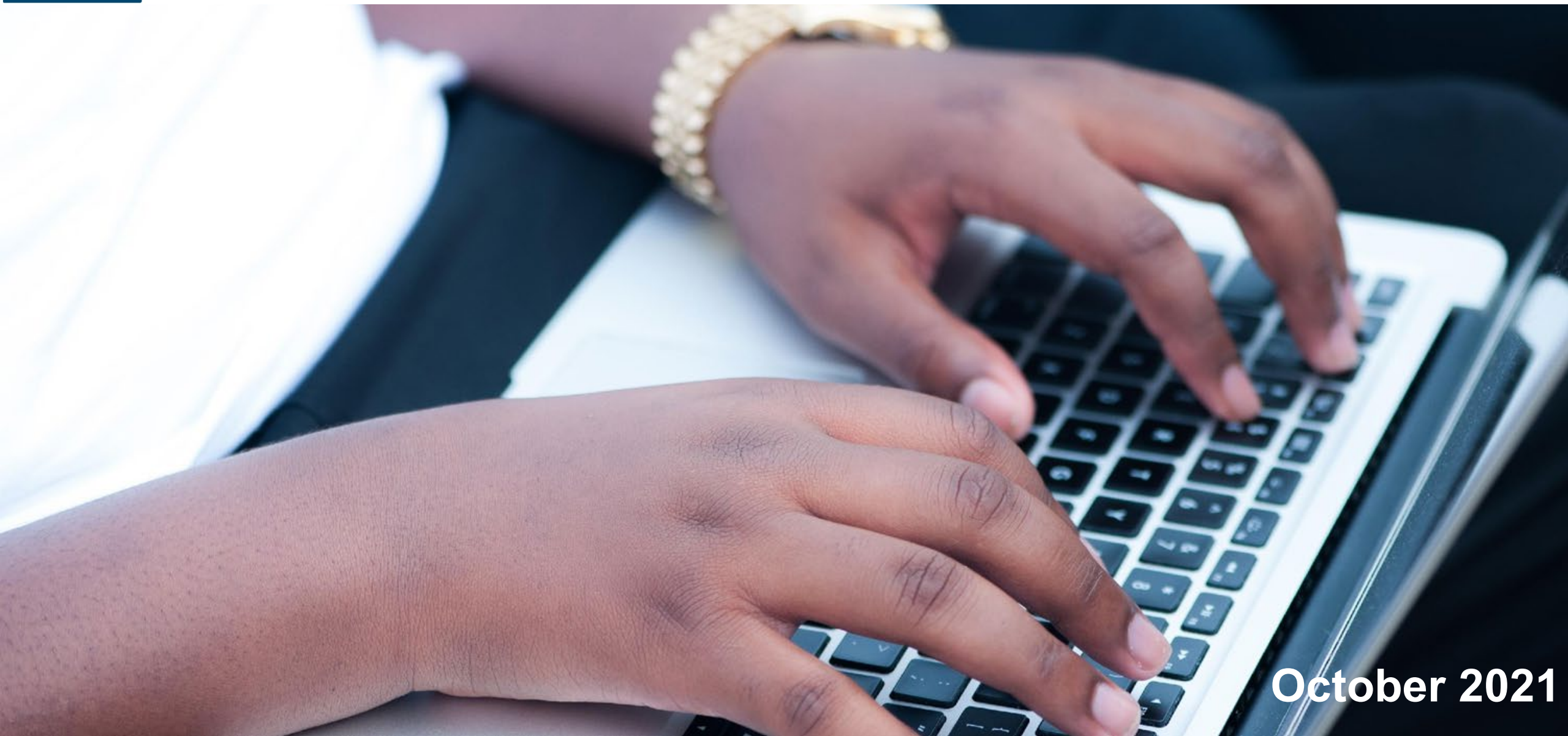
JOHN BURTON Advocates for Youth

Visual Step-by-Step FAFSA Guide for CA Youth Who Have Experienced Homelessness

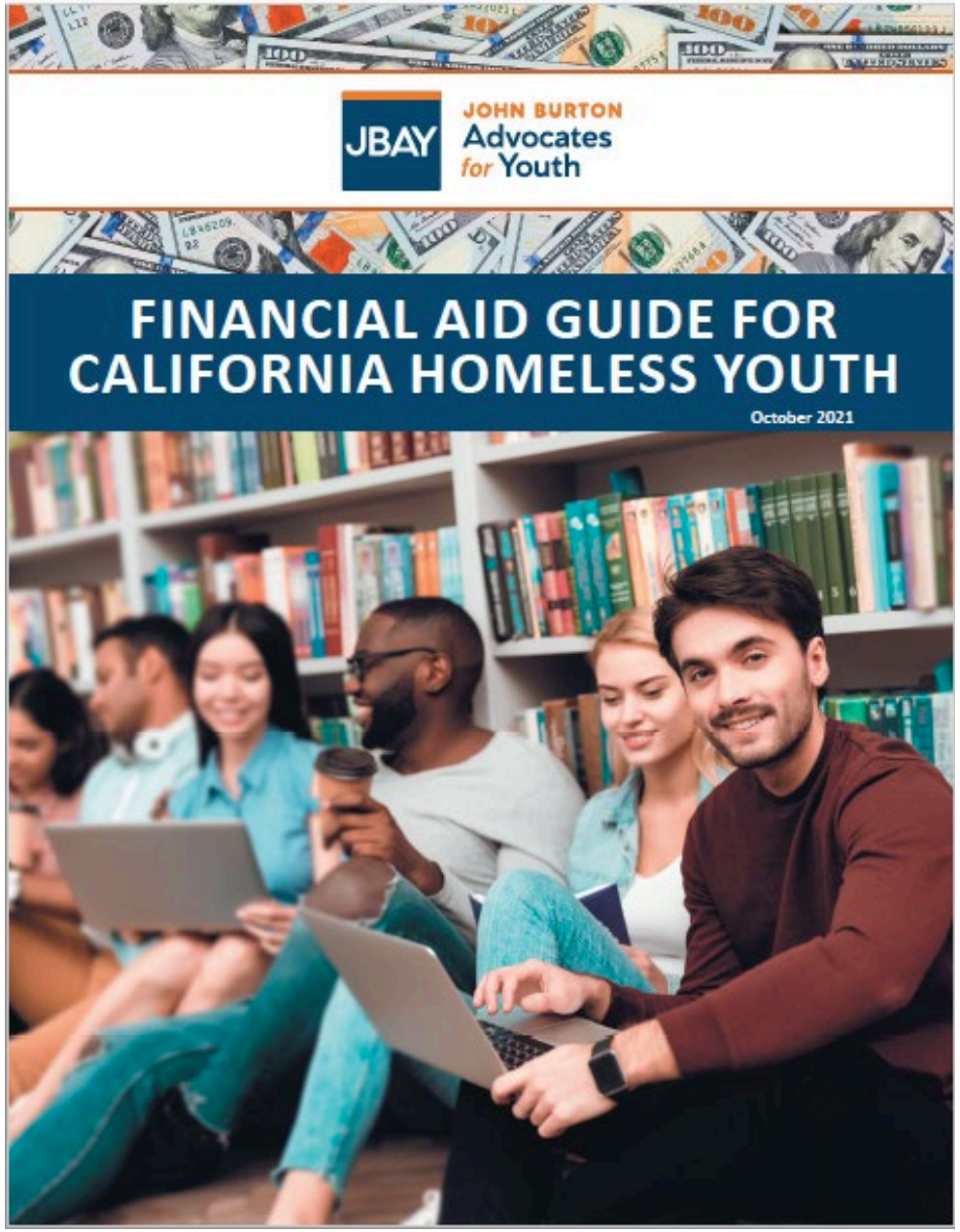


October 2021

This Guide is intended to compliment the Financial Aid Guide for California Homeless Youth with screen shots of the actual online FAFSA application and detailed step-by-step instructions for youth currently or formerly in the foster care system.

Please reference the full Guide for information on the different types of financial aid, what to do after the FAFSA, and how to maintain financial aid.

https://jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/



Disclaimer

- While we have made every effort to be accurate in this guide, financial aid programs change. Be sure to get current information.

- **This guide is intended for youth who have experienced homelessness in California who qualify for "Independent Student Status" on the FAFSA.** If you do not qualify for "Independent Student Status," you will need to complete the Parental Demographics section and provide financial information about you and your parent(s). Information about this process is not included in this guide.

- **If you are an undocumented student**, including DACA recipients, remember to fill out the California Dream Act Application (CADAA) at dream.csac.ca.gov instead of the FAFSA. If you are a California undocumented student, you should use the CADAA even if you were a DACA recipient and granted a temporary Social Security Number. Visit https://jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/ for a Visual Guide of the CADAA.

- **If you are a current or former foster youth who was in foster care at least one day after your 13th birthday or in a court-ordered legal guardianship,** you may also qualify for "Independent Status" and should visit the financial aid resources for foster youth to learn more: jbay.org/resources/financial-aid-guide/

How to Apply for Financial Aid

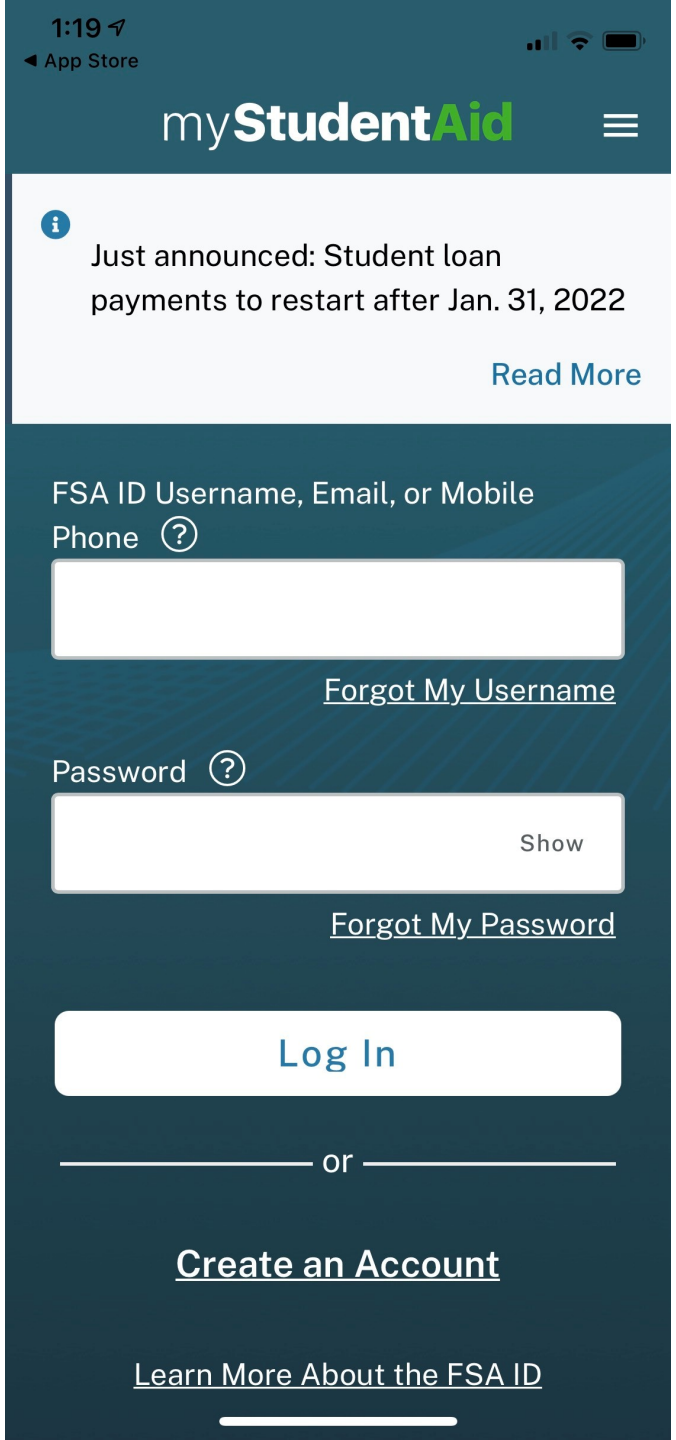
Where to Apply for Financial Aid

IF YOU ARE A U.S. CITIZEN, A PERMANENT RESIDENT OR OTHER ELIGIBLE NON-CITIZEN	OR	IF YOU ARE AN UNDOCUMENTED IMMIGRANT
Complete the Free Application for Federal Student Aid (FAFSA)		**Complete the California Dream Act Application (CADAA)**
Apply at: fafsa.ed.gov		**Apply at: dream.csac.ca.gov**
What is an eligible non-citizen? Examples include a U.S. permanent resident who has a green card (Permanent Resident Card), a conditional permanent resident with a conditional Green Card, or a "refugee." You can find the complete list on the FAFSA.		California Dream Act Application (CADAA) allows undocumented and nonresident documented students who meet certain eligibility requirements to apply for state financial aid and allows qualified students to pay in-state resident fees (instead of higher out-of-state fees) at California's public colleges and universities.

Paper applications are also available for the FAFSA and CADAA, however it is recommended to complete the online application to reduce any chances of errors. For those who want to complete the CADAA in Spanish, this is only available in paper at dream.csac.ca.gov under "Information & Resources."

FAFSA App on Smartphones

The FAFSA can also be completed on a mobile phone through the myStudentAid app or online at fafsa.ed.gov. You can start it and stop it on either device. The mobile app has the same questions, but a different layout. This guide is still helpful if you fill it out through the app.



When to Apply

The priority application period is October 1st – March 2nd, before the start of the school year you plan to attend to college.

Students planning on attending a California community college have until September 2nd to apply but are encouraged to apply as soon as possible to qualify for the maximum aid award possible.

Some colleges may have earlier priority deadlines, so check with your campus.

Students can apply for financial aid before they submit college applications

What to Bring to Apply for Financial Aid

Social Security Number or Alien Registration Number

Make sure you know your name exactly as it appears on your Social Security Card

Email Address

Use an email address that you check often. Avoid high school emails that expire.

List of up to 10 colleges you plan to apply to

You can update this later, if needed. At least one is required to complete the application

Tax or income info from the prior-prior year.

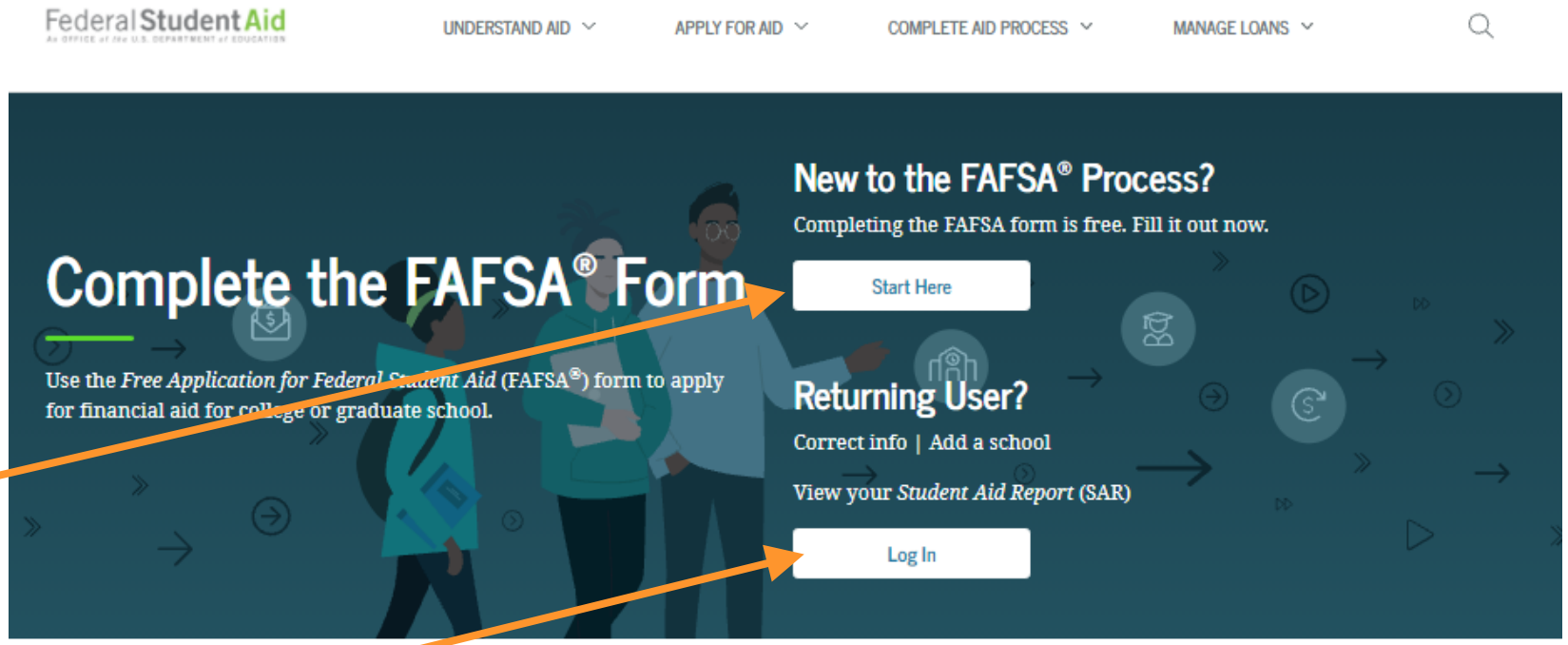
Students may be able to use the IRS Data Retrieval Tool (DRT) to transfer tax information from their federal income tax return into the FAFSA, if applicable.

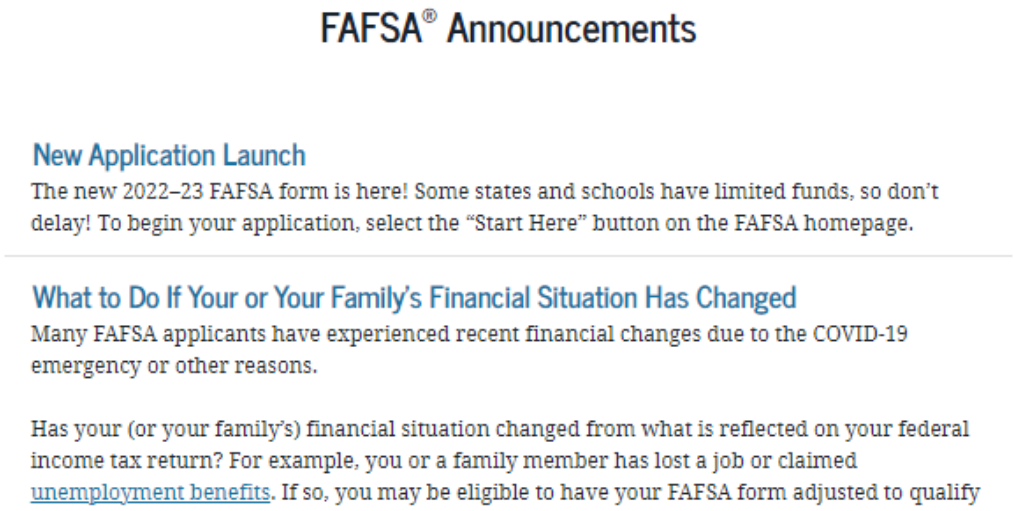
STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

Reminder:
The FAFSA must be filled out EVERY year!
This is a FREE application.

New to the FAFSA Process:
Click "Start Here"

Returning User:
Click "Log In."
This allows you to prefill the current year's FAFSA with some data from last year's FAFSA.

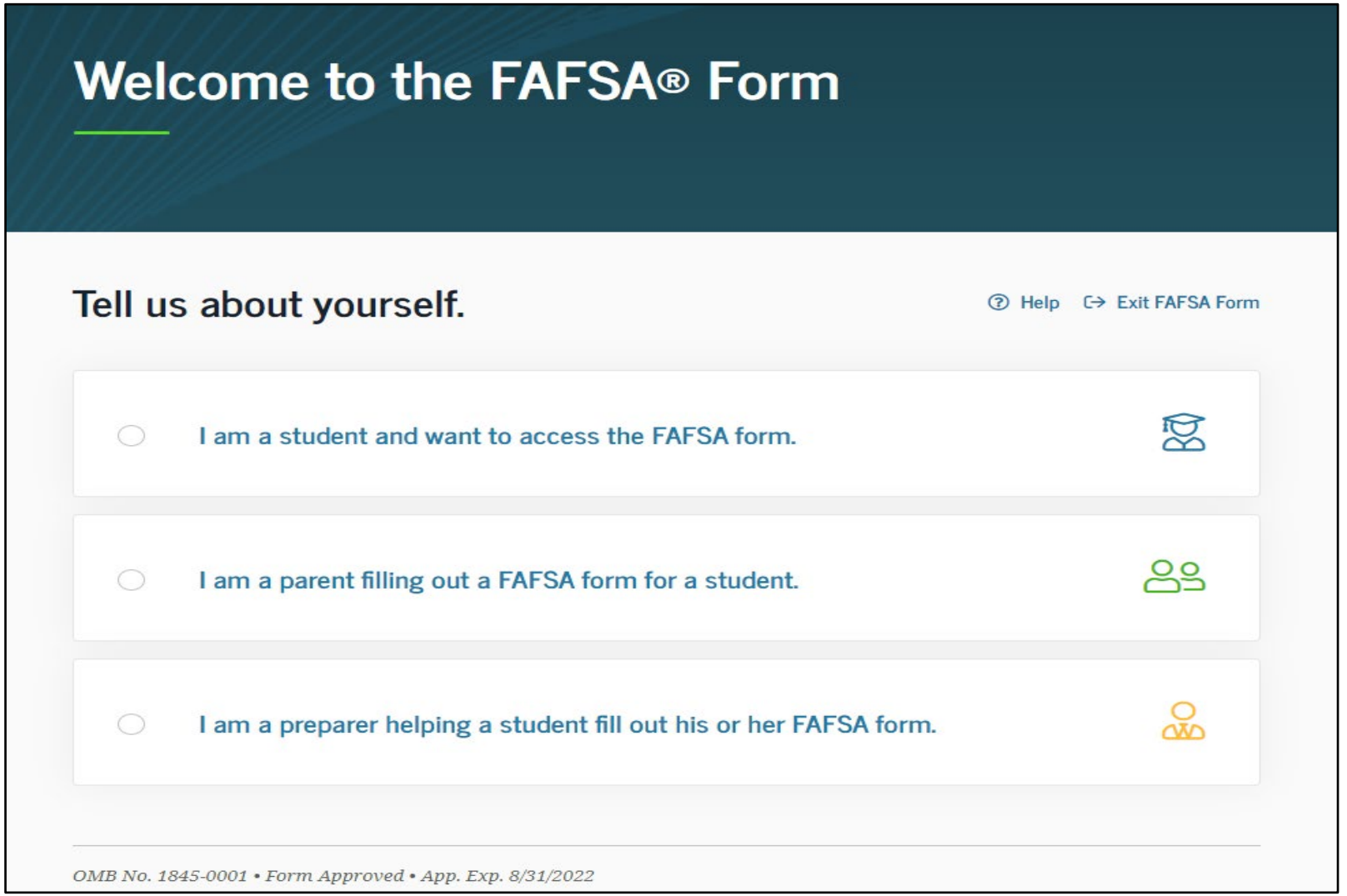




STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

When you start a new FAFSA, there are three log-in options.

→ Choose the option that says: **"I am a student and want to access the FAFSA form."**

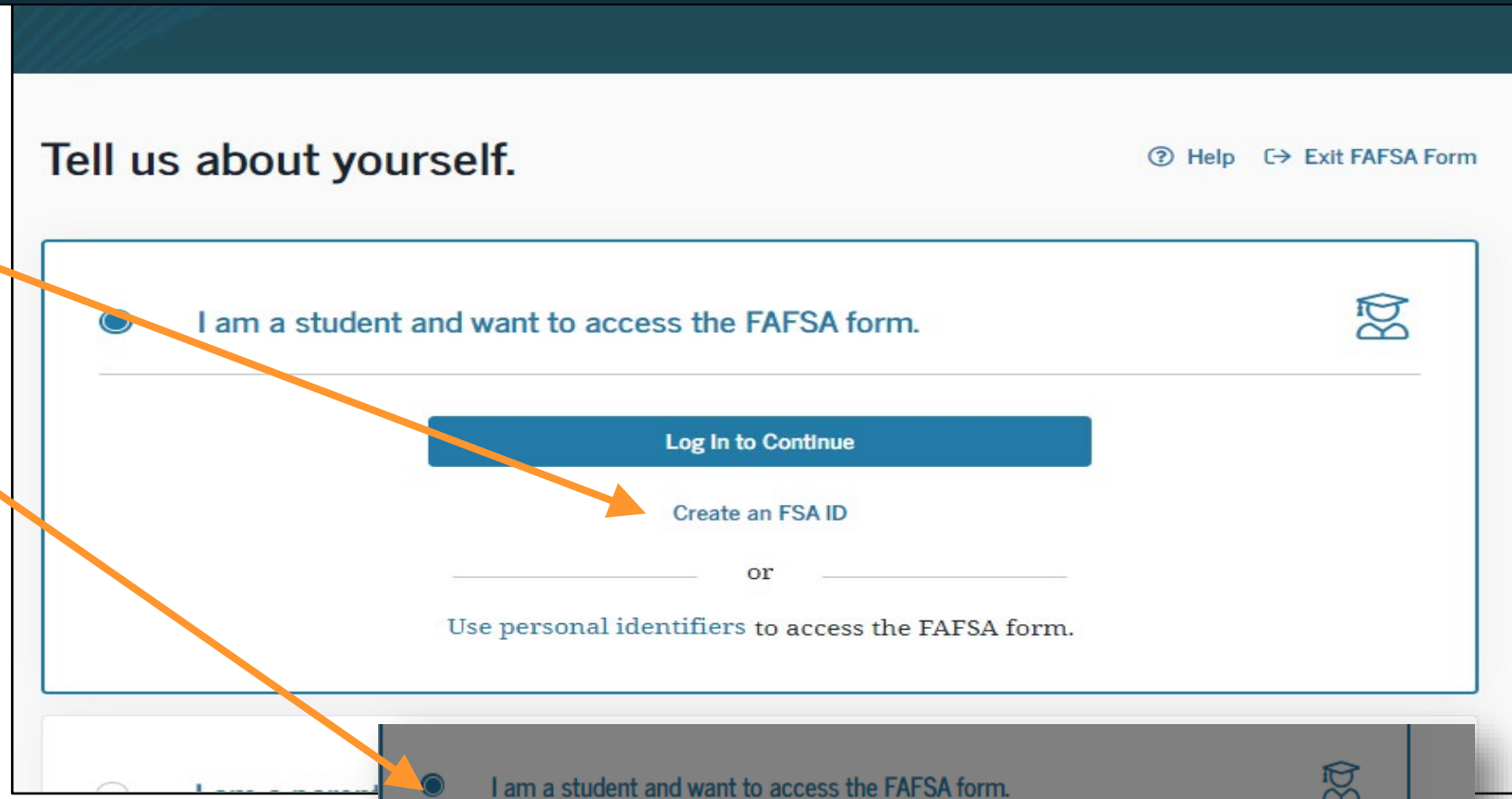


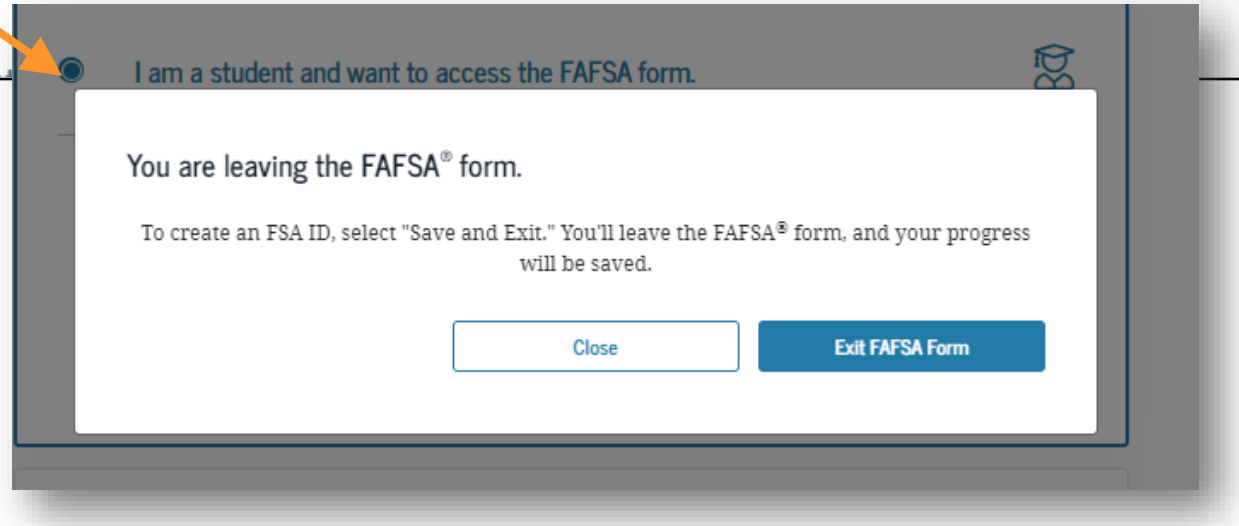
STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

Log in:
Click the blue link that says "Create an FSA ID."

Next, click "Exit FAFSA Form" to go to the FSA ID website.

You can start a FAFSA without an FSA ID, but it will serve as your legal signature, and you will need it to sign your FAFSA electronically before you submit the FAFSA.

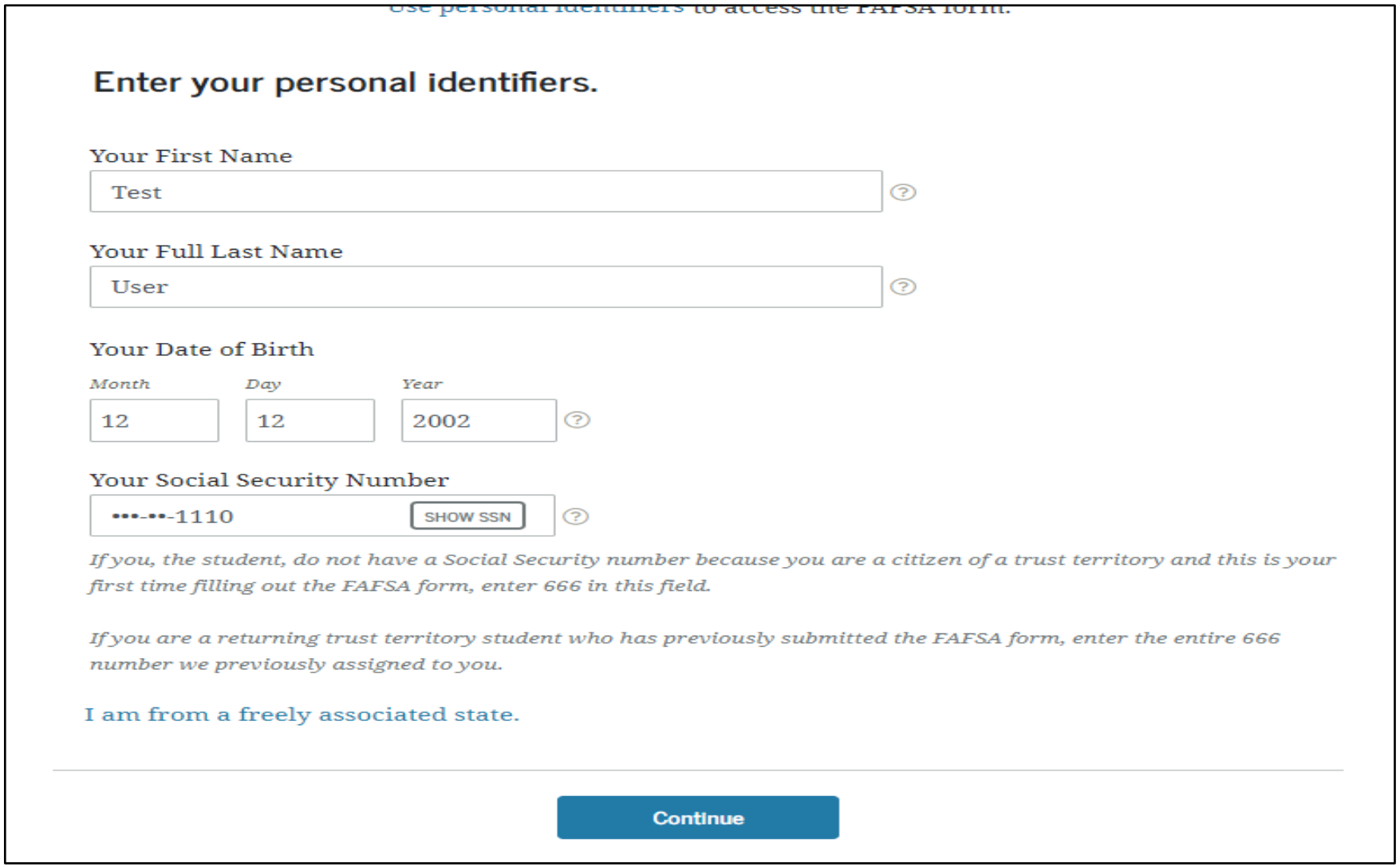




STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

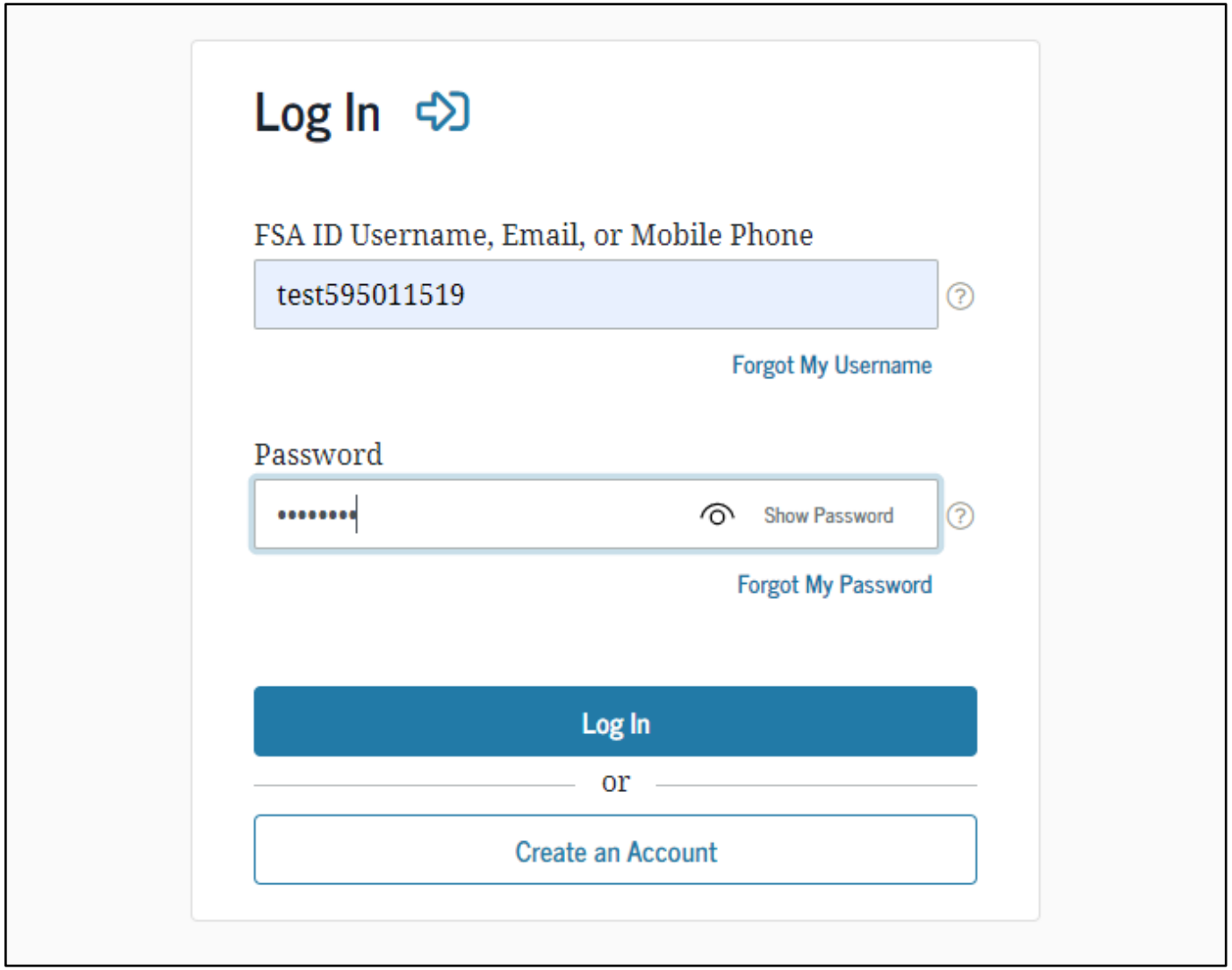
You may also choose to begin the FAFSA form with personal identifiers: first name, last name, date of birth, and Social Security number, however an FSA ID will be required to sign your FAFSA at the end.

Once you have entered your personal identifiers, select "Continue."



STEP 1: BEGIN A NEW FAFSA AT FAFSA.ED.GOV

Log in:
If you have an FSA ID account, you will be prompted to log in with your credentials. If not, select "Create an Account."



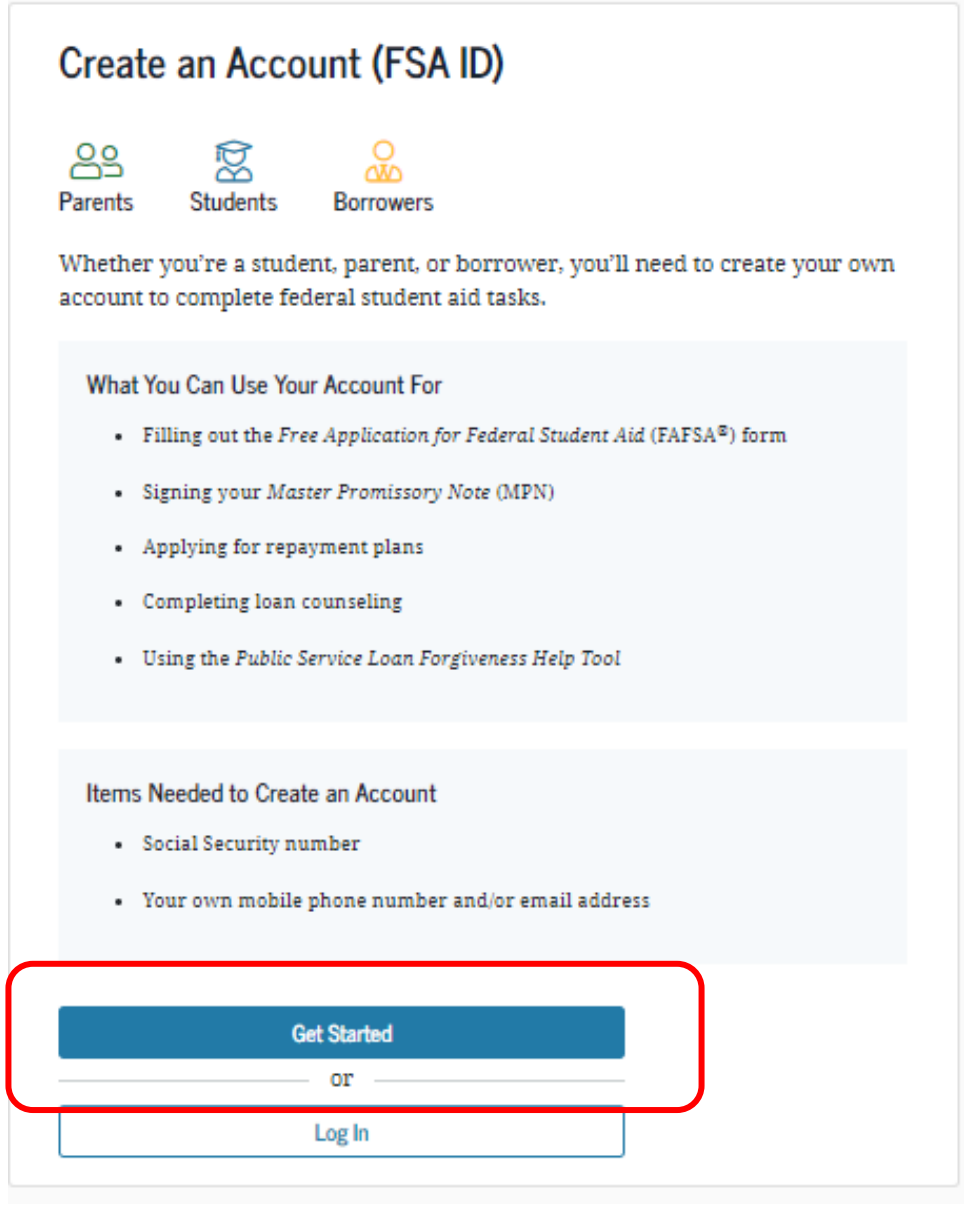
Next: Create an "FSA ID"

Federal Student Aid Identification (FSA ID)

CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

After selecting "Create an FSA ID" on the log-in page you will be taken to a new page to create your FSA ID

→ Click "Get Started"

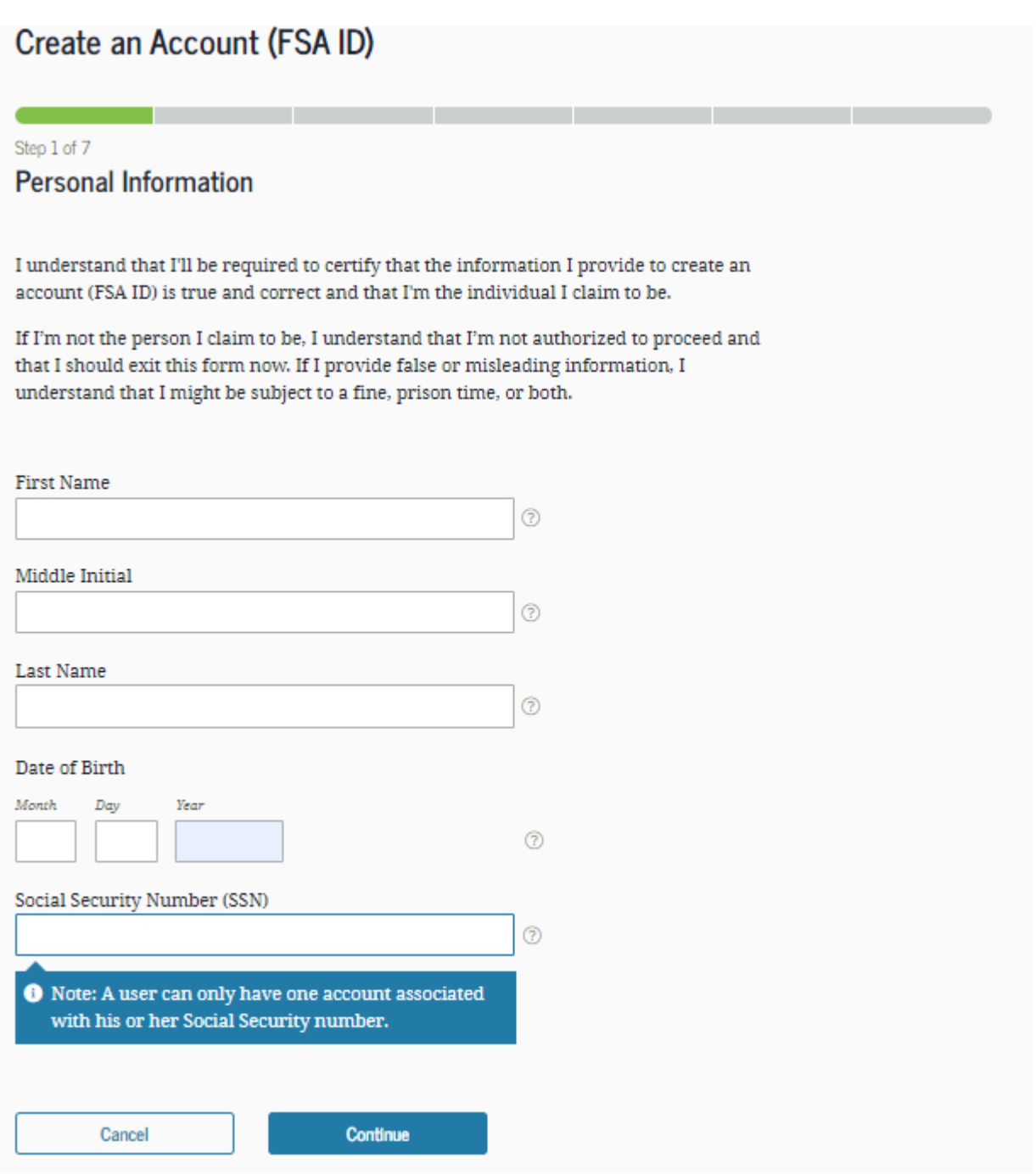


CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Enter your name and Social Security Number **exactly** as they appear on your Social Security Card.

** If you don't know your Social Security Number, a parent or guardian or current or former employer may have the number. If you still can't find it, you will need to request a replacement social security card. See www.ssa.gov/myaccount/replacement-card.html for details. You will need the physical card for employment, even for a work-study job.

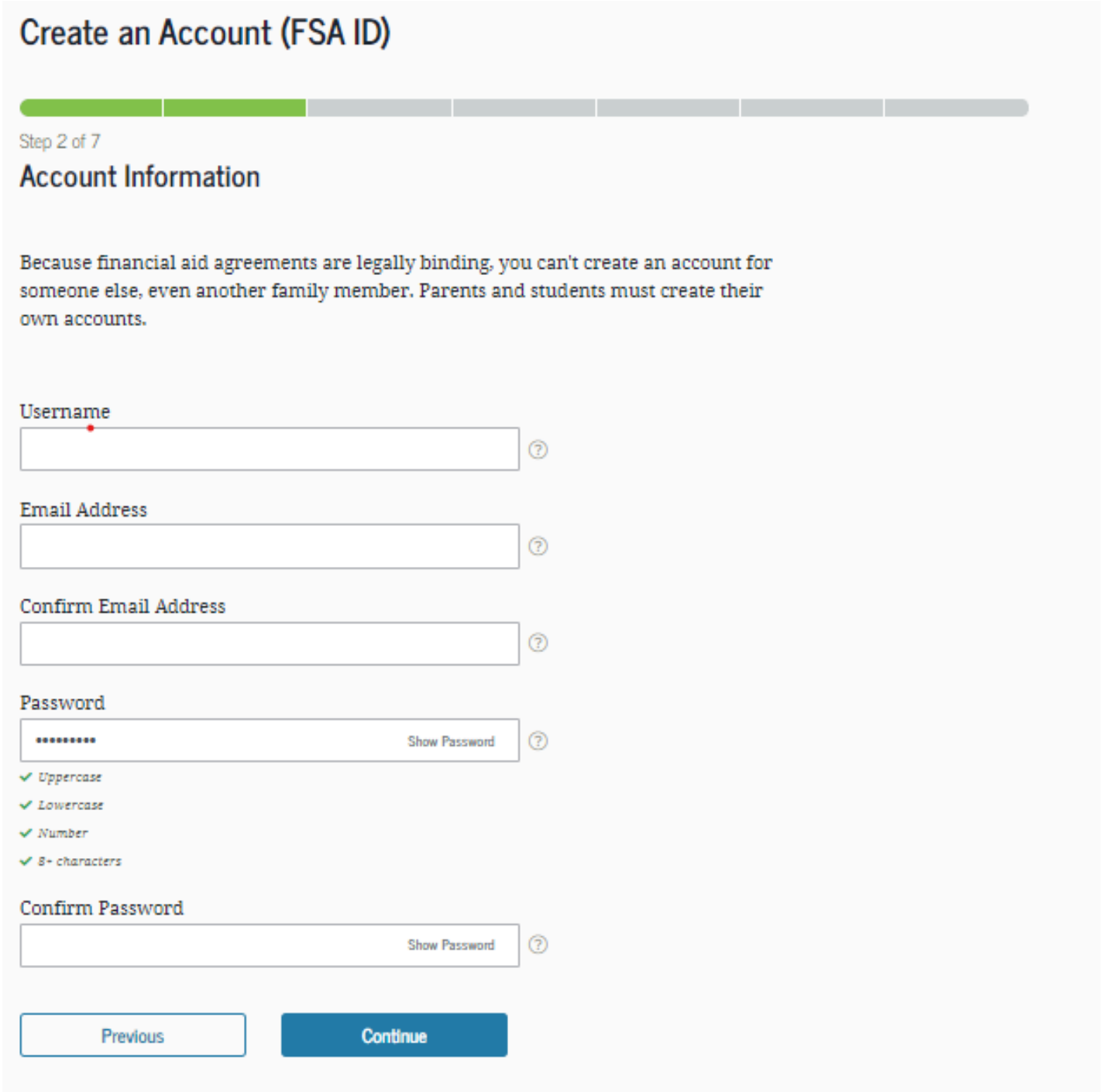
** If you don't have a social security number, apply for the CADAA at **dream.csac.ca.gov**



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Create a Username and Password that can be easily remembered but not easy for someone else to figure out (ex. Do not use your name, date of birth, or the word "password").

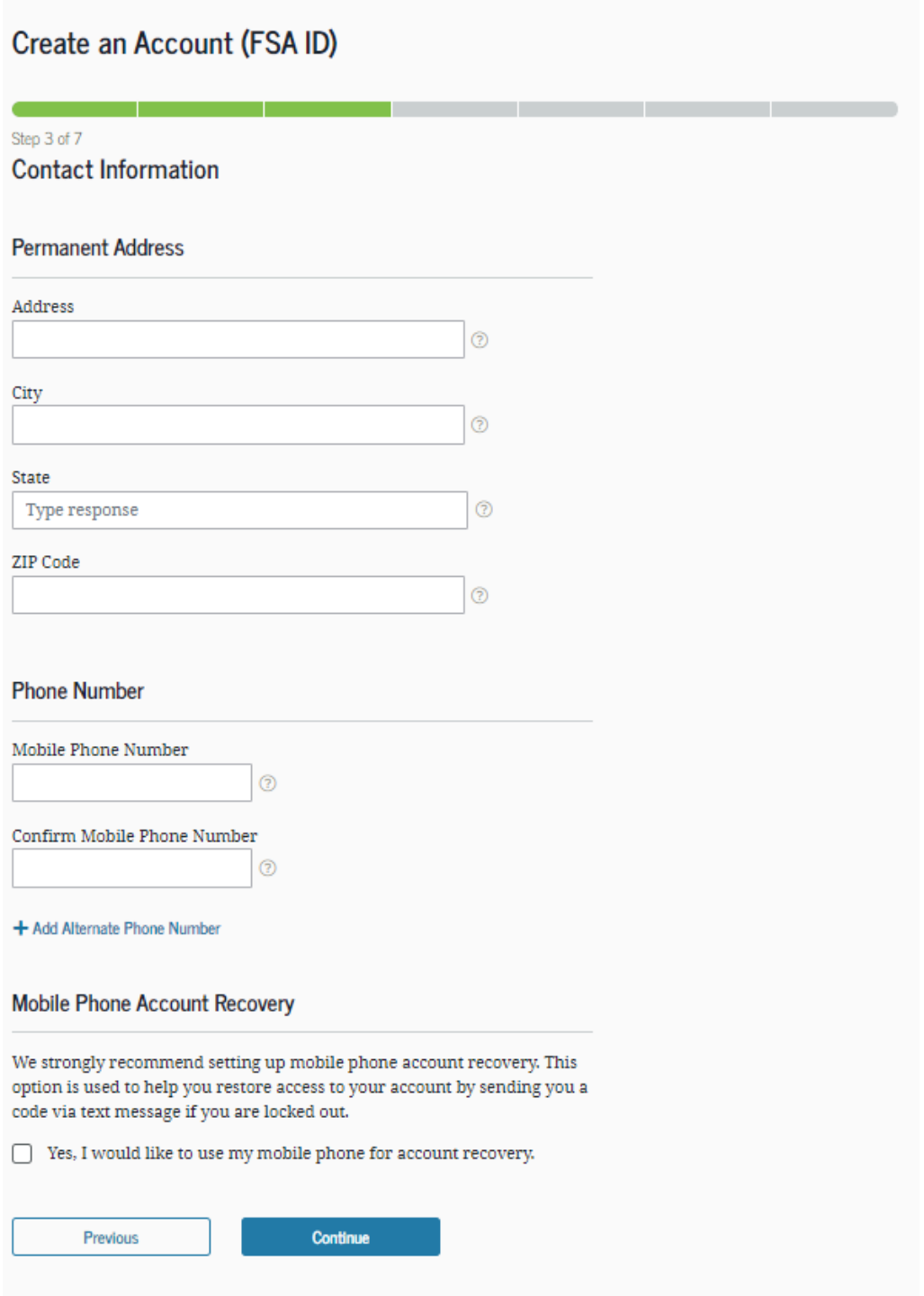
→ Enter an email address that you check often so that you can get help if you get locked out or forget your username or password. It is not recommended that you use a high school email address, since those often expire. Create or use an email address that you can use throughout college, such as Gmail, Yahoo or Outlook.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ A mailing address is optional, but you MUST provide a verified email address or mobile phone.

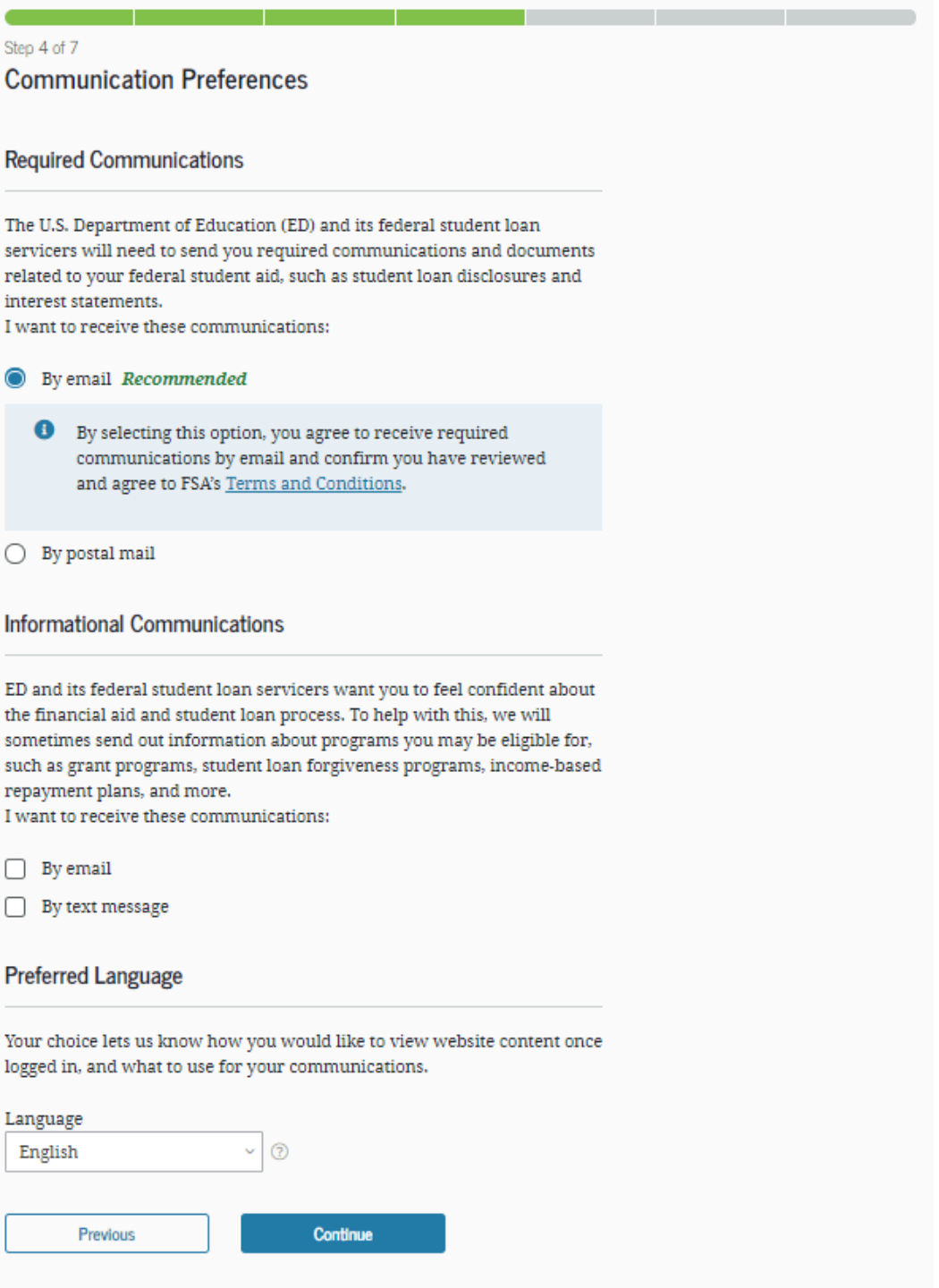
→ Indicate if you want to set-up Mobile Phone Account Recovery in case you are locked out.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

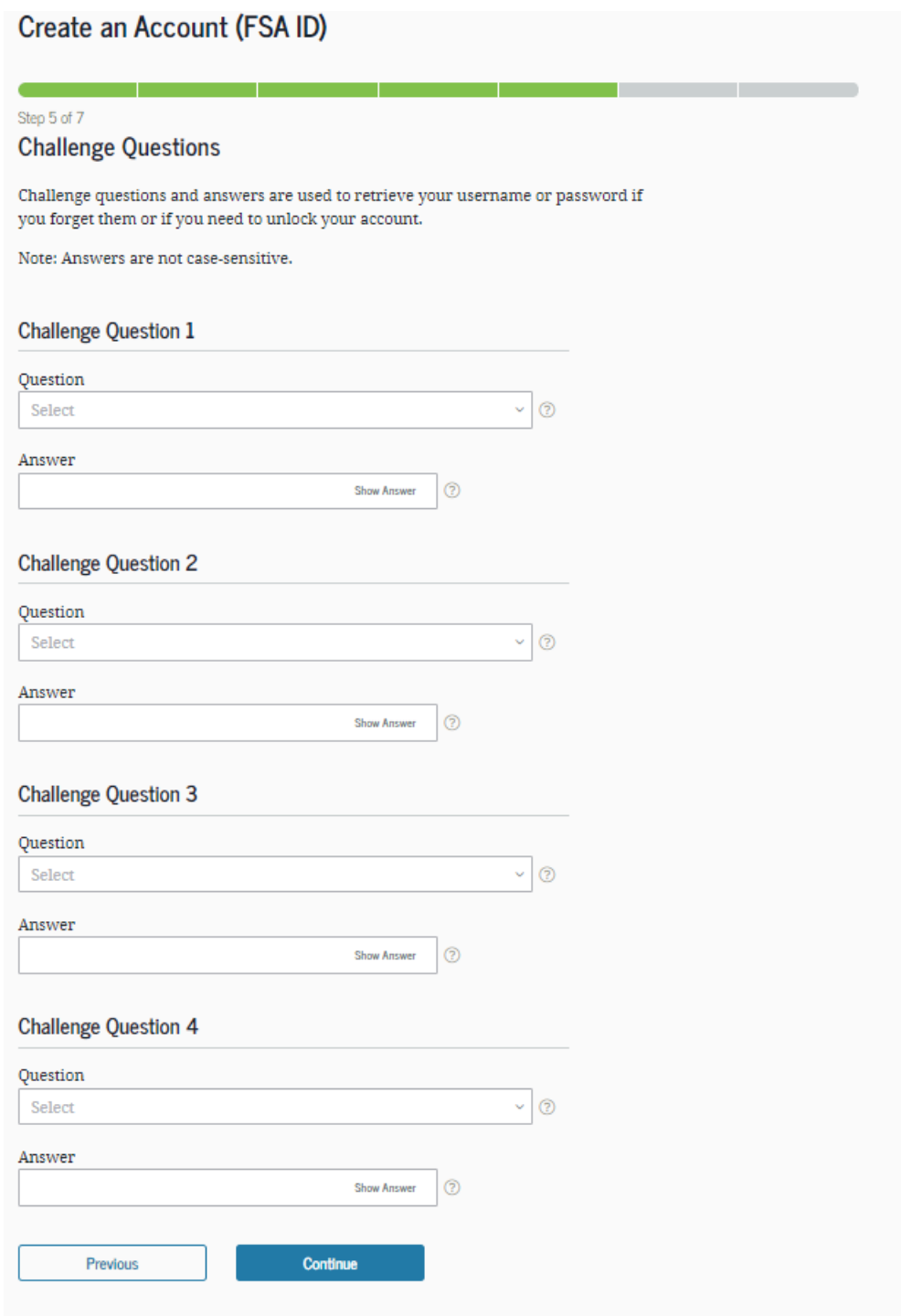
→ Indicate how you would like to receive future communications. Email is recommended.

→ Indicate your preferred language.



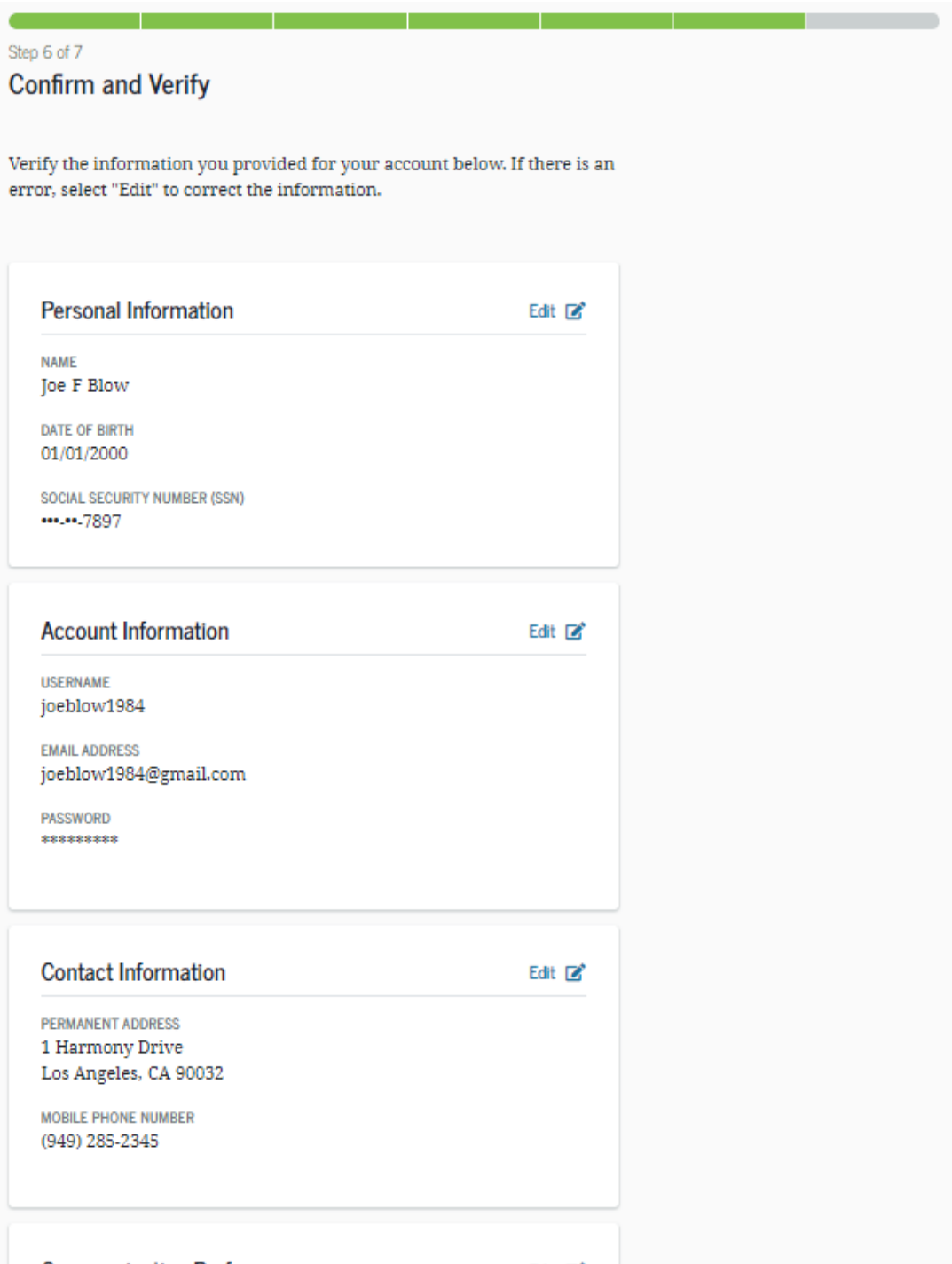
CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Choose "Challenge Questions" and answers that can easily be remembered in case you forget your FSA ID username or password.



CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Confirm and verify that all the information that you provided is correct.

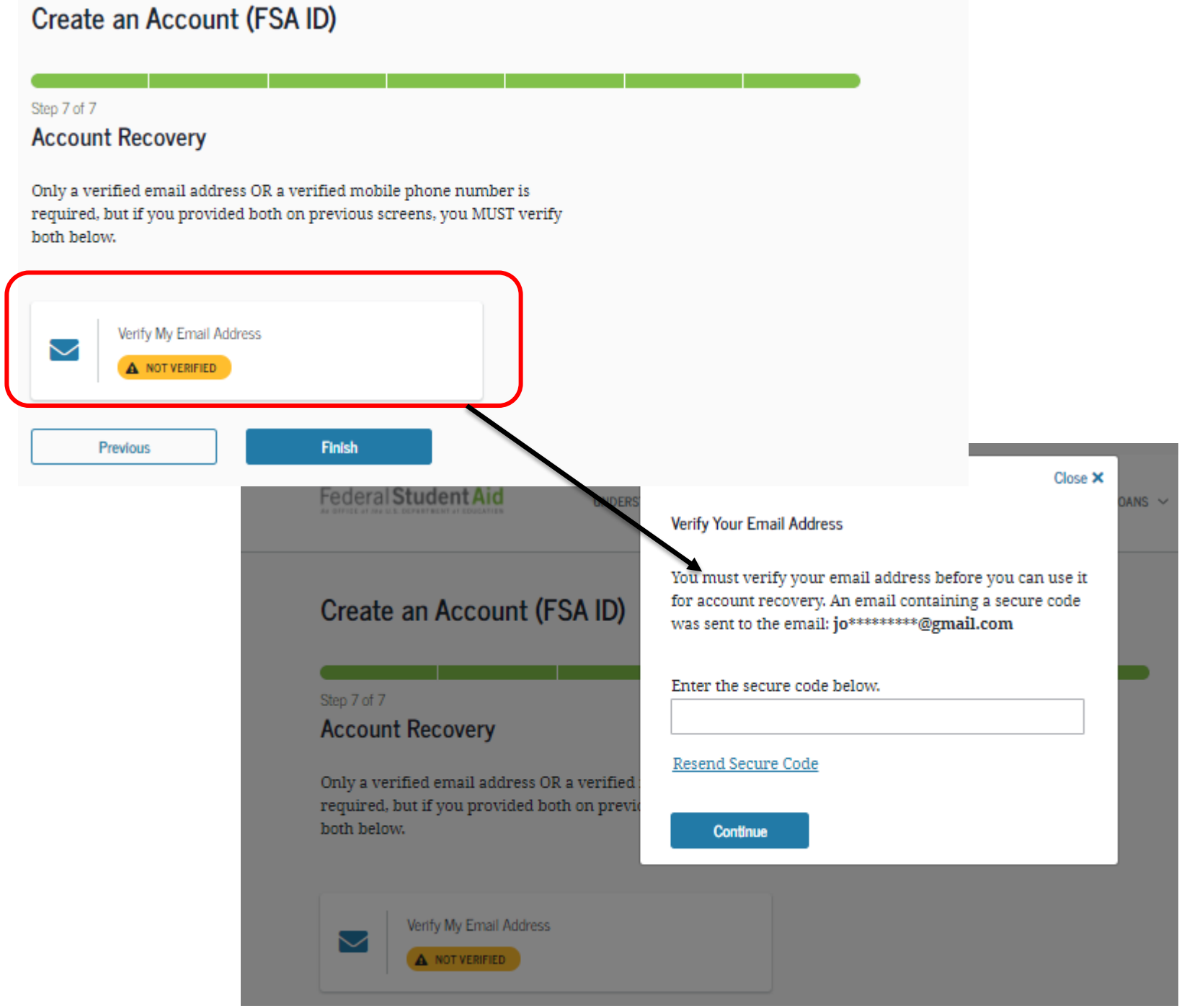


CREATE AN "FSA ID" (FEDERAL STUDENT AID IDENTIFICATION)

→ Only a verified email address OR verified mobile phone number is required, but if you provided both, you MUST verify both.

Make sure you know the log-in information to your email address, if you provided it.

→ Click Finish



TIP

Write down these item somewhere safe so you don't forget:

- ❑ FSA ID Username
- ❑ FSA ID Password
- ❑ Email Address & Password
- ❑ FSA ID Challenge Questions & Answers

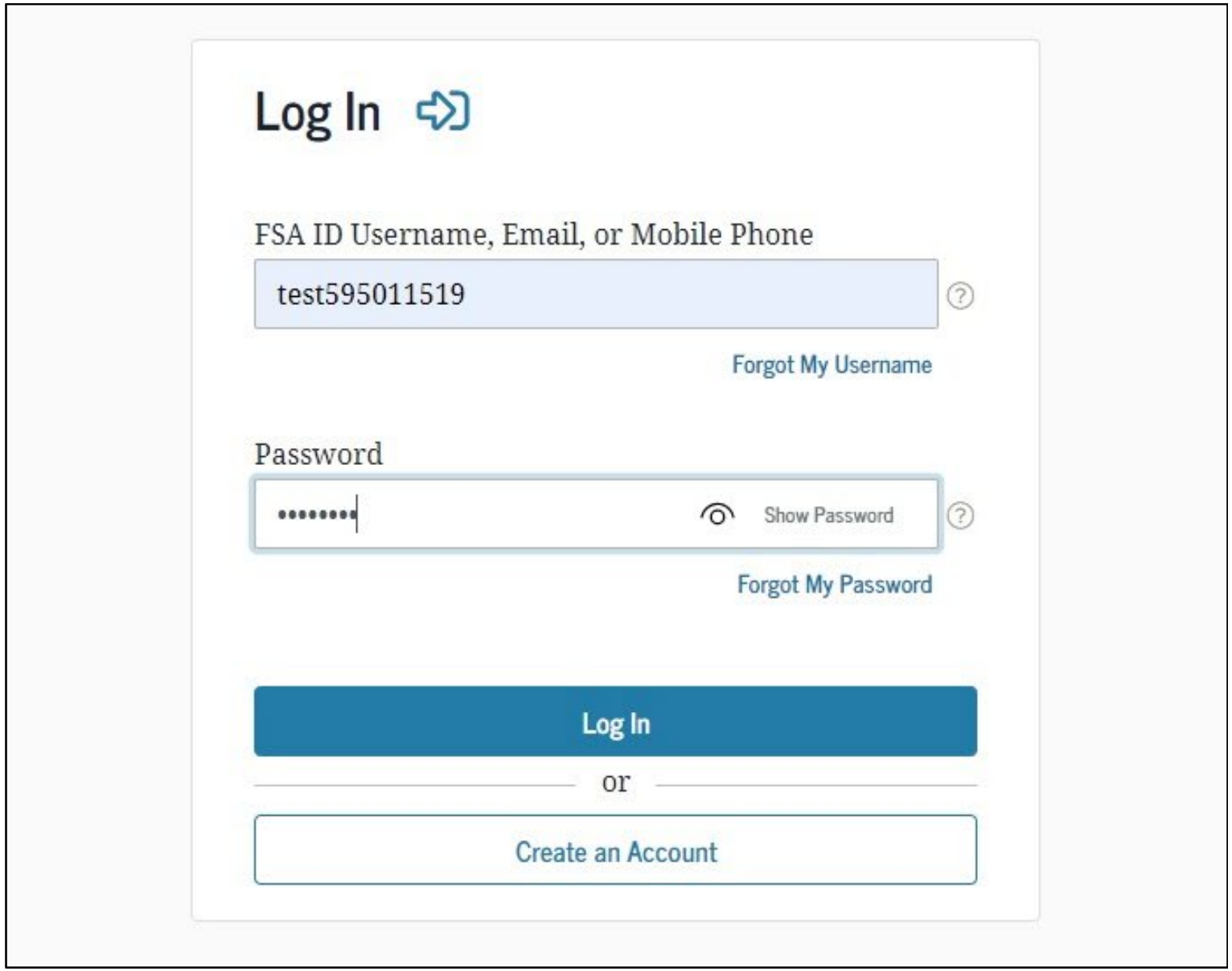
You're Now Ready to Start Your Online FAFSA!

Login with your new FSA ID and begin the FAFSA

LOG-IN TO THE FAFSA

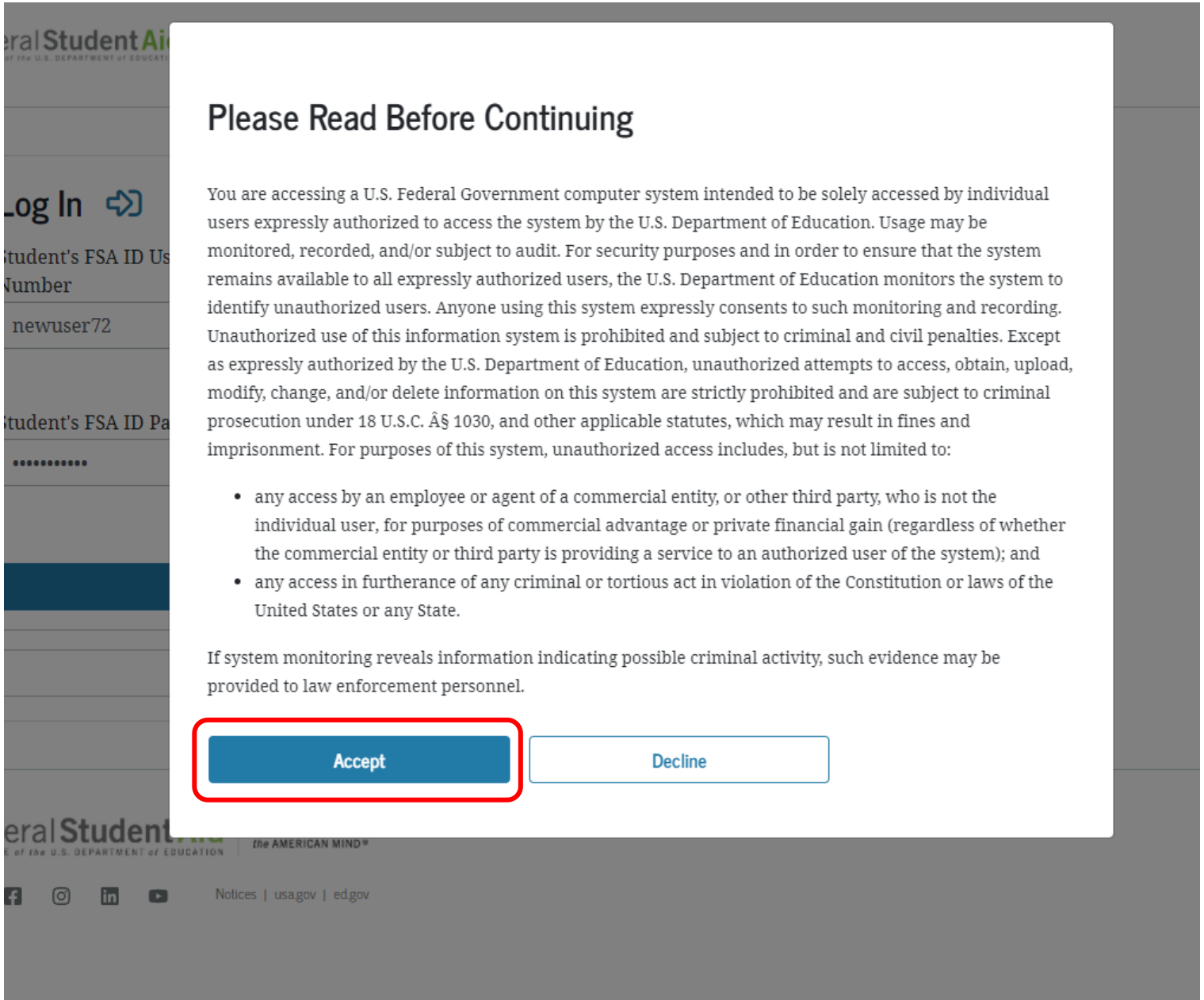
→ Once your FSA ID is created, return to the log-in page and start your application.

→ Enter your FSA ID Username or Verified Email Address or Mobile Number & your FSA ID Password.



READ THE DISCLAIMER

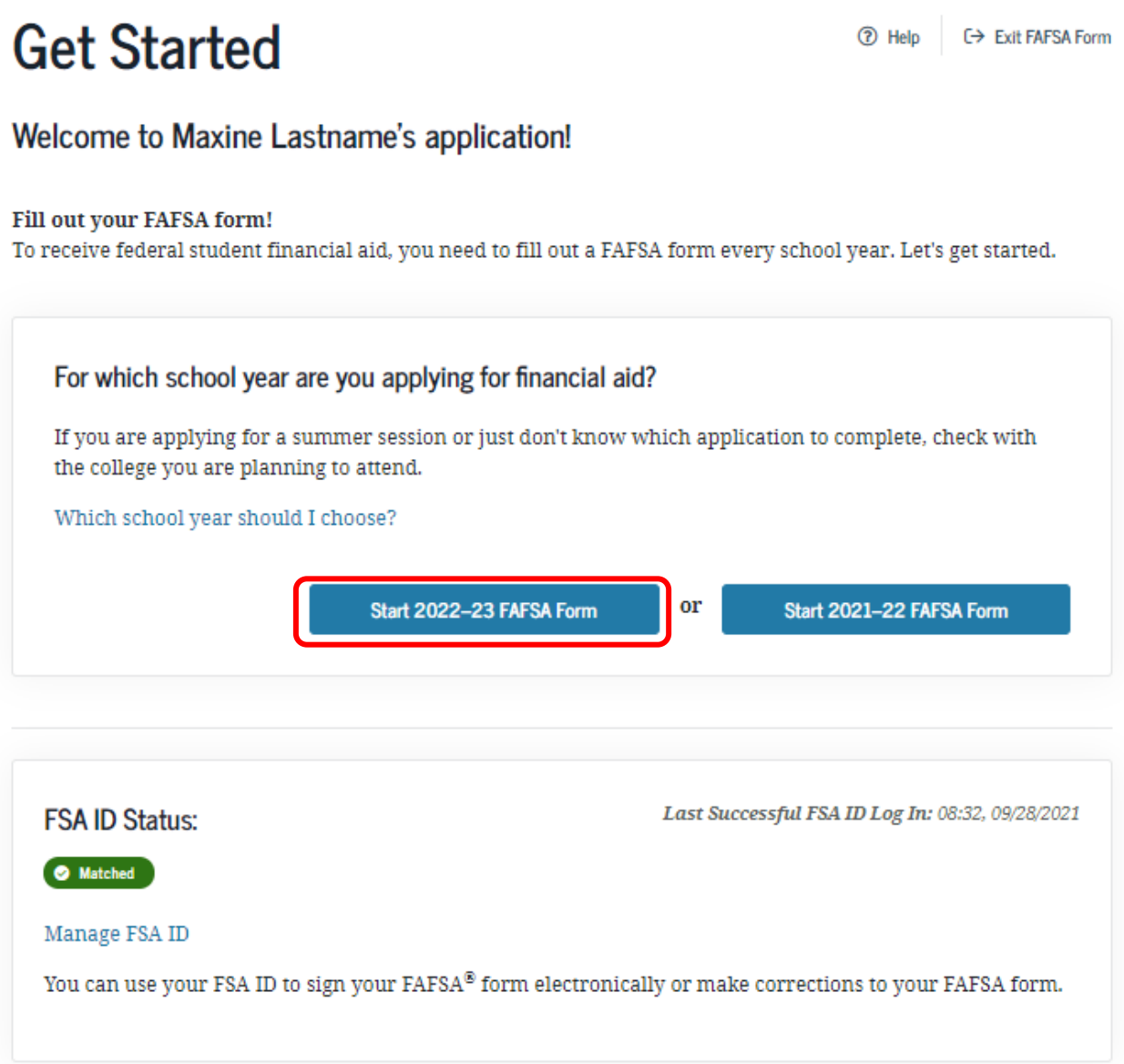
- Read the Disclaimer and, if you agree, click **"Accept"**



SELECT THE SCHOOL YEAR YOU ARE APPLYING FOR

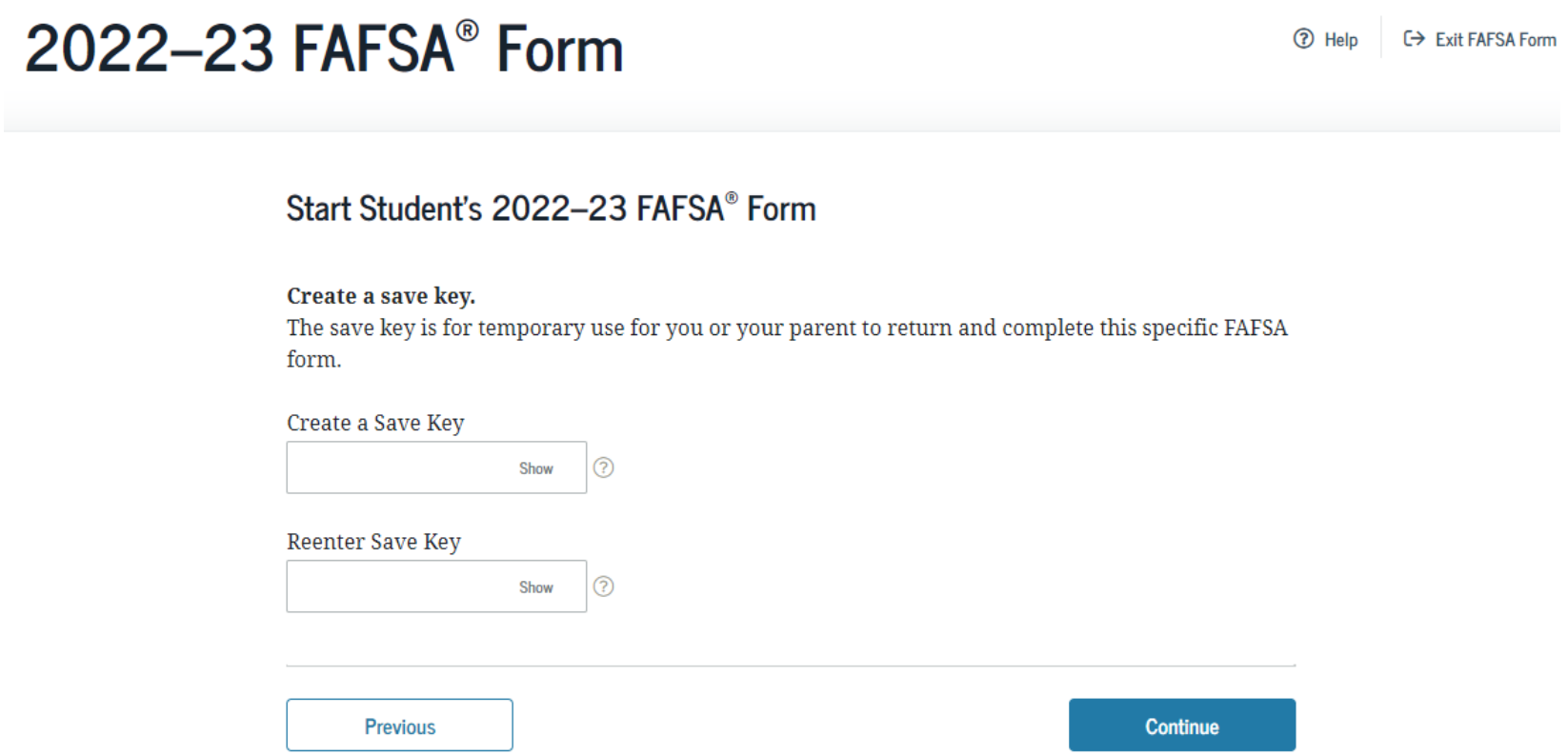
- Select the school year that you plan to attend college. If you select the wrong year, your financial aid will not be processed.

- If you are applying for an upcoming summer session it is recommended that you complete applications for both years. Schools have the option of using either the prior or upcoming year's financial aid for summer. Once you've picked a college, check with the financial aid office about summer financial aid.



CREATE A SAVE KEY

- Follow the directions to create a **"Save Key"** in case you need to save your application and finish it later.
- You can return within **45 days** to complete and submit the FAFSA.



TIP

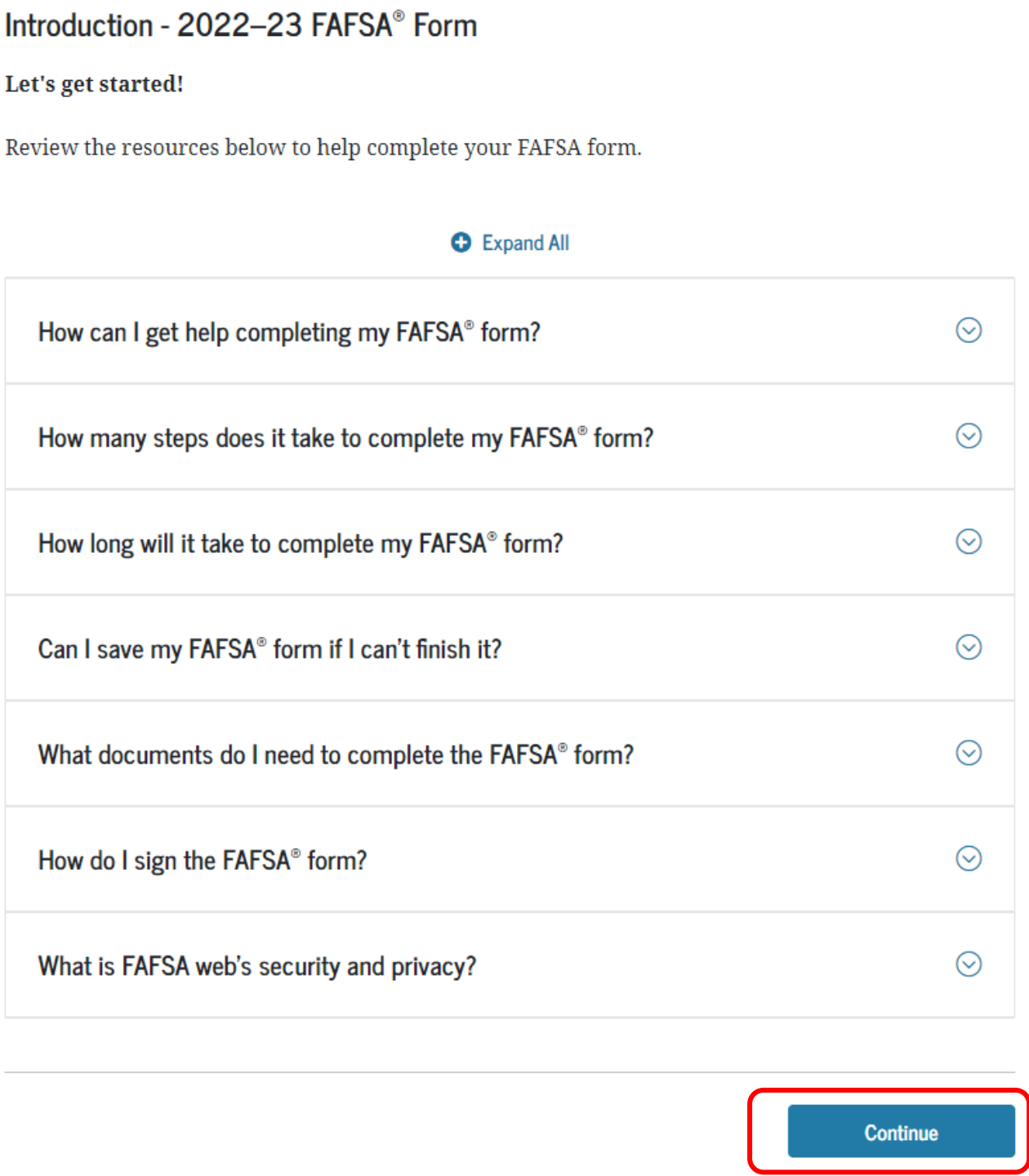
Make sure to write down your Save Key somewhere safe so you don't forget:

- ✔ FSA ID Username
- ✔ FSA ID Password
- ✔ Email Address & Password
- ✔ FSA ID Challenge Questions & Answers
- ❑ Save Key

REVIEW THE INTRODUCTION PAGE

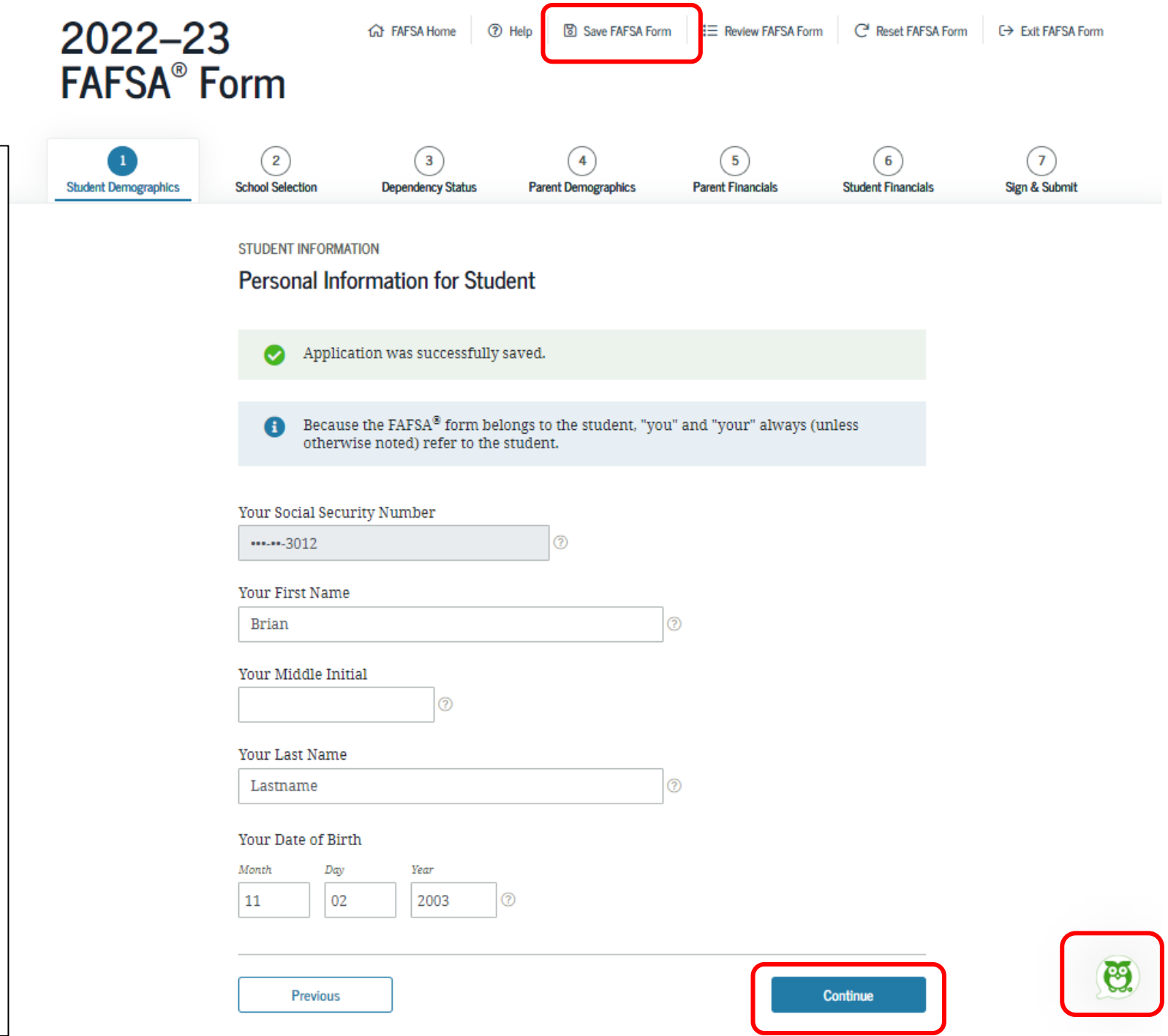
- The Introduction Page includes general information about the FAFSA

→ Click "**Continue"** at the bottom of each page to go to the next page.



COMPLETE THE SEVEN SECTIONS OF THE FAFSA

- Complete the seven sections listed as tabs at the top of the screen. The website will take you through each section.
- Click "Save" at the top of the screen to save your responses. Click "Continue" at the bottom of the page to go to the next section.
- For detailed instructions and information about each question, click the question mark icon. Click on the green owl icon for virtual assistance.



SECTION 1 OF THE FAFSA:

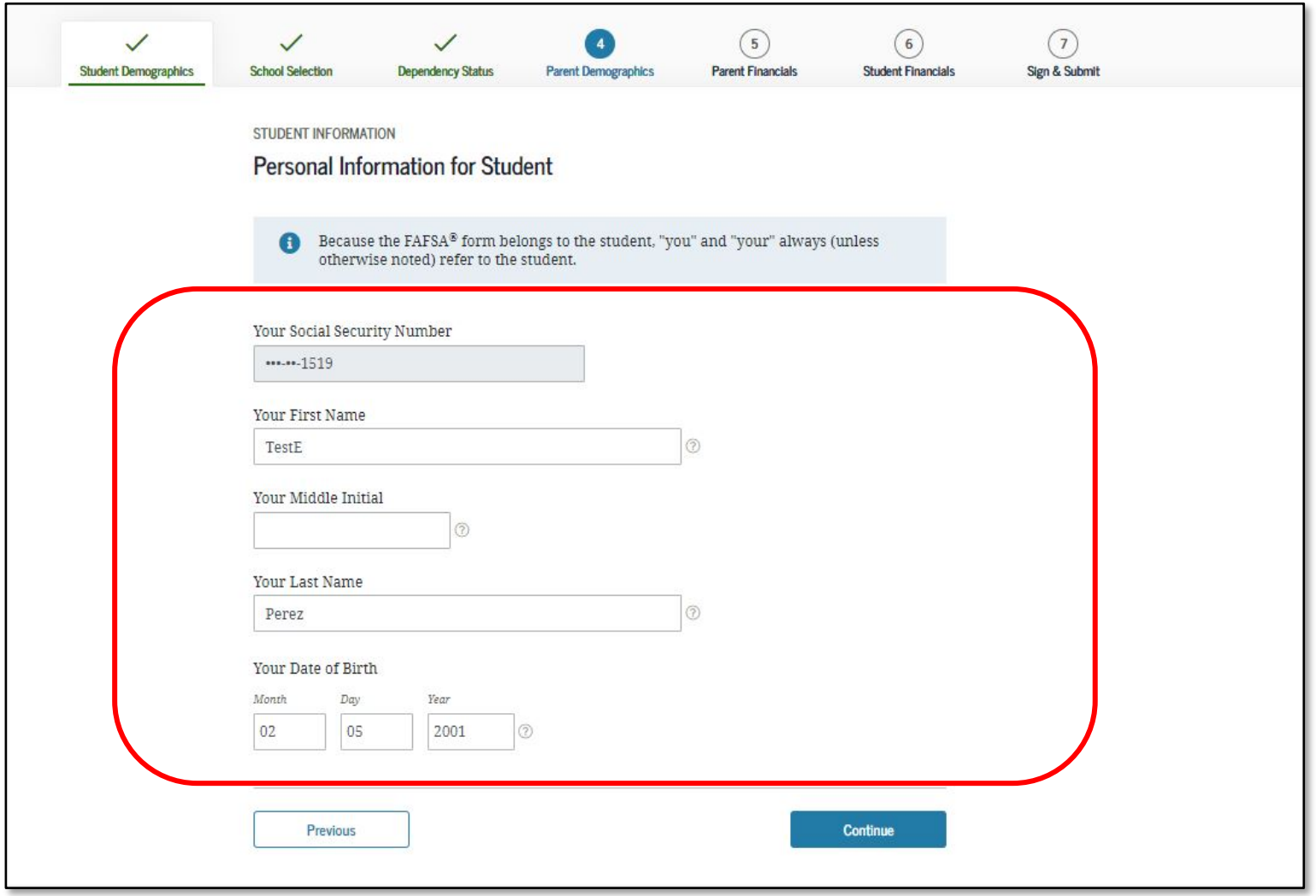
STUDENT DEMOGRAPHICS

FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Social Security Number:** This will automatically populate based on the information provided when you created your FSA ID.

- **Student Name:** Make sure that your name matches **exactly** as it appears on your Social Security Card. This is your legal name, not a nickname.

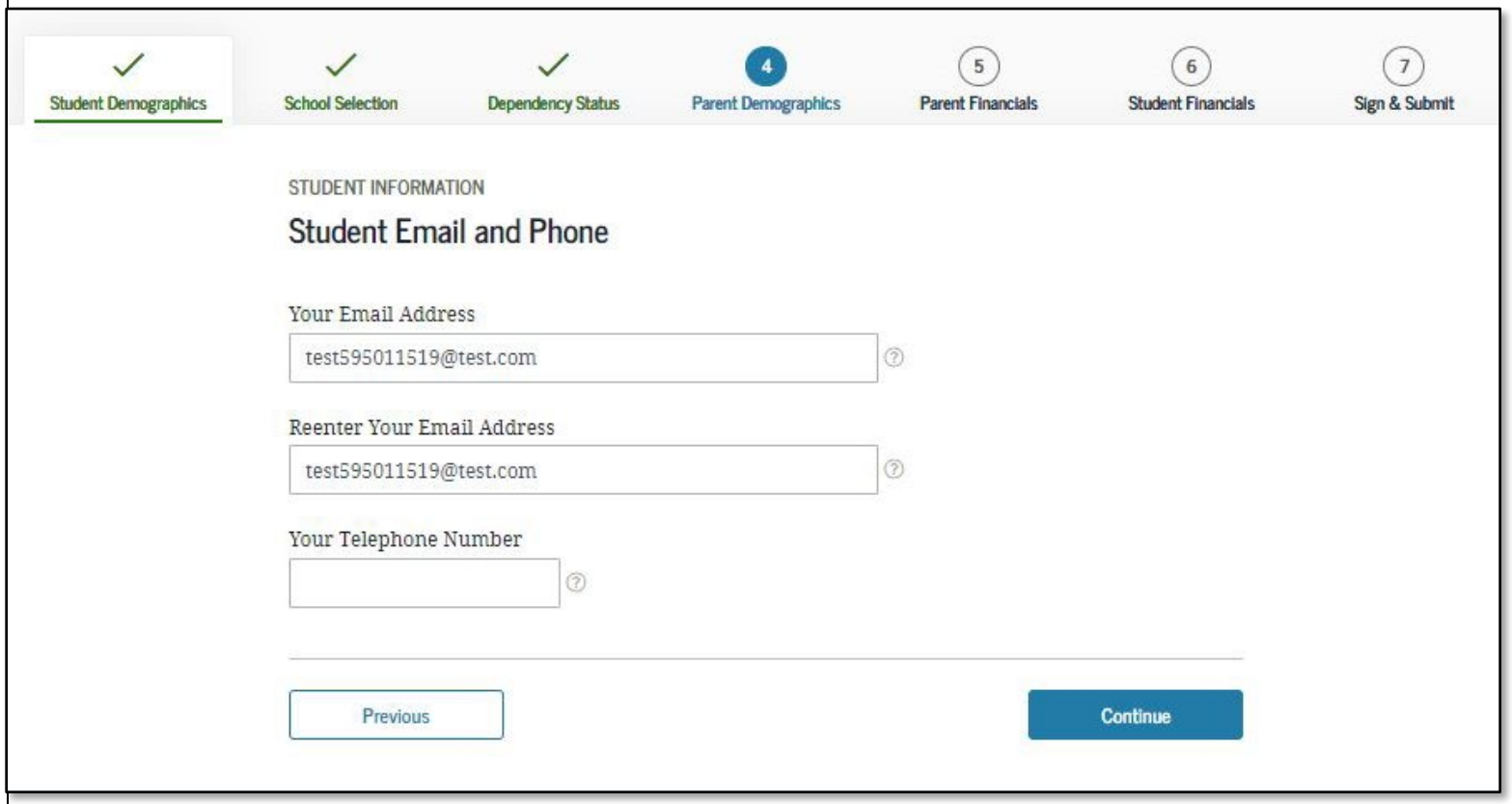
- **Date of Birth:** Enter carefully



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

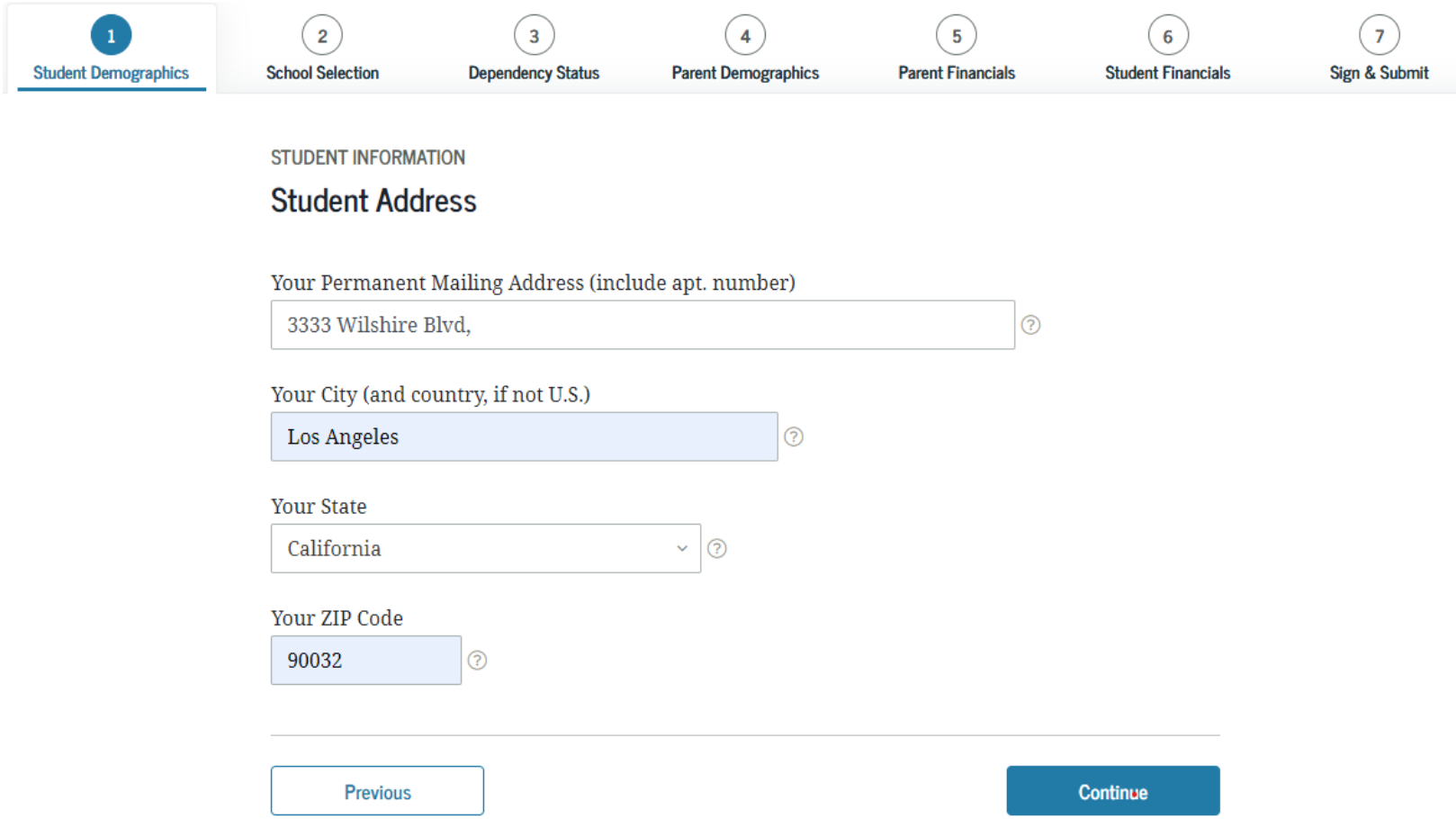
- **Email Address:** Double-check the email address to make sure there are no typos. The U.S. Department of Education and the colleges that you apply to for financial aid will send FAFSA reminders, status updates and financial aid application results to this email address.
  - → An email address is not mandatory but is highly recommended!
  - → Make sure to check your junk/spam folder in case emails get sent there.

- **Telephone number:** This field is optional.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Permanent Mailing Address:** This should be the same address you use on official government documents such as tax returns and voter registration cards. This is an address where a student can receive postal mail, such as a P.O. Box.
- If you don't have a permanent mailing address, ask your college's financial aid administrator for help.

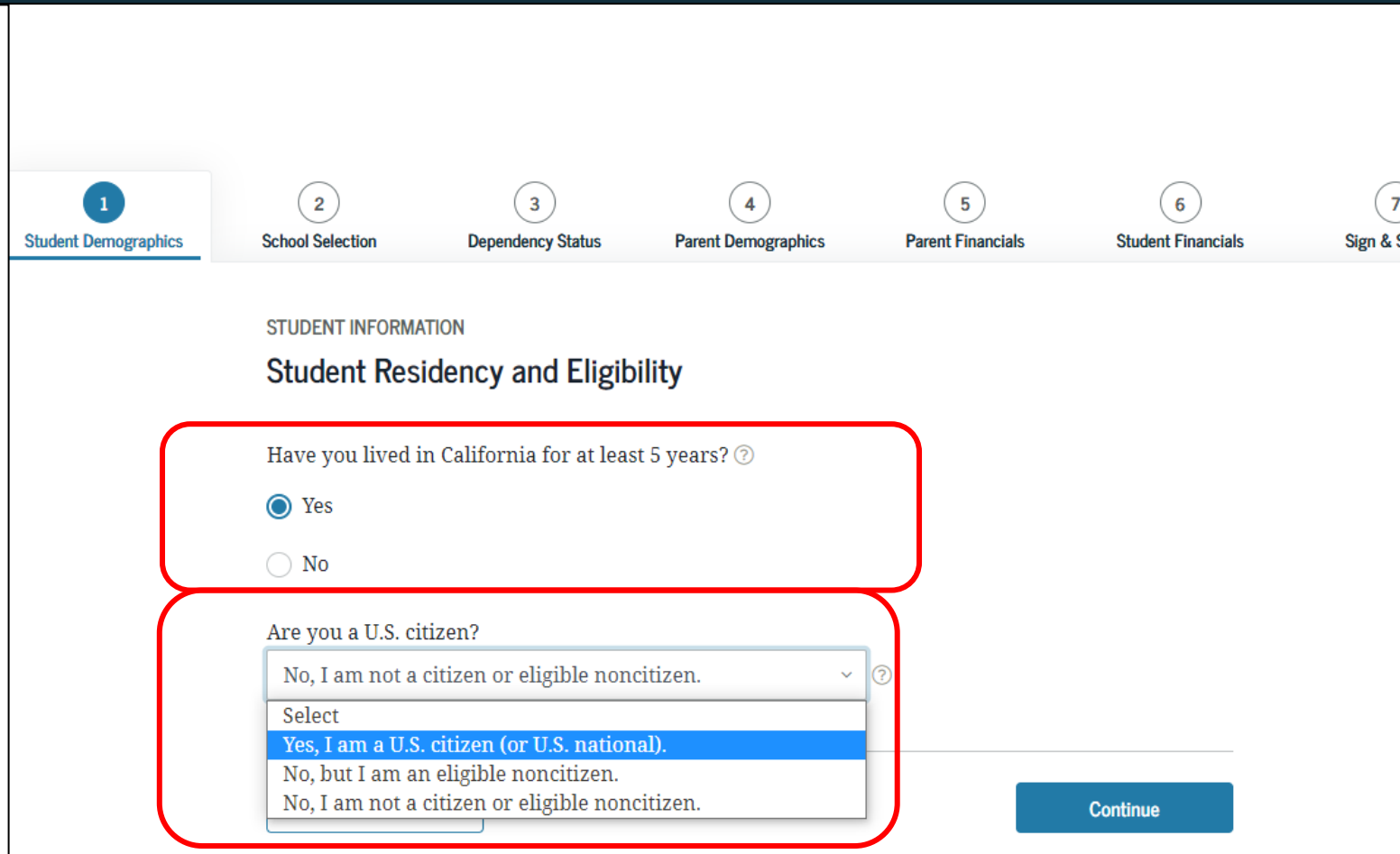


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **State of Legal Residence:** If you select that you have lived in CA for at least 5 years, you may be eligible for California student financial aid (the Cal Grant).

- A separate application is not required, but you need to make sure that your high school has submitted your verified GPA and that it has been matched to your FAFSA. Create a WebGrants account to verify if your GPA has been matched to your FAFSA.
  - Visit www.csac.ca.gov/post/cal-grant-high-school-entitlement-award to see minimum GPA requirements.
  - Learn more on pages 106-110.

- **Are you a U.S. Citizen?** If you select **"No, but I am an eligible noncitizen",** you will be asked to provide your Alien Registration Number (Don't enter the "A" before the number).



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Select the option that best fits your *initial* educational goal.

→ It is important to NOT select "other/undecided" as it may limit the grants you can receive

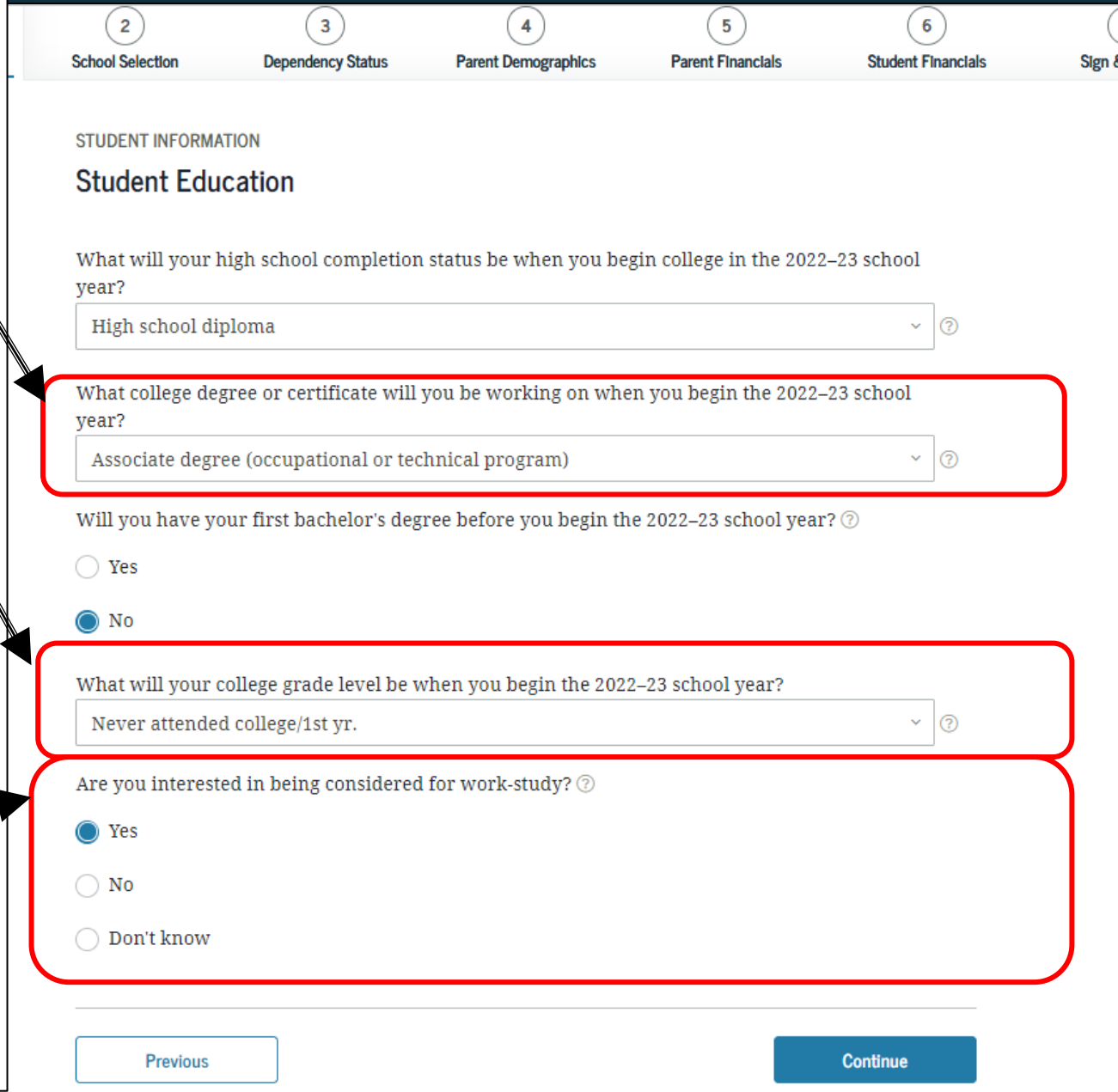
→ If you are uncertain if you will attend a 2-year or 4-year college, select 4-year college

→ It is important to not select "2nd bachelor's degree" if you don't already have a bachelor's degree, as it may limit the grants you can receive

What will your college grade level be when you begin the 2022-2023 school year?

If you took college courses while in high school, and were dually enrolled, you are still considered a first-time college student and can select the option: ***"Never attended college/1st yr."***

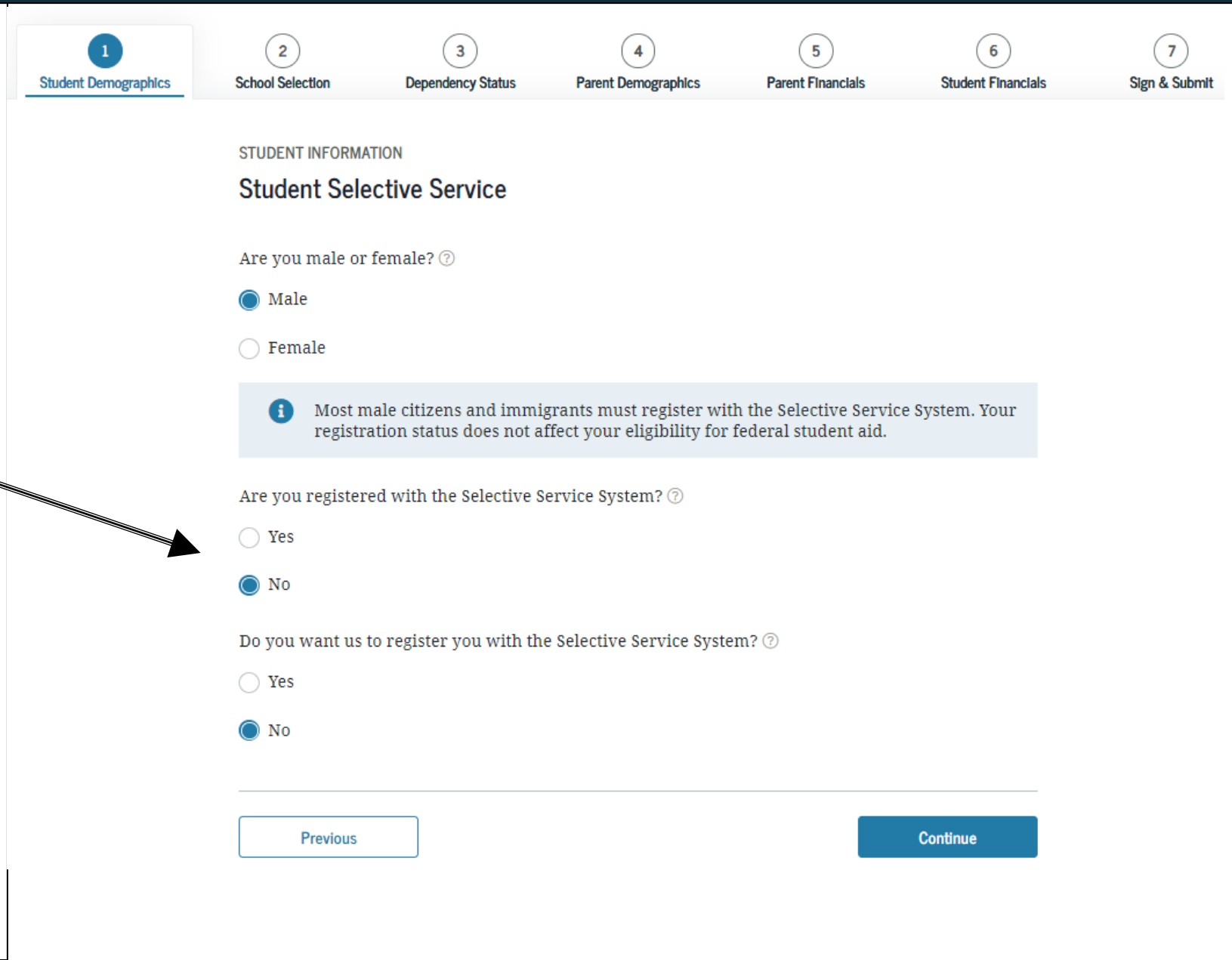
Interested in work study? Answer Yes! Federal Work-Study allows students with financial need to earn a portion of their financial aid award money through part-time employment on or off-campus. You can decline it later if you change your mind. Answering "Yes" also will not guarantee that you will receive a Work-Study job.



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

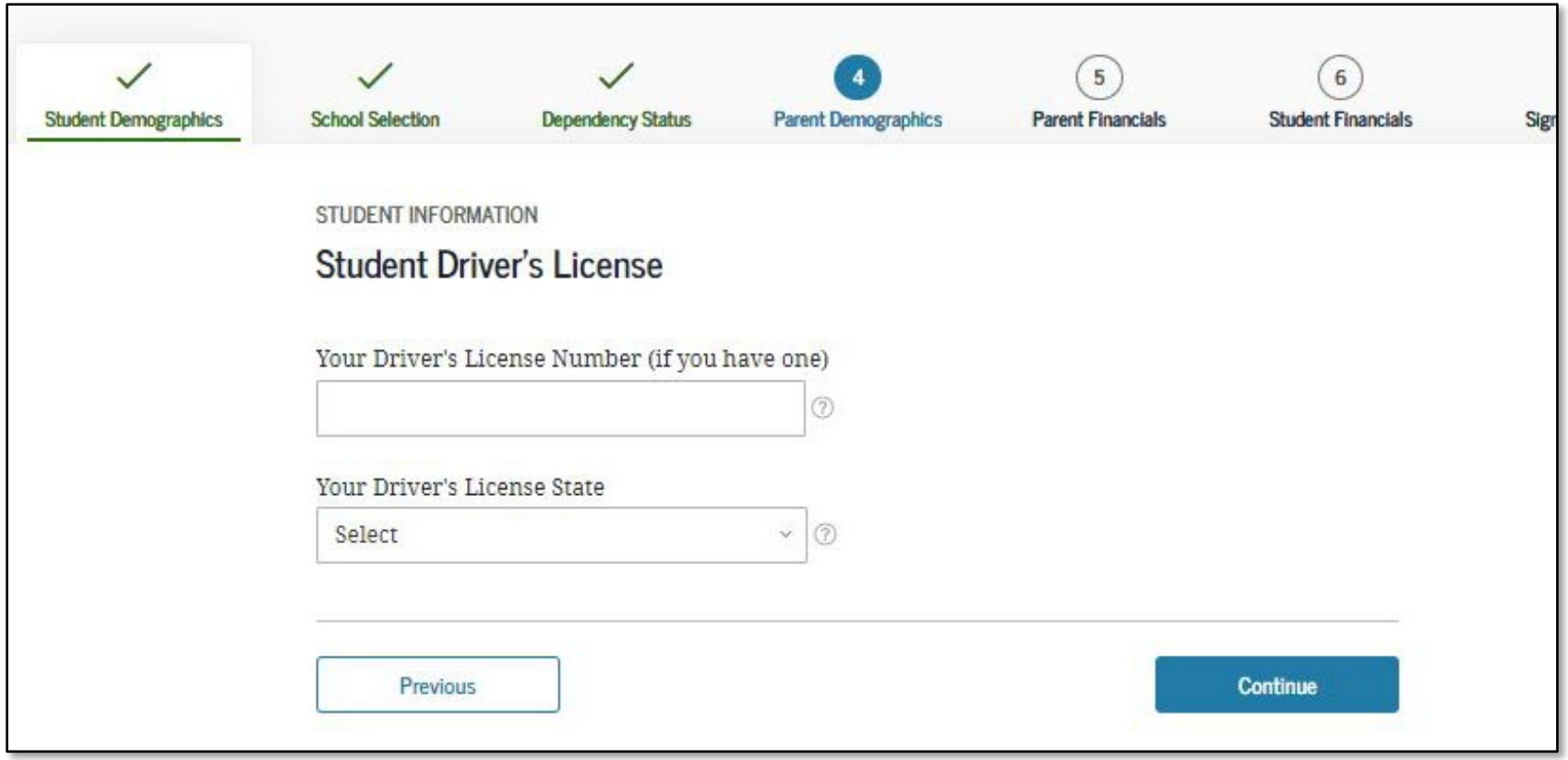
- **Male or female:** This is based on your sex at birth as indicated on your birth certificate.

<u>Selective Service is no longer required to qualify for state or federal financial aid, but the question remains on the FAFSA and allows you to register via the FAFSA form.</u>



FAFSA SECTION 1: STUDENT DEMOGRAPHICS

- **Driver's License:** A driver's license is not required to complete the application but can help prevent identity theft. Driving record and parking tickets do not affect eligibility for financial aid.

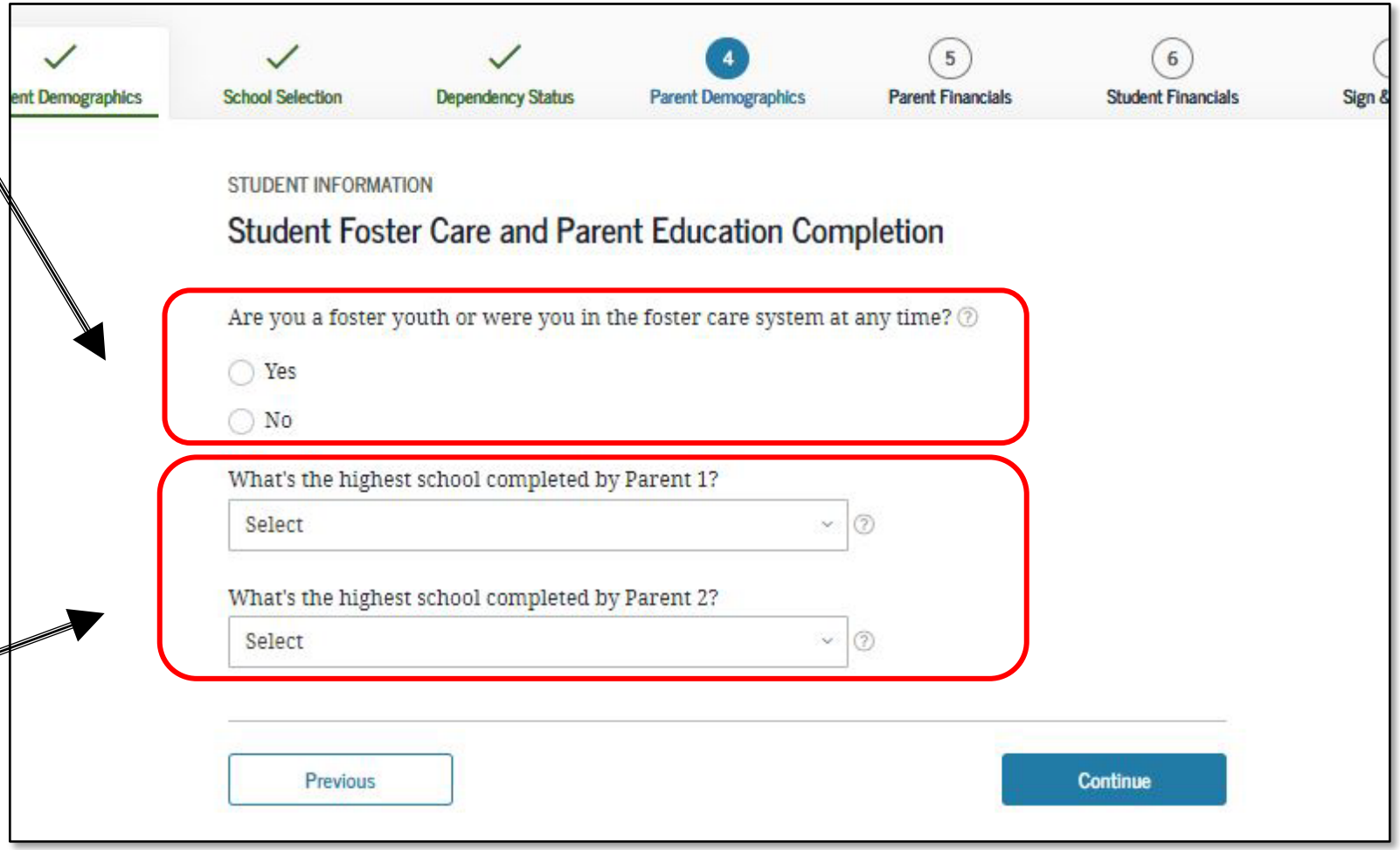


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

You will be asked: "Are you a foster youth or were you at any time in the foster care system?"
→ Answer YES to this question, even if you were only in foster care for one day. Answering yes may give you access to more support to help you in college.

[Note: This question is not on CADAA]

It is fine to select "Other/unknown" for "Highest School Completed by Parent."
→ Parent does not refer to a legal guardian or foster parent.
→ How you answer does not affect your eligibility for federal student aid.

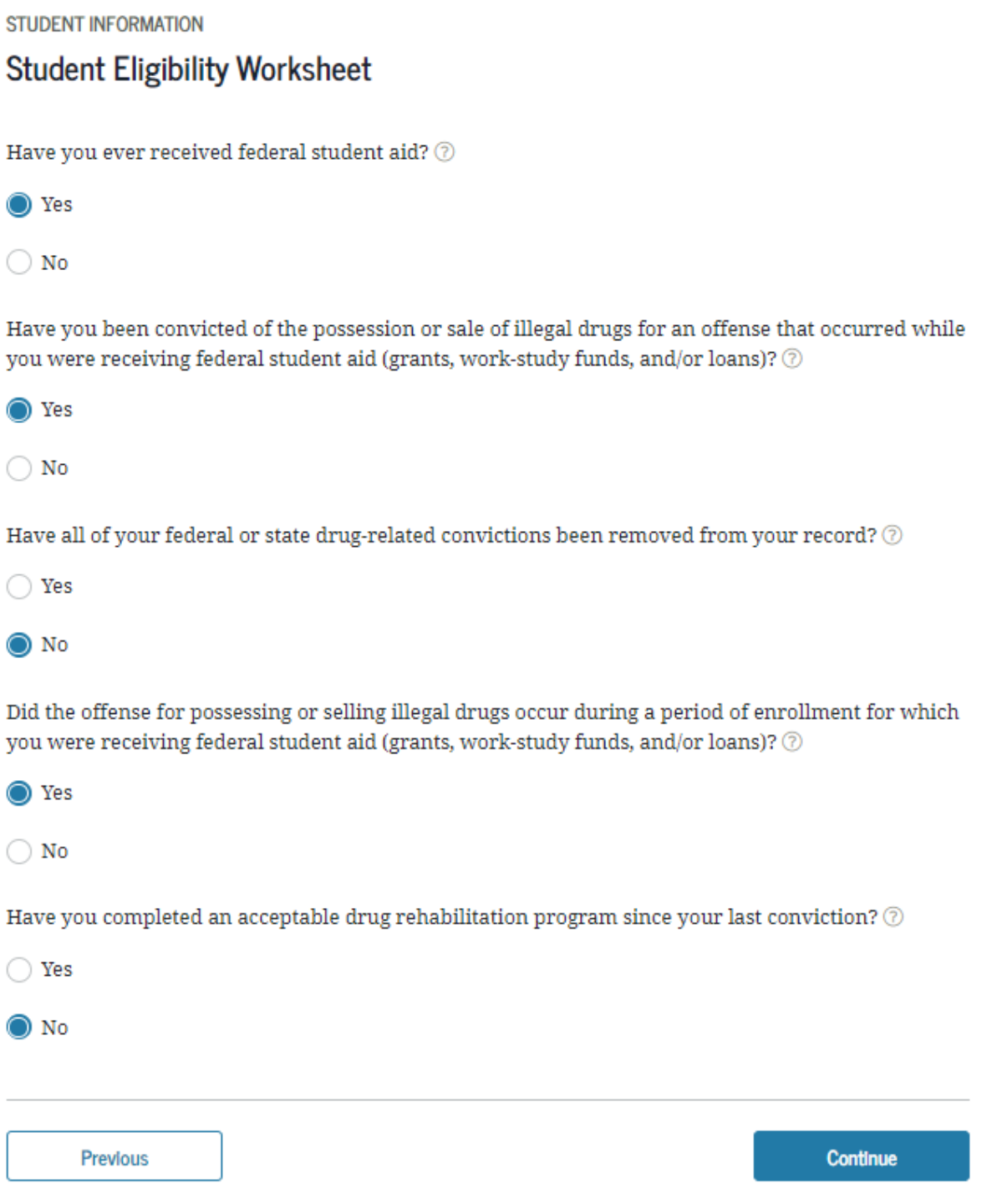


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Student Eligibility Worksheet-

If this is <u>not</u> your first year of college, you will be asked if you have ever received federal student aid.

- If **yes**, you will be asked if you have been convicted for the possession or sale of illegal drugs for an offense that occurred *while* receiving federal student aid.
- **If yes**, you will be asked several additional questions. While these questions remain on the FAFSA, they no longer impact your eligibility for federal financial aid

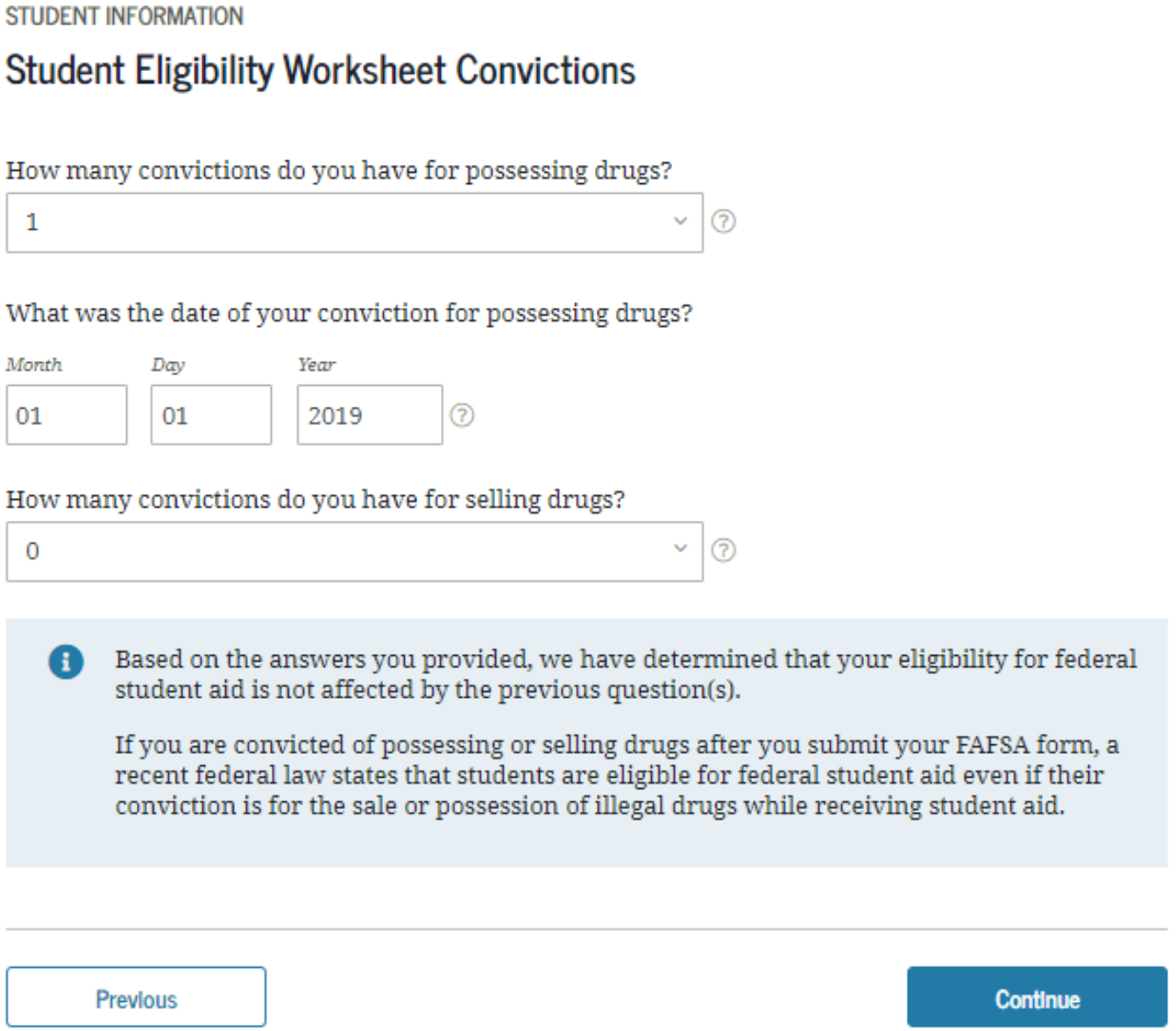


FAFSA SECTION 1: STUDENT DEMOGRAPHICS

Student Eligibility Worksheet Continued-

If you answered that you were convicted of the possession or sale of illegal drugs while receiving federal student aid you will be asked additional questions.

While these questions remain on the FAFSA, <u>they no longer affect a student's eligibilty for federal student aid.</u>



SECTION 2 OF THE FAFSA:

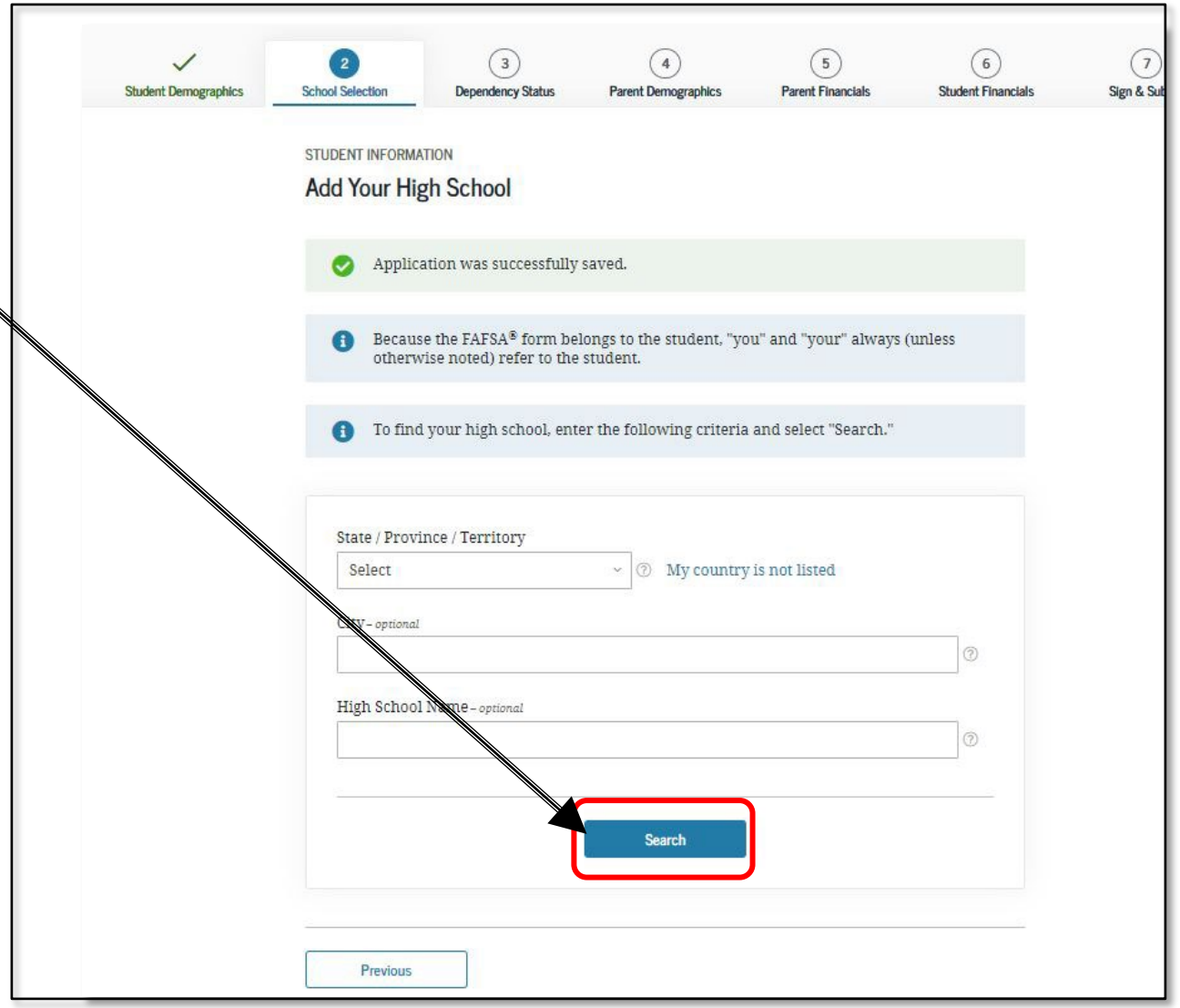
SCHOOL SELECTION

FAFSA SECTION 2: SCHOOL SELECTION

- If you indicated that you are still in high school or have completed your high school diploma in the "Student Demographics" section, when you get to the "School Selection" section, you will see this screen asking you to provide the name, city and state of that high school.

- **Important:** Use the search function to find your high school. This will help to ensure that your GPA is correctly matched when it is submitted by your high school

- You will not be prompted to answer this question if you indicated that you received a GED certificate or state-authorized high school equivalent certificate in the prior section.

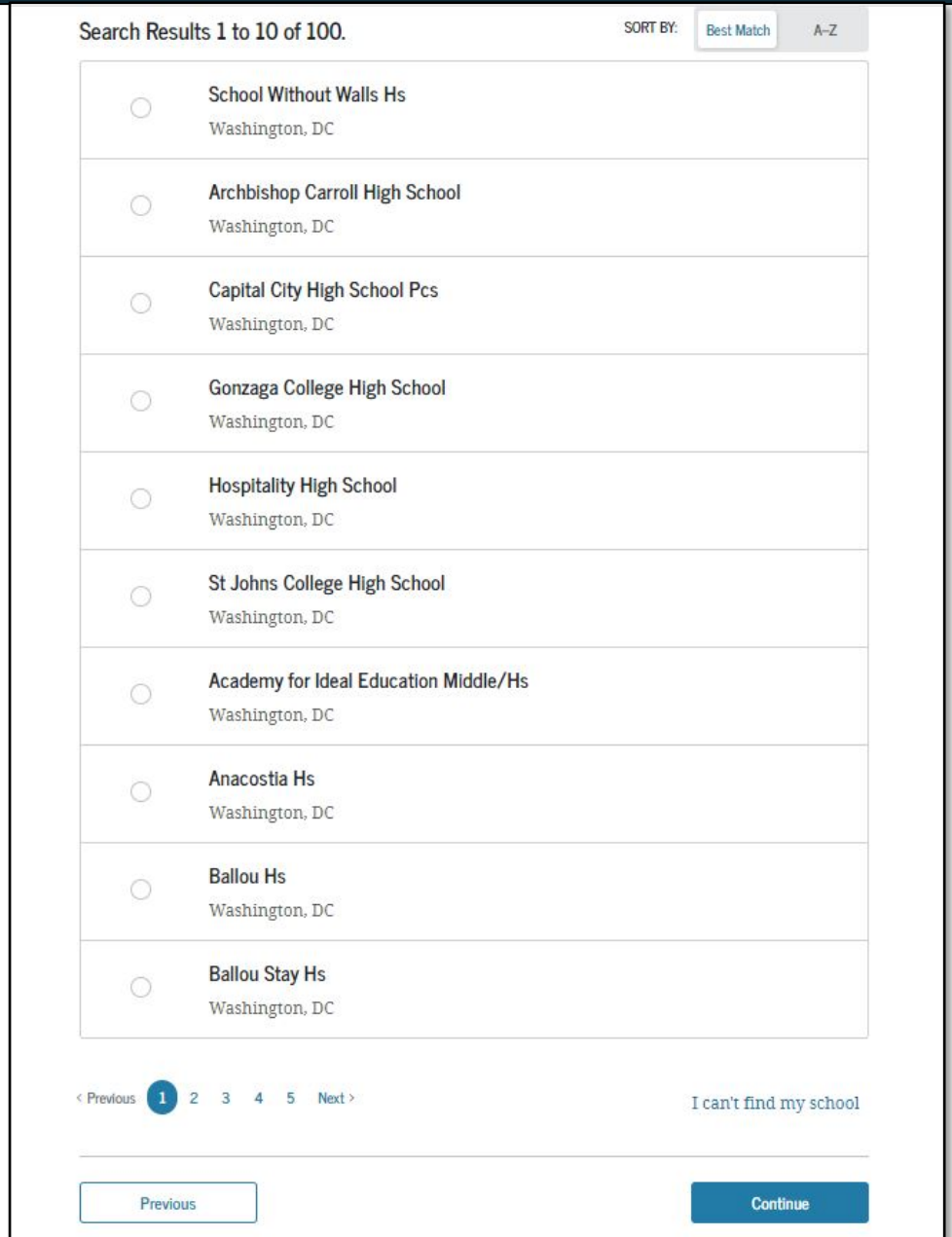


FAFSA SECTION 2: SCHOOL SELECTION

High School Search Results:

- **Important:** Use the search function to find your high school. This will help to ensure that your GPA is correctly matched when it is submitted by your high school.

- Select the correct high school from the list and select Continue.

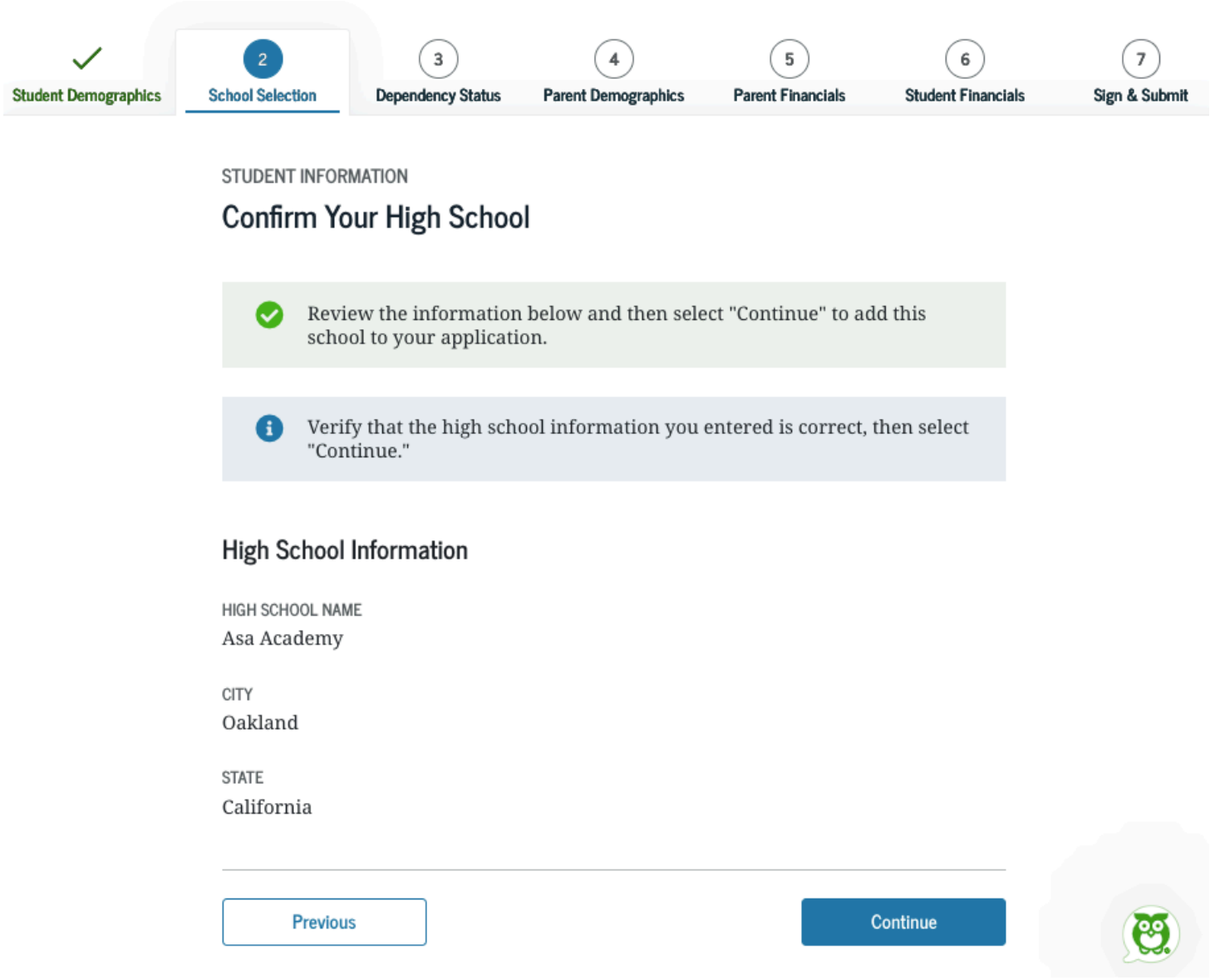


FAFSA SECTION 2: SCHOOL SELECTION

Confirm your high school:

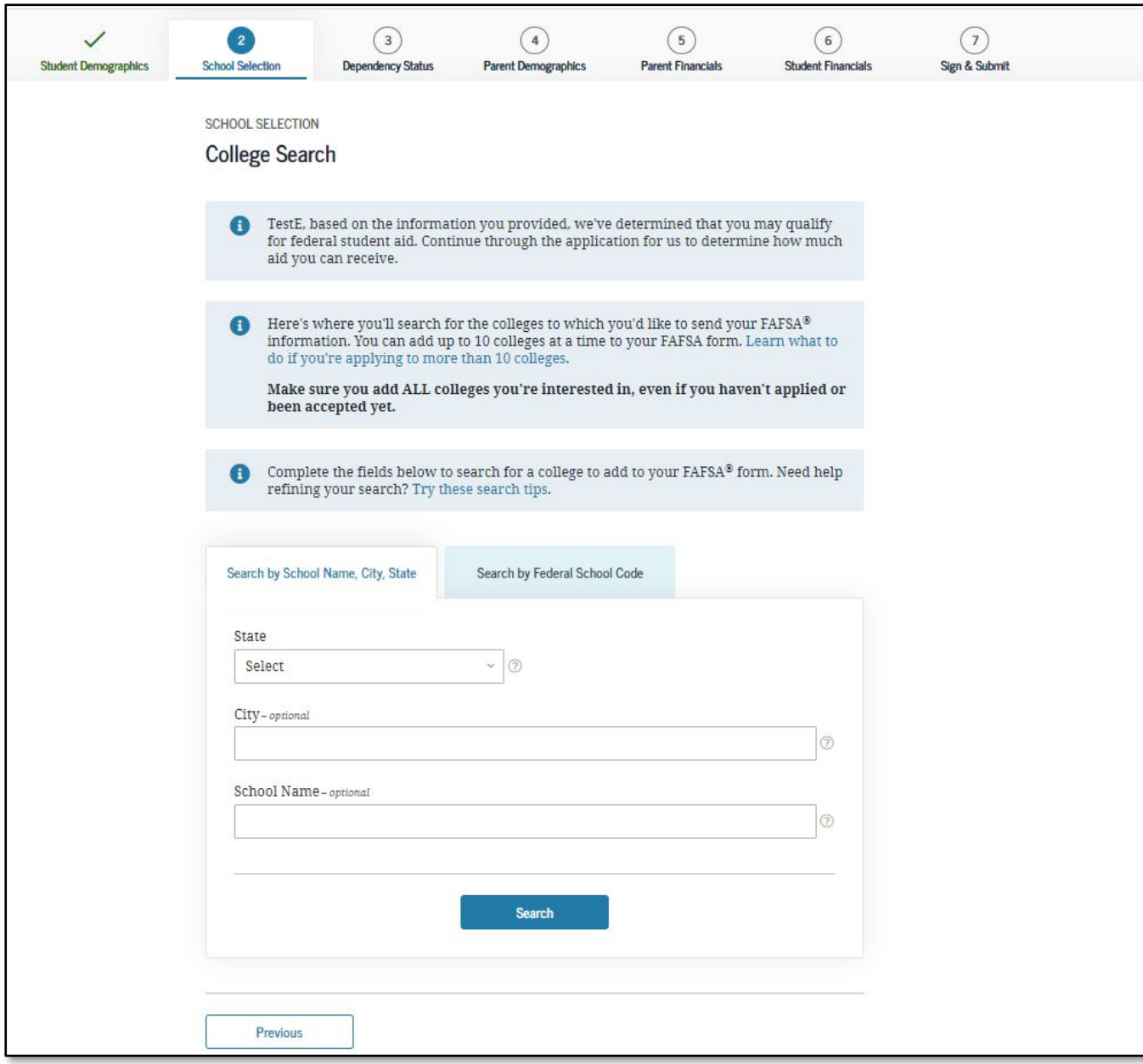
- **<u>Make sure that the high school listed is correct and select continue.</u>**

- If the high school is not correct, use the "start new search" option to search again.



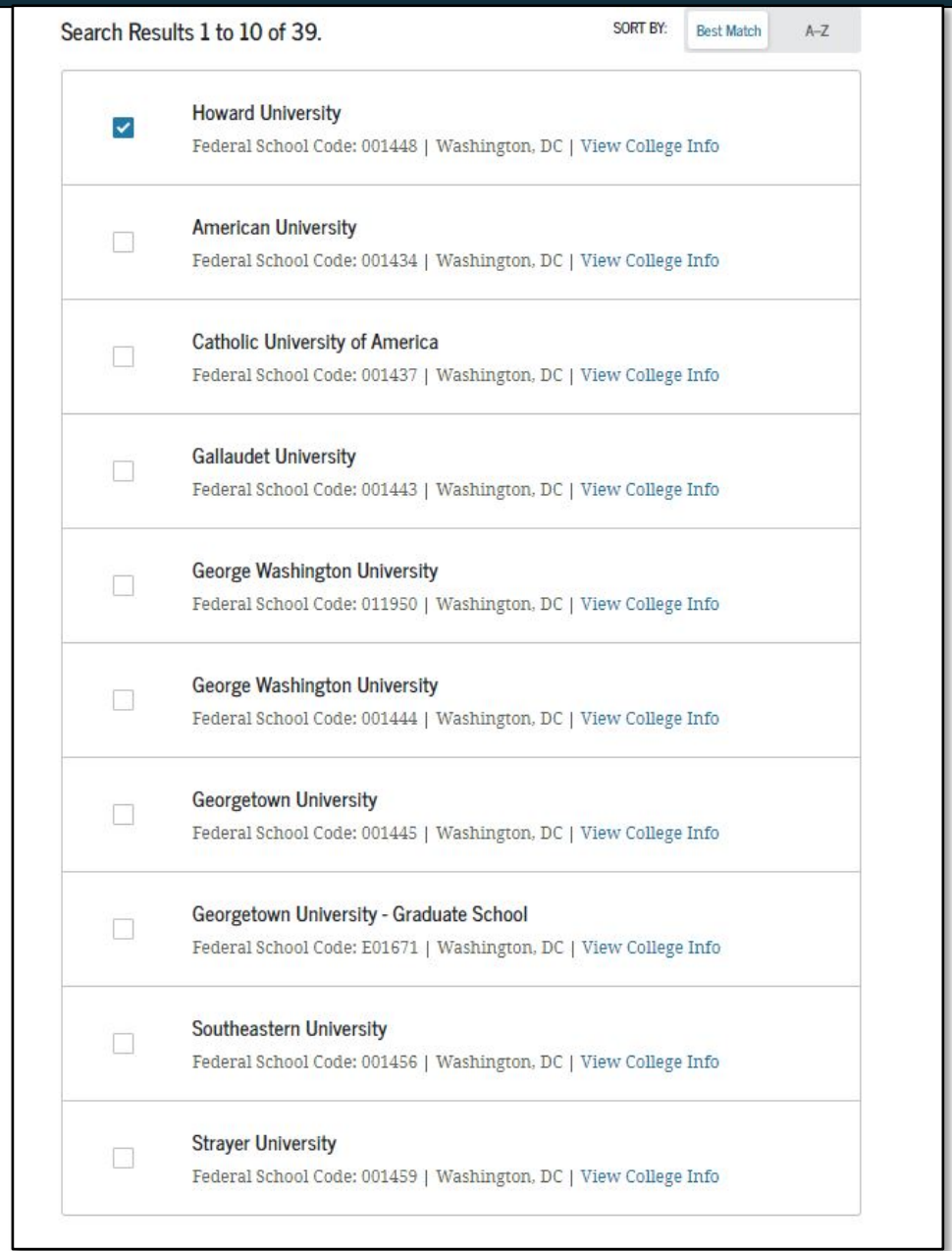
FAFSA SECTION 2: SCHOOL SELECTION

- Search for and select up to 10 colleges that you may want to attend. Information from the FAFSA will be sent to the schools you have selected.
- You can update or change school selections later if your plans change or you're just not sure yet.
- You must select at least one college to continue with the FAFSA.
- You do not need to have applied for admission yet to the colleges you list.



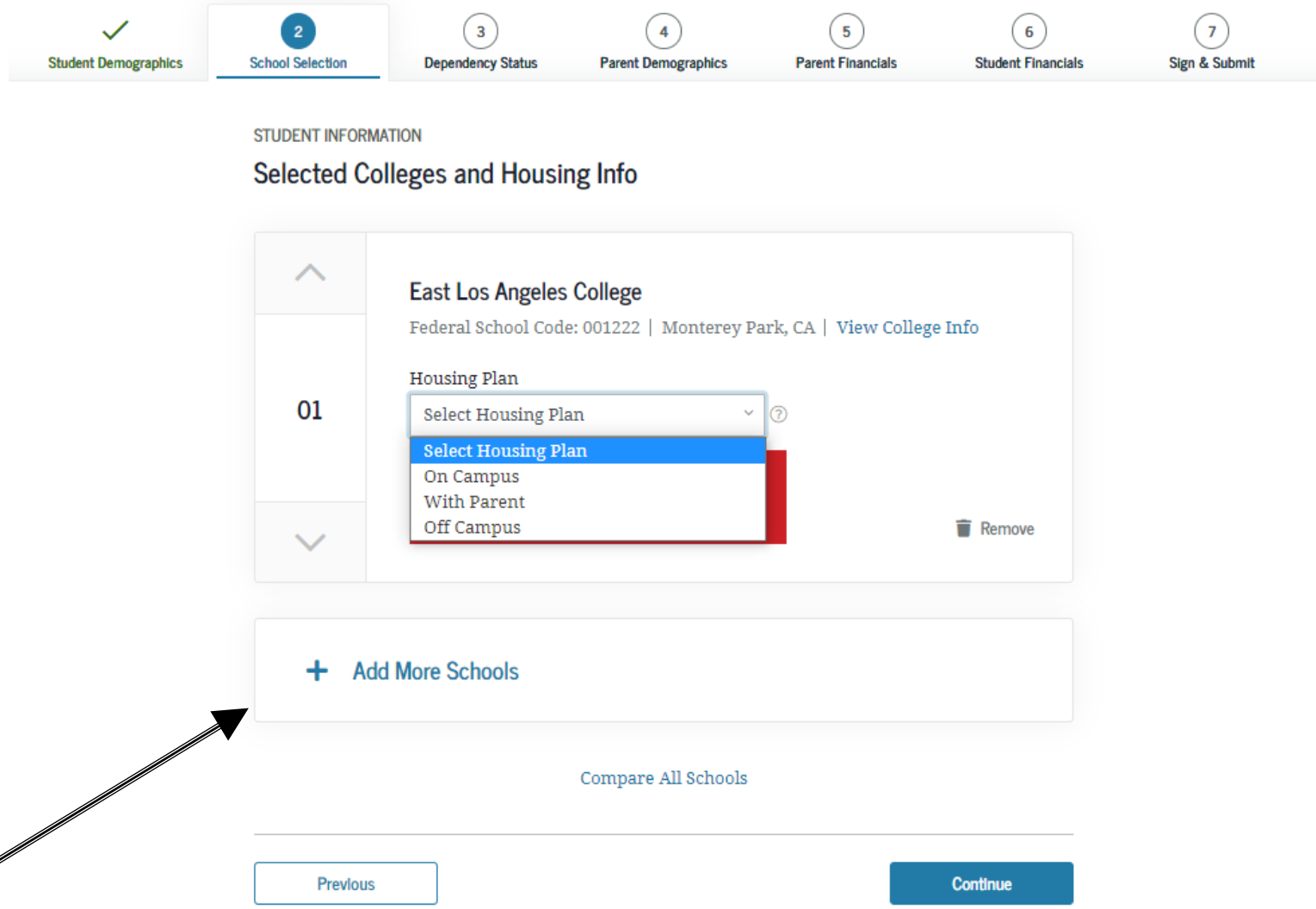
FAFSA SECTION 2: SCHOOL SELECTION

- Select the college to add and click continue
- Be careful when selecting your colleges. Some college names are very similar and it's easy to get them confused.
- Costs vary by college type. State colleges and universities are generally the most affordable; private vocational/trade schools can be costly. Ask for help if needed to make selections.
- Be sure to list each UC or CSU campus to which you are applying for admission separately in this section.



FAFSA SECTION 2: SCHOOL SELECTION

- You are then asked to indicate your housing plans for each campus. Most four-year universities or colleges offer on-campus housing, but only a few community colleges in California do.
- **Do NOT** select "With Parent" as your housing plan if you plan to live with a foster parent, resource parent or legal guardian. **Instead, select "Off-Campus." <u>This is crucial for maximizing your financial aid.</u>**
- Note that the order in which you list the colleges does not make a difference in California.
- To add additional colleges, select "**Add More Schools**"



TIP

You can send your FAFSA to additional schools after your FAFSA has been processed.

After the FAFSA has been processed and you have received your Student Aid Report (SAR) or SAR Notification, you can submit the FAFSA to an additional 10 colleges, if necessary, by replacing the original set of 10 colleges with a new set of up to 10 colleges. Your original set of 10 colleges will still receive their copy of your FAFSA information. Repeat this process as many times as necessary, each time waiting until you receive the SAR or SAR Notification. You can do this by visiting fafsa.ed.gov or by calling 1-800-4FED-AID (1-800-433-3243). You may need the Data Retrieval Number (DRN) from your SAR.

SECTION 3 OF THE FAFSA:

DEPENDENCY STATUS

Dependency Determination

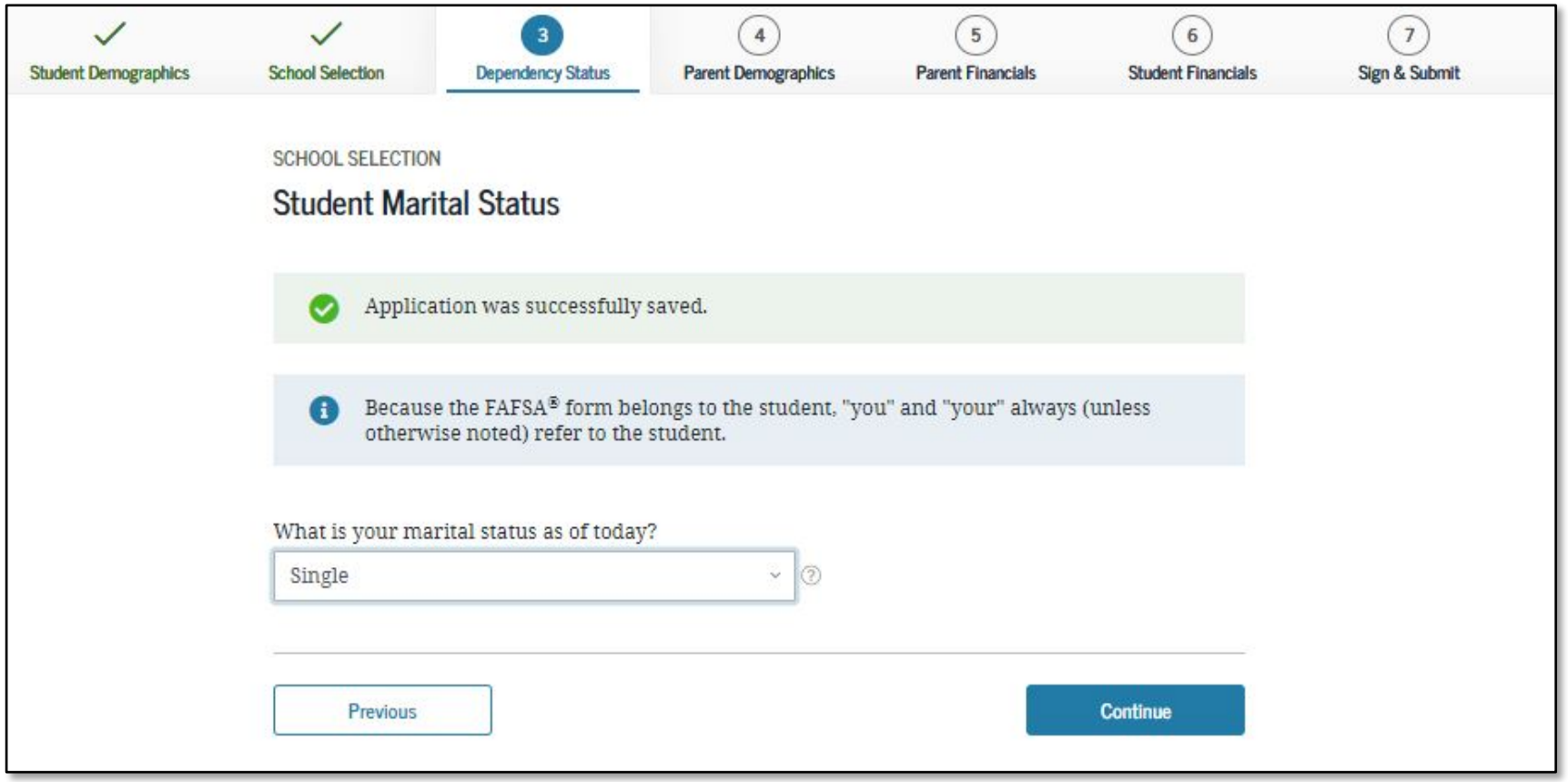
- Students who are determined to be independent do not need to provide information about parents.
- For independent students, eligibility for financial aid is based on the student's income only (and spouse if applicable)
- Students who will be 24 years old or older as of January 1 of the year for which they are applying for aid are automatically independent and will not be asked the questions in this section. (e.g., if you plan to start school in August 2022, will you be 24 or older as of January 1, 2022)

FAFSA SECTION 3: DEPENDENCY STATUS

Marital Status:

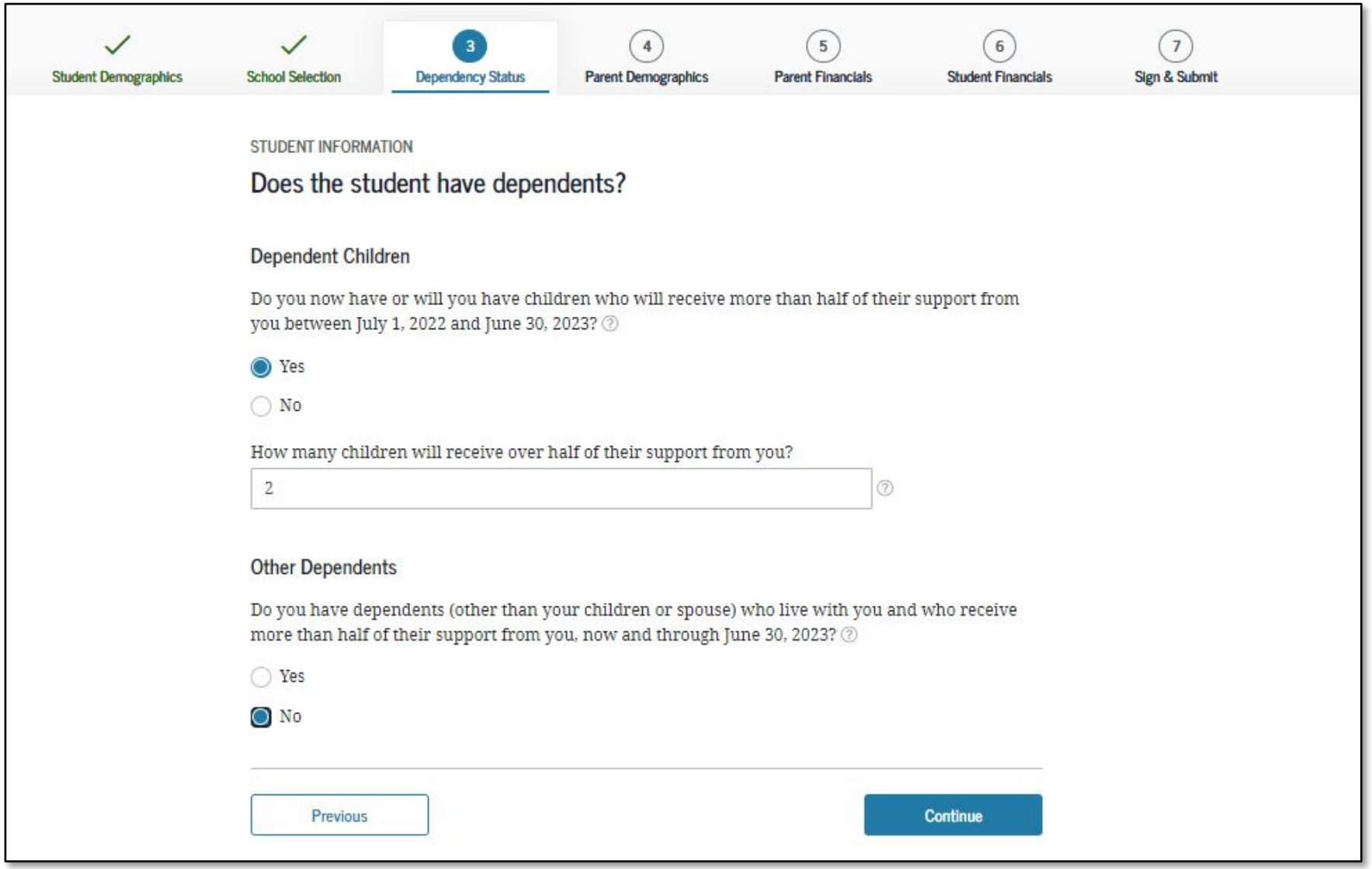
Your legal status is "single" if you are not married, even if you live with or have a boyfriend, girlfriend or significant other.

Married students are considered independent and will not have to fill out the Parent sections



FAFSA SECTION 3: DEPENDENCY STATUS

This section is asking to determine if the student has any dependents. If you have dependents, you will be considered "independent" on the FAFSA and will not have to fill out the Parent section and will automatically skip the questions on the next slide.



FAFSA SECTION 3: DEPENDENCY STATUS

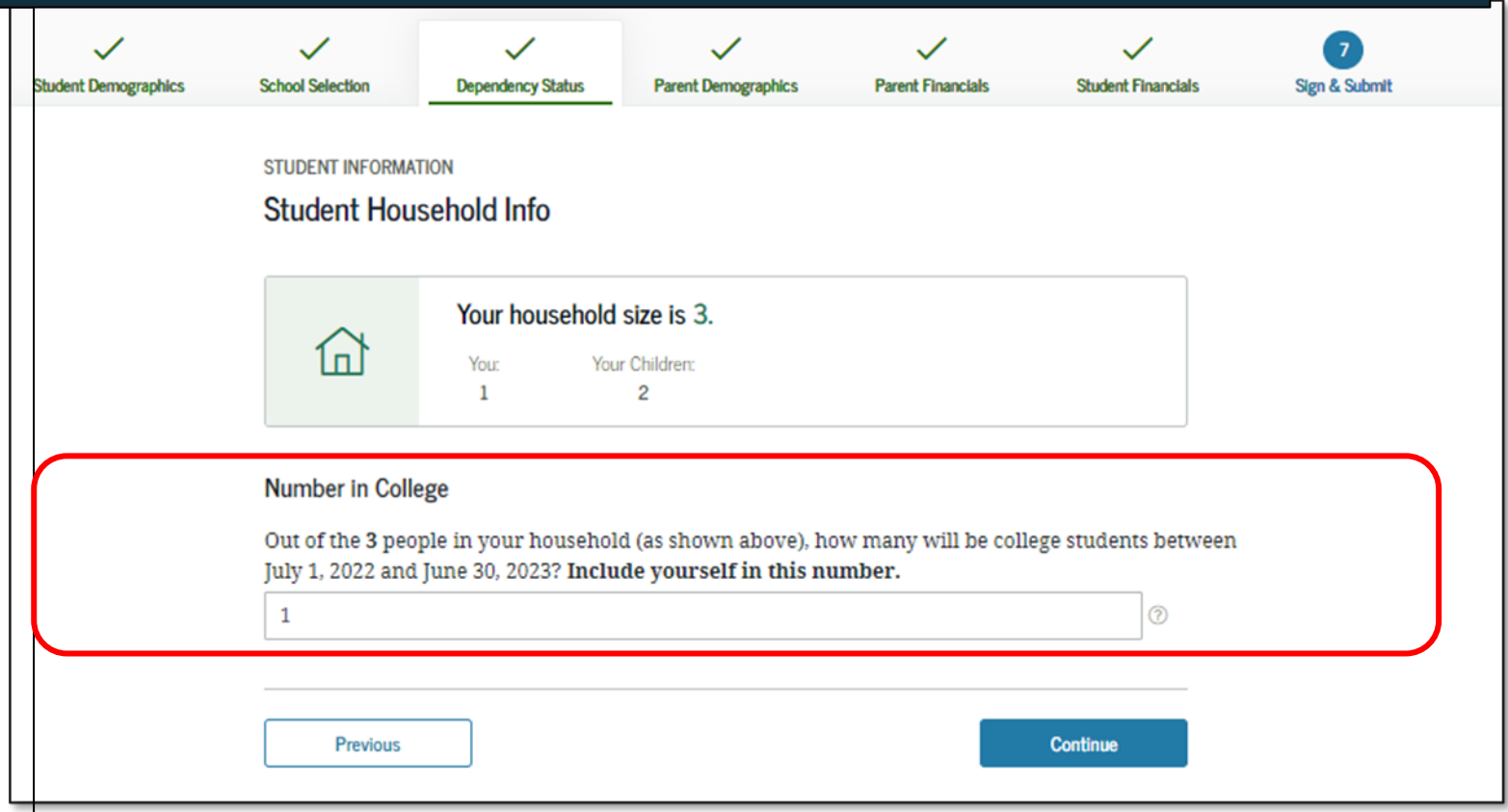
Student Household Info:

This screen only appears if you indicate that you have children or are married.

The numbers for you, and if you indicated that you are married or have children, your spouse and children will automatically populate on this screen.

Your siblings, other relatives, family of origin, foster family, or others who live with you are not included in household size.

Number in College: Enter "1" for number in college unless you have a spouse or children who will also be attending college at least half-time.

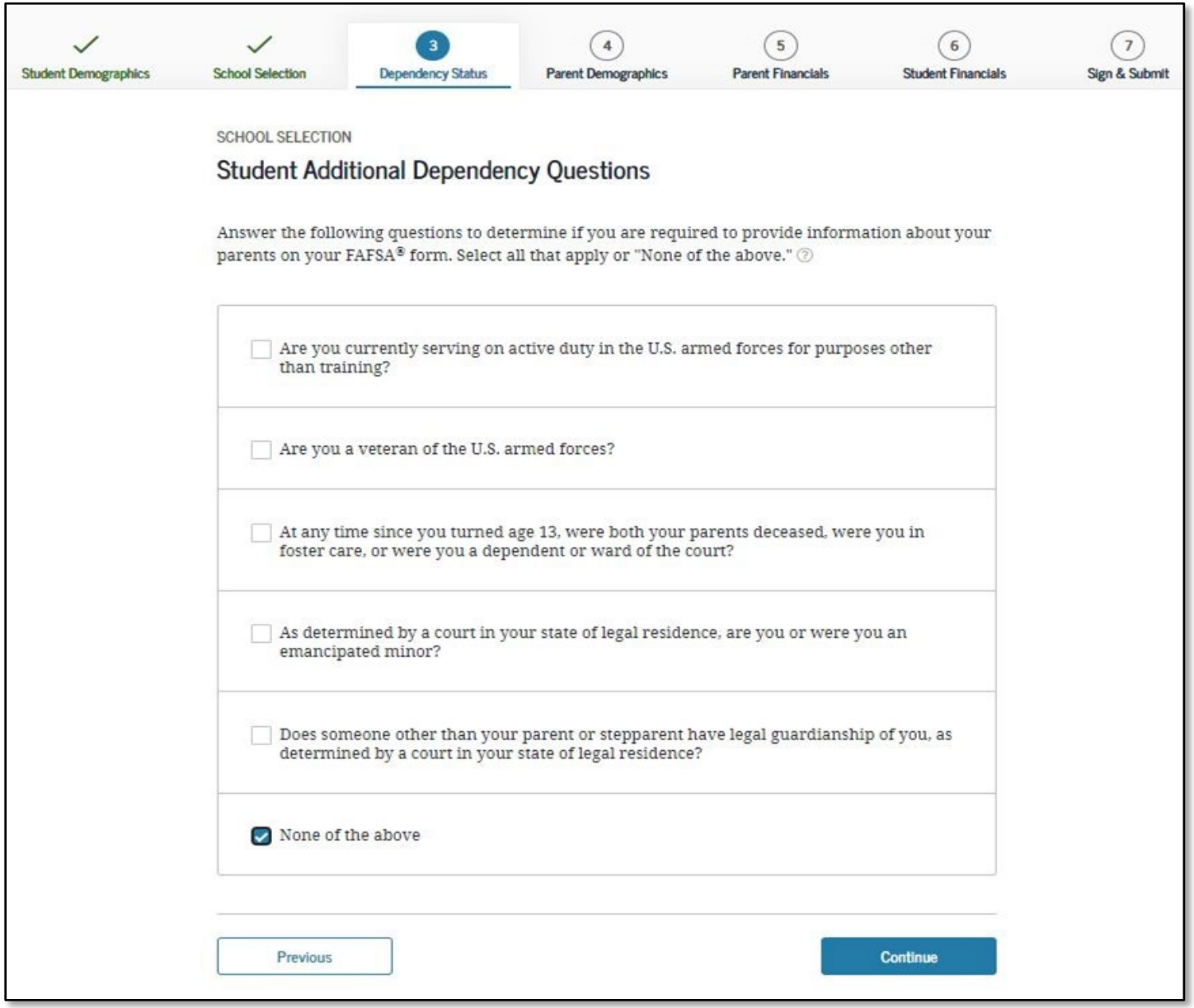


FAFSA SECTION 3: DEPENDENCY STATUS

If you are under 24, not married and do not have children, you will be asked additional questions.

If any of these are true for you, check the appropriate box. If you can check any of these, you will not be asked about homeless status as you will already have independent status.

Otherwise, select "none of the above."

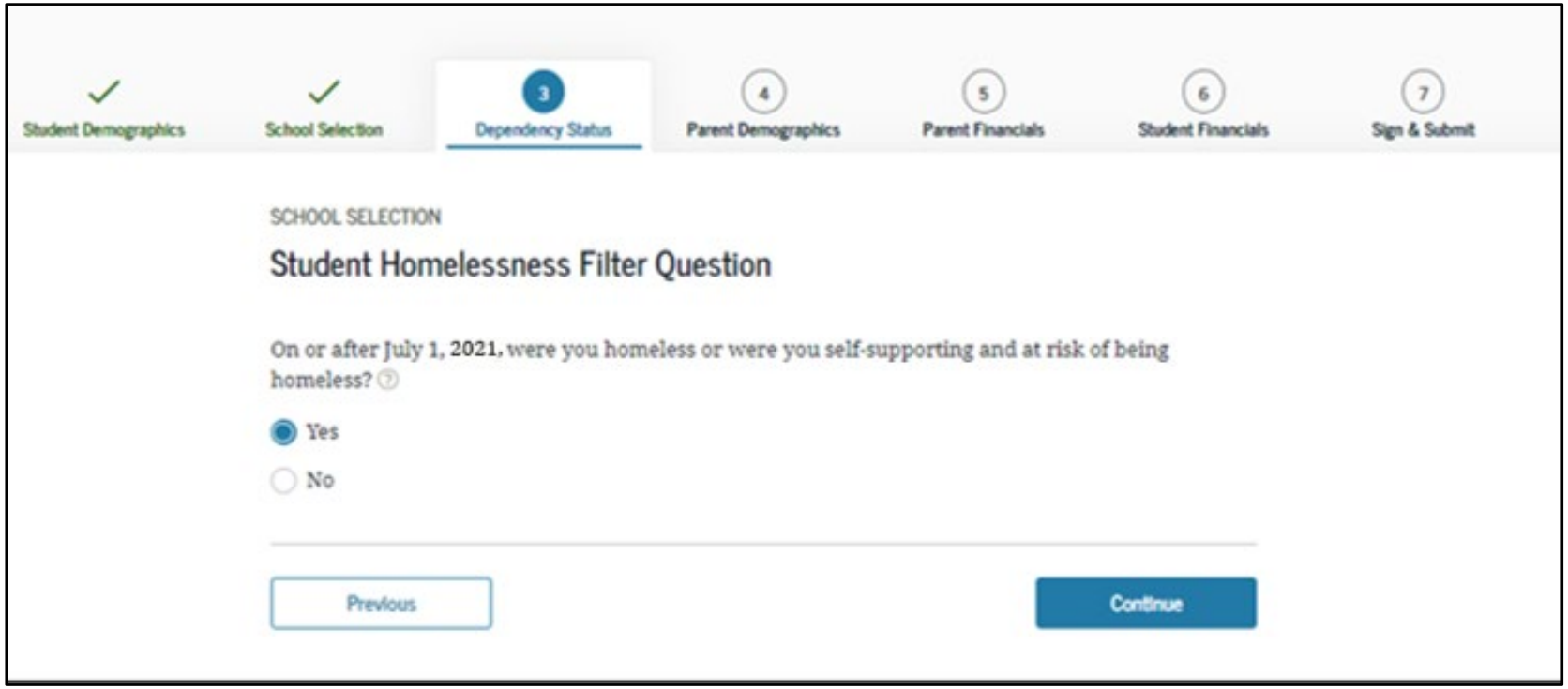


FAFSA SECTION 3: DEPENDENCY STATUS

If you selected "none of the above," you will be asked whether on or after July 1st of the year prior to the award year, you were homeless or self-supporting and at risk of being homeless. **If you are planning to start college in Fall 2022, you would have been homeless any time after 7/1/21 to answer yes.**

Answering "yes" to this question will give the student "independent student status."

See the next two slides for more information about what living circumstances qualify a student to answer yes.



Definition of Homeless Youth on the FAFSA:

A Student Must be Unaccompanied AND either Homeless OR Self-Supporting & at risk of being homeless

Unaccompanied =
Not in the physical custody of a parent or guardian

+

Homeless =
Lacking fixed, regular and adequate housing
(Learn more on the next page)

OR

Self-supporting AND at risk of being homeless =
When a student pays for his own living expenses, including fixed, regular, & adequate housing AND when a student's housing may cease to be fixed, regular, & adequate; for example, a student who is being evicted and has been unable to find fixed, regular, and adequate housing

Note: *A student living in any of these situations and fleeing an abusive parent may be considered homeless even if the parent would provide support and a place to live.*

Who is Included in the definition of homelessness?

Lacking fixed, regular and adequate housing includes students who:

(i) are staying with other people temporarily due to loss of housing, economic hardship, or a similar reason (i.e., couch-surfing)

(ii) are living in motels, hotels, trailer parks, or camping grounds due to the lack of alternative adequate accommodations

(iii) are living in emergency shelters

(iv) are living in their car, sleeping outside, or staying someplace not normally meant for human habitation.

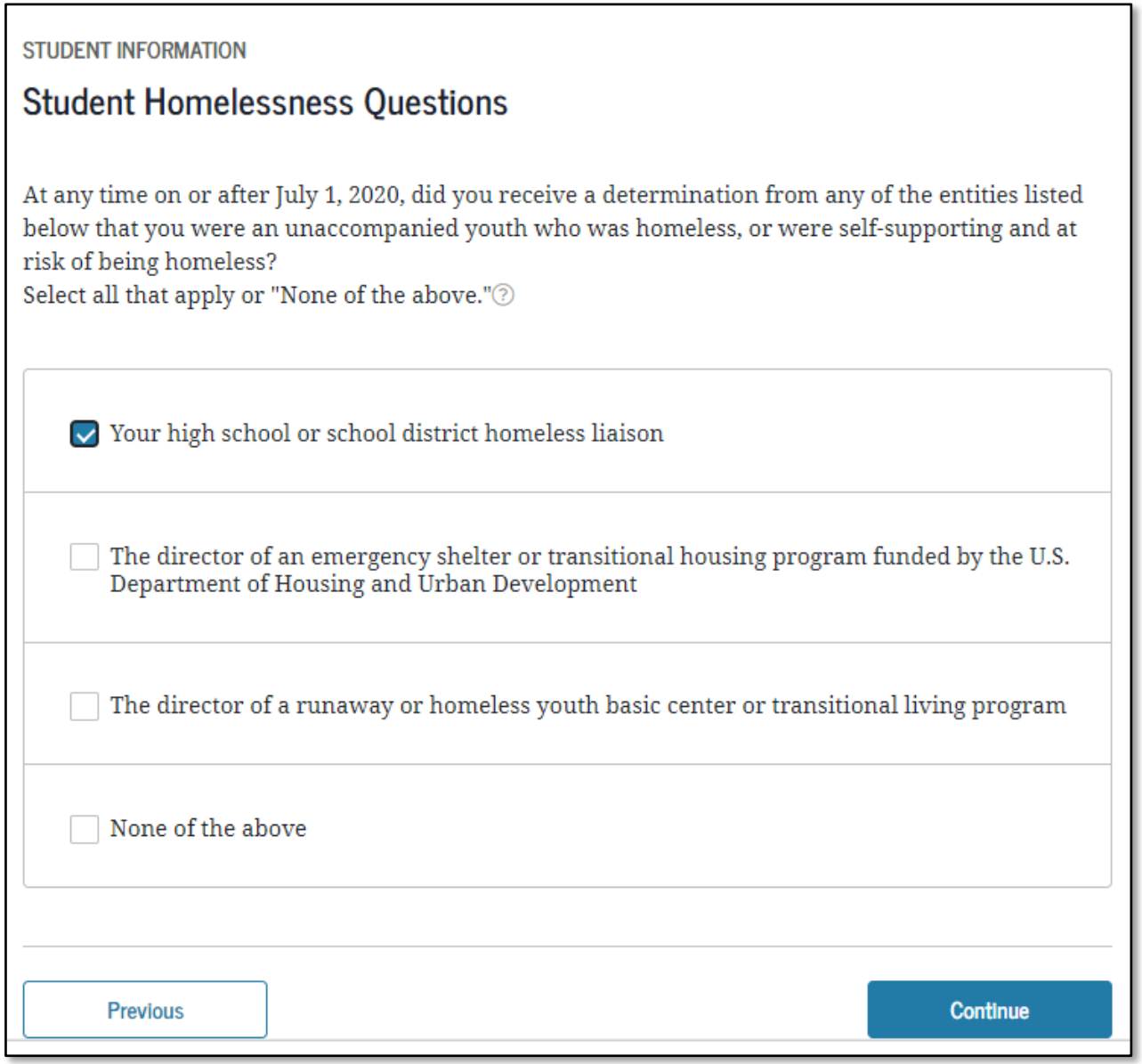
FAFSA SECTION 3: DEPENDENCY STATUS

If the student selected "yes," they will then be asked who will provide a homeless youth determination.

Students should try to get a determination letter from one of the three entities listed.

Note: The listed individuals are permitted to continue to make determinations in <u>subsequent years</u> if they have access to the information necessary to make such a determination.

If the student cannot get a determination from any of the listed parties, select "None of the above" and go to page 62. The student can still verify homeless status through their college's financial aid office.



Template for Determination Letter

SchoolHouse Connection:

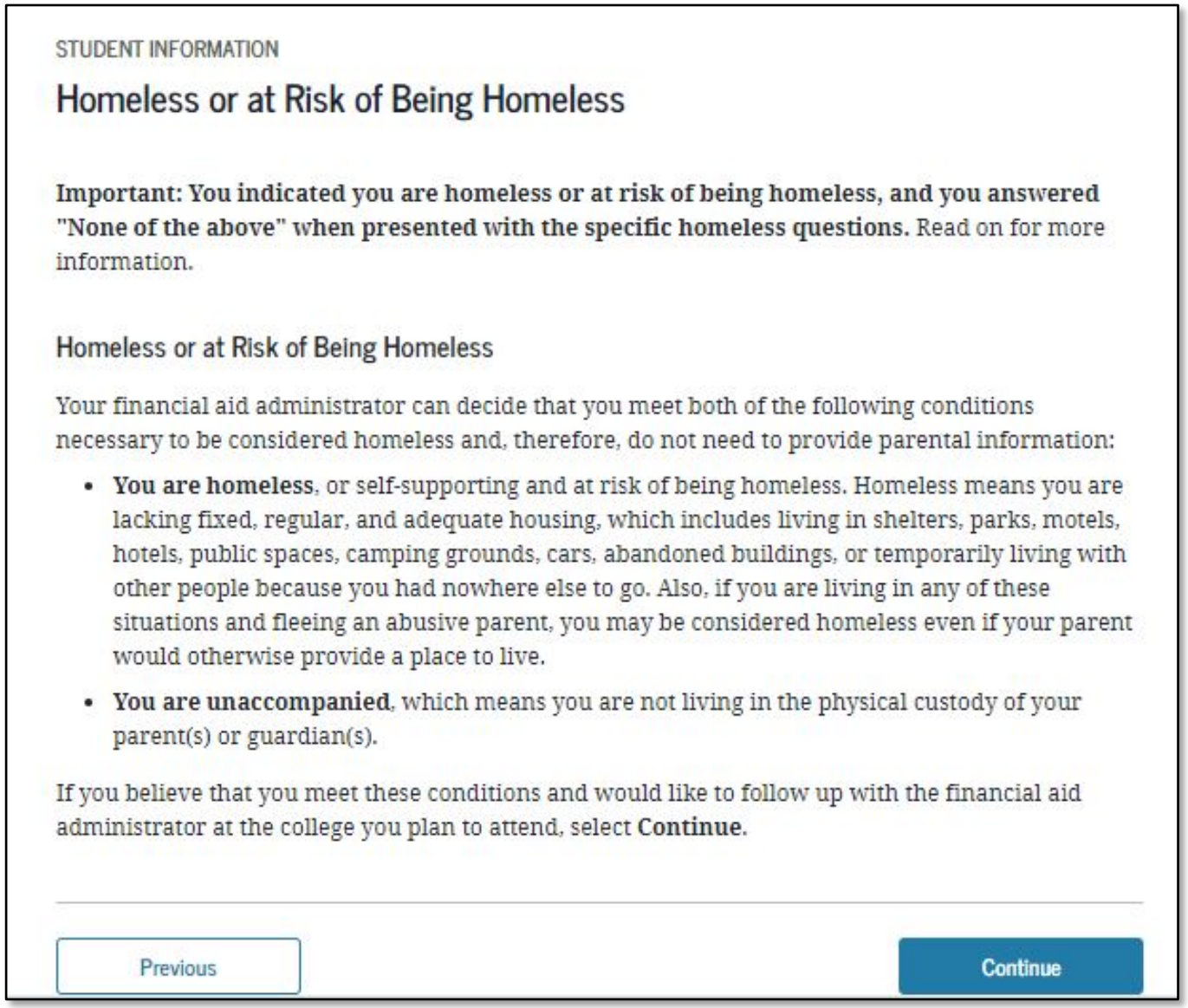
www.schoolhouseconnection.org/sample-form-letter-to-determine-the-independent-student-status-of-unaccompanied-homeless-youth/

**Make sure to use the letter for the correct academic year*

Skip to page 66

FAFSA SECTION 3: DEPENDENCY STATUS

If you selected "None of the above," you will be instructed to go see your college Financial Aid Administrator (FAA) to determine whether you meet the definition of homeless or at risk of being homeless. Click "Continue."



STUDENT INFORMATION

Homeless or at Risk of Being Homeless

Important: You indicated you are homeless or at risk of being homeless, and you answered "None of the above" when presented with the specific homeless questions. Read on for more information.

Homeless or at Risk of Being Homeless

Your financial aid administrator can decide that you meet both of the following conditions necessary to be considered homeless and, therefore, do not need to provide parental information:

- **You are homeless**, or self-supporting and at risk of being homeless. Homeless means you are lacking fixed, regular, and adequate housing, which includes living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you had 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.
- **You are unaccompanied**, which means you are not living in the physical custody of your parent(s) or guardian(s).

If you believe that you meet these conditions and would like to follow up with the financial aid administrator at the college you plan to attend, select **Continue**.

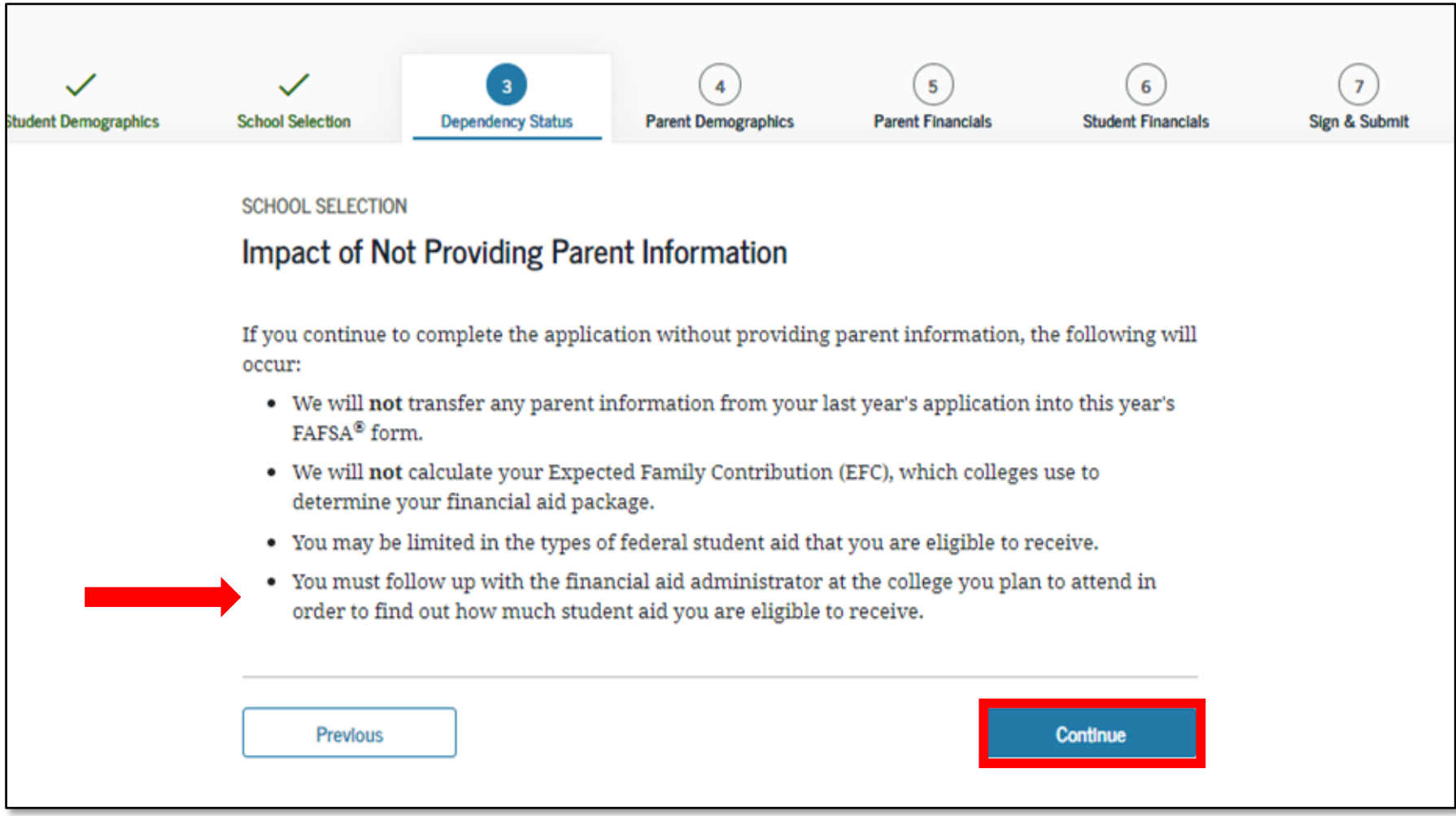
Previous

Continue

FAFSA SECTION 3: DEPENDENCY STATUS

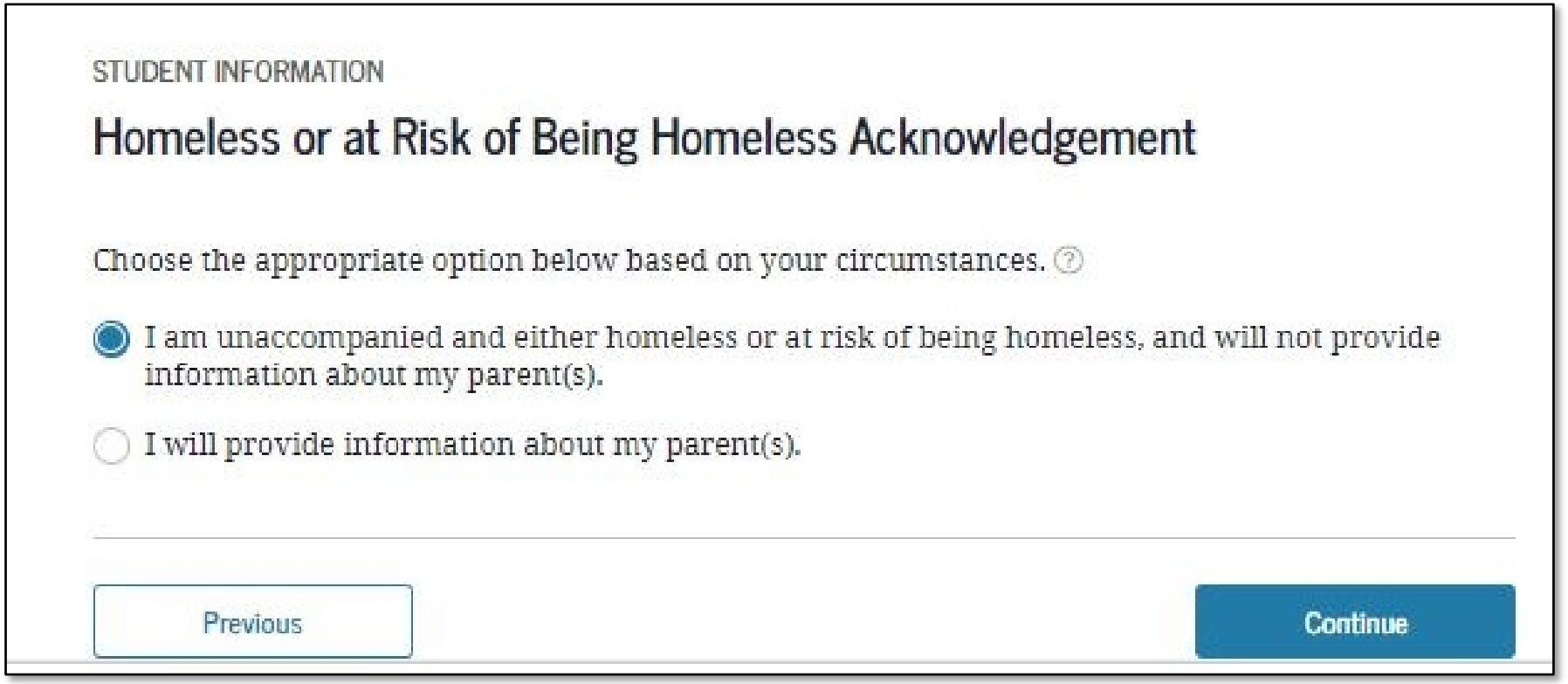
Your Expected Family Contribution will not be calculated until the FAA makes the determination that you meet the homeless conditions and are therefore not required to provide parental information.

You MUST follow up with the financial aid office to verify your homeless status for your aid to be processed.



FAFSA SECTION 3: DEPENDENCY STATUS

You must verify that you will not be providing parental information.



Information Regarding Homeless Determinations

FAAs can get assistance with making the determination by contacting college access programs, social workers, etc.

If the FAA is making the determination & there is no written documentation available, the determination may be based on a documented interview with the student

If a student receives a determination from a local liaison, or RHYA-funded or HUD-funded shelter or transitional living program, the FAA **must** accept this determination

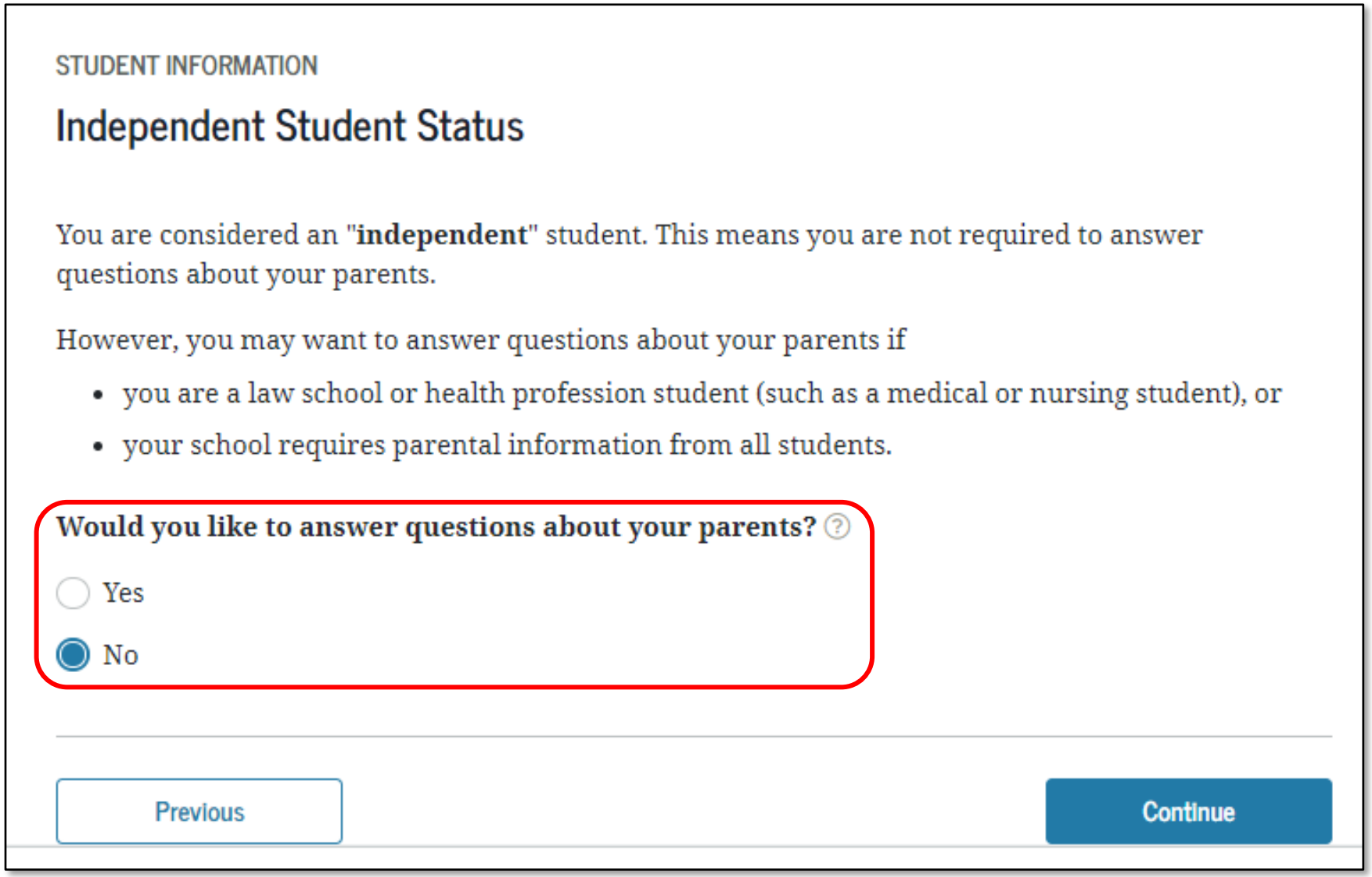
A student living in the school dormitory may still be considered an unaccompanied homeless youth if the student would be homeless otherwise

A new determination must be made each year for the FAFSA

FAFSA SECTION 3: DEPENDENCY STATUS

- If you were determined to be **"Independent"** you will **not** be required to complete the Parent Demographics and Financials sections.
- You can answer "No" to skip questions about your parents.
- Answering "No" will not prevent you from getting financial aid.

YOU WILL NEXT GO DIRECTLY TO SECTION 6, SKIPPING SECTIONS 4&5 (PARENT DEMOGRAPHICS AND FINANCIALS)



SECTION 6 OF THE FAFSA:

Student Financials

These instructions are for students with "Independent Status." Dependent students will need to also provide parent information.

Option a). If you select "*Already Completed"* IRS Income Tax Return (page 69-85)
Option b). If you select "*Will File"* IRS Income Tax Return (page 86-88)
Option c). If you select "*Not Going to File"* IRS Income Tax Return (page 89-95)

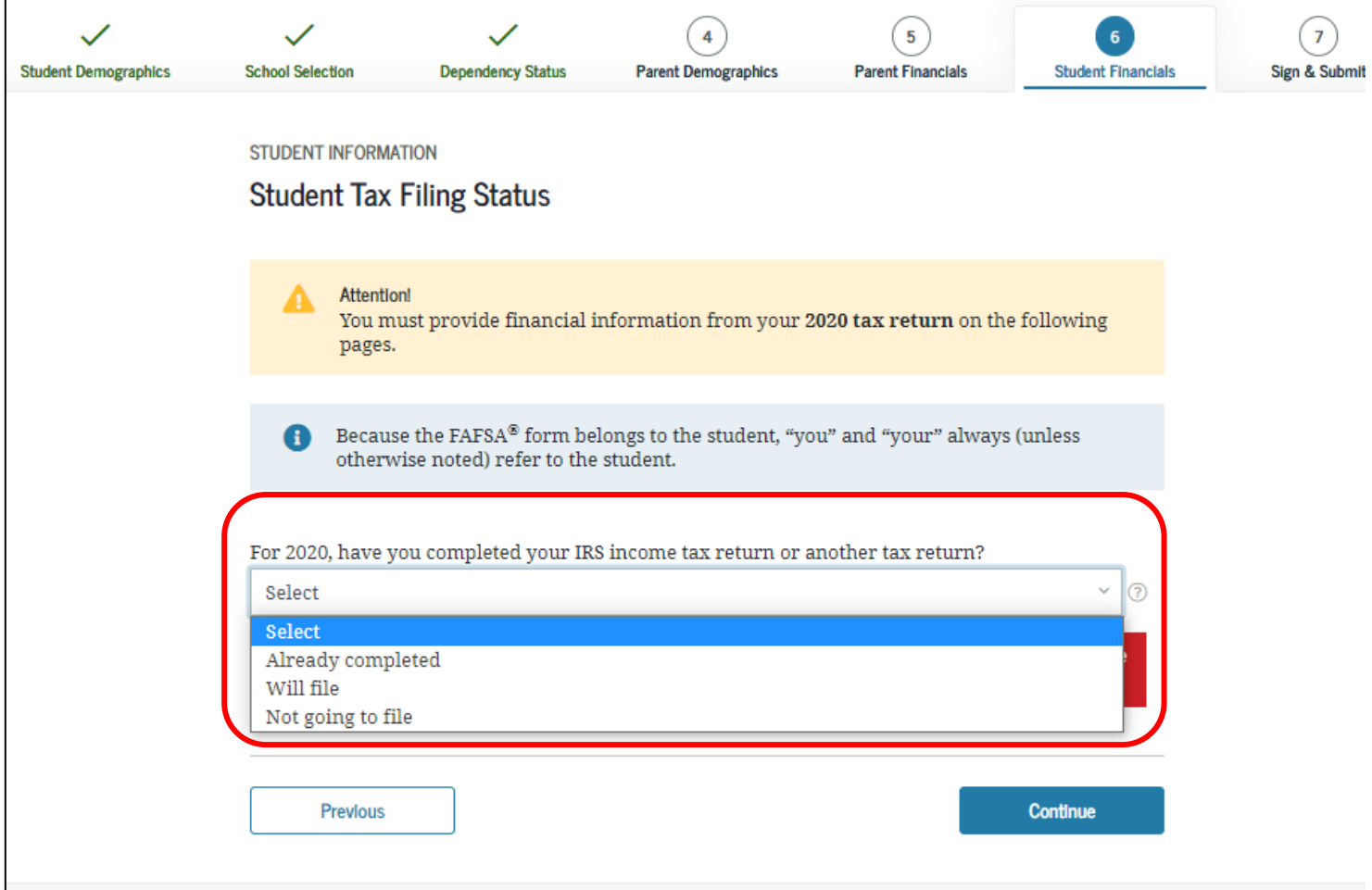
FAFSA SECTION 6: STUDENT FINANCIALS

Pay careful attention to which year's income, tax and asset information you have to report in this section. FAFSA uses income and tax information from the "prior-prior" year.
Ex. The 2022/2023 FAFSA which is filled out between October 1, 2021 – March 2, 2022 will ask for 2020 tax & income information.

Asset information is based on the date the FAFSA is filed.

You will be asked if you completed your IRS income tax return for the appropriate year. You must select one of three options:

- Already completed
- Will file
- Not going to file



Option a).
If you select *"Already Completed"* IRS Income Tax Return

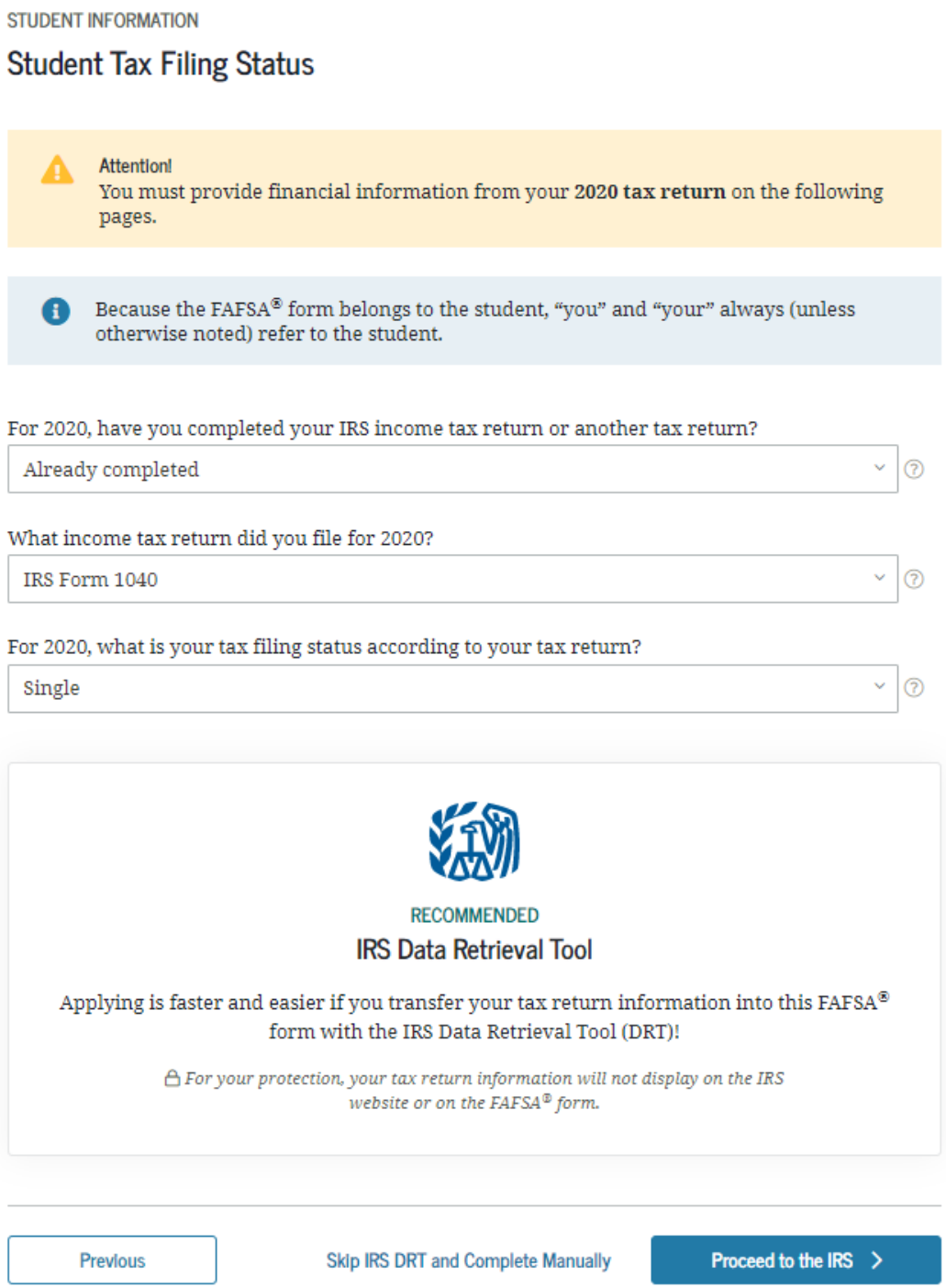
If you filed taxes for the selected year, select this option.

FAFSA SECTION 6: STUDENT FINANCIALS

If you select "Already Completed":

Select "Proceed to the IRS" to transfer your federal income tax return information directly into the FAFSA from the IRS using their "Data Retrieval Tool" (DRT).

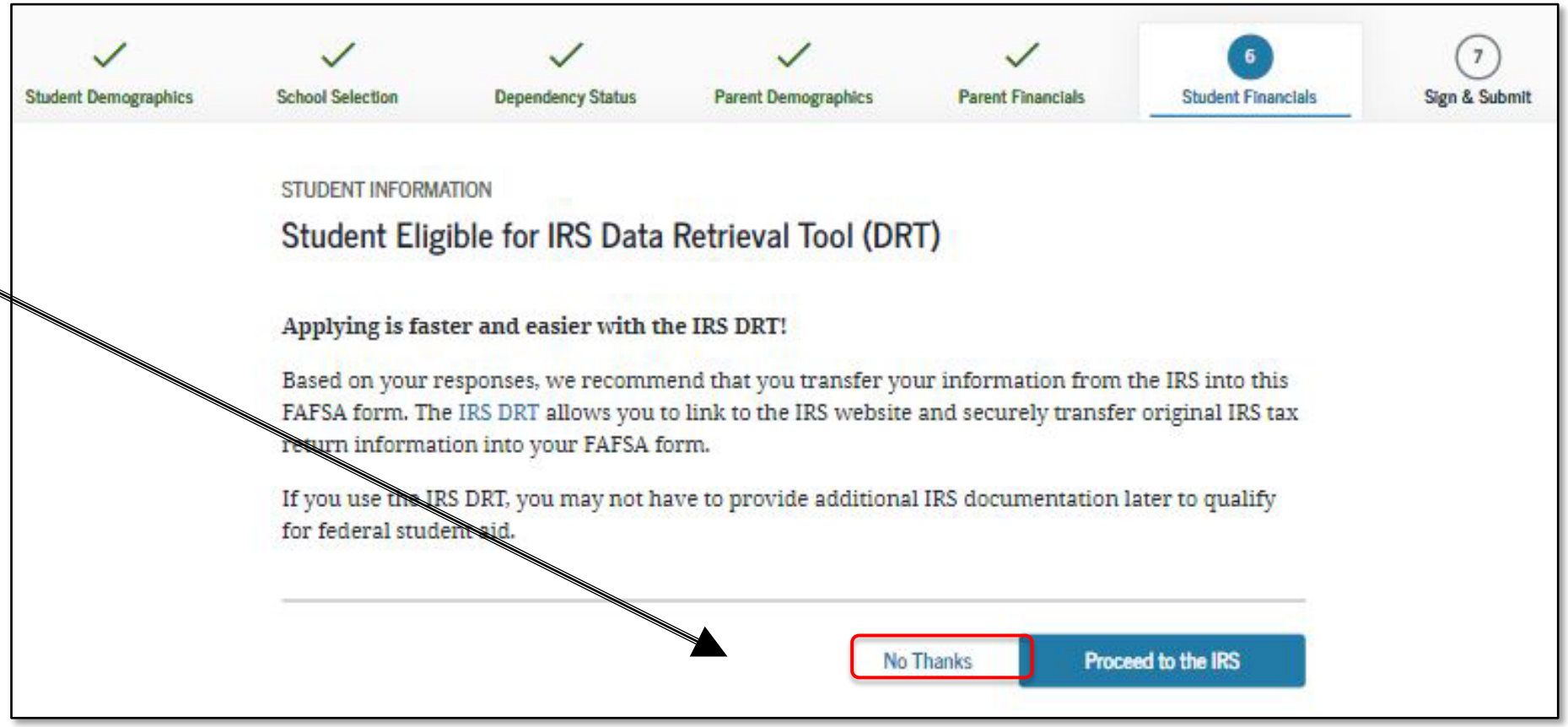
- To protect security of tax information, you will not be able to see the actual information that is being transmitted.
- You can manually enter the information from your federal income tax return, however it is recommended to use the IRS DRT to prevent errors
- If you don't have a copy of your tax return, you can download a free transcript at **irs.gov/ transcript** or request a federal income tax return transcript by filing IRS Form 4506-T, which can be found at www.irs.gov/pub/irs-pdf/f4506t.pdf. If you see a reference to a $50 fee, it means you have IRS Form 4506 instead of IRS Form 4506-T.



FAFSA SECTION 6: STUDENT FINANCIALS

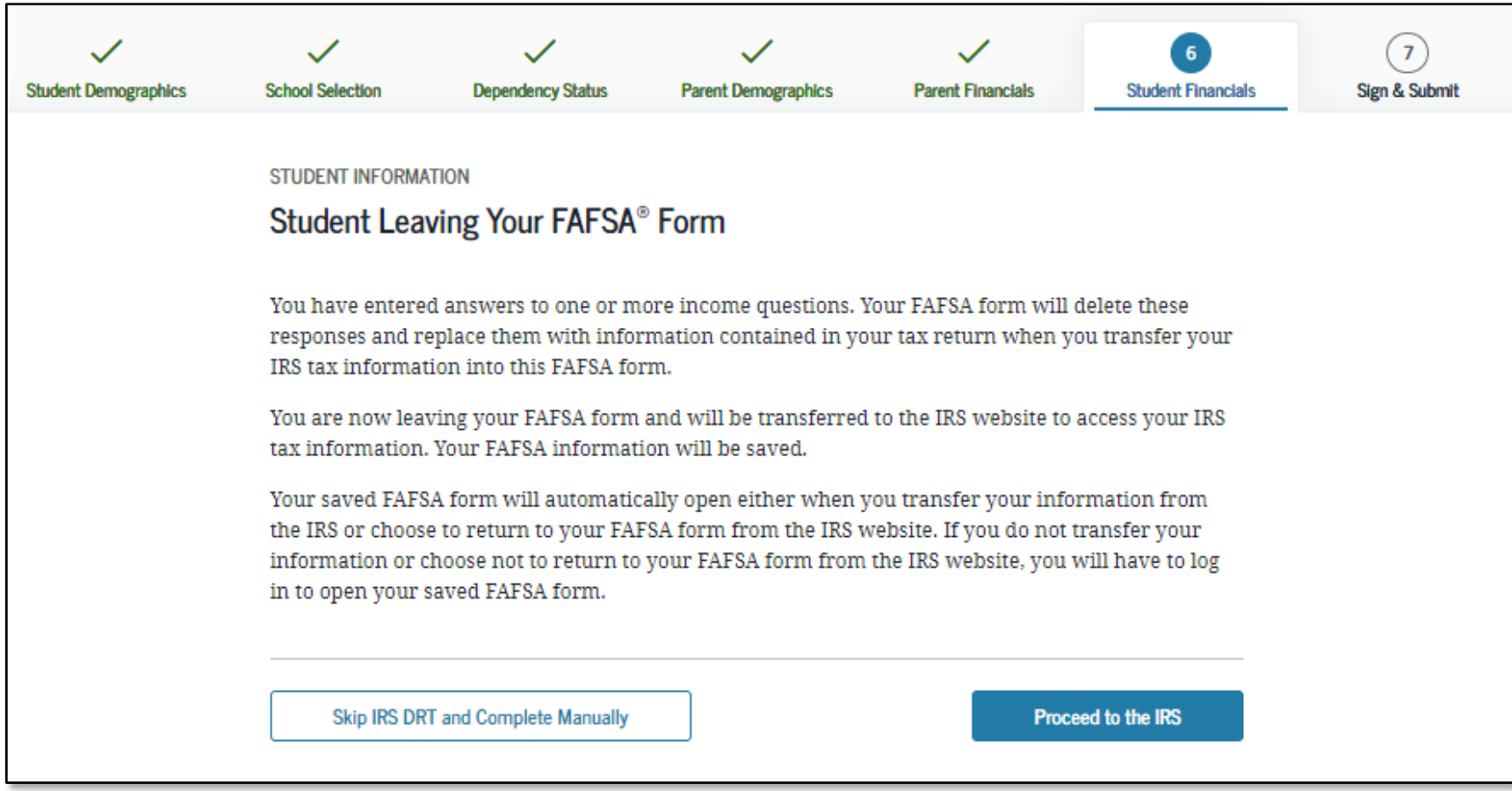
"Student Financial Information" page.

If the student clicked on "Skip IRS DRT and Complete Manually" and then selects "No Thanks" for using the IRS Data Retrieval Tool, they will be asked to manually respond to questions about income and tax information from their federal income tax return.



FAFSA SECTION 6: STUDENT FINANCIALS

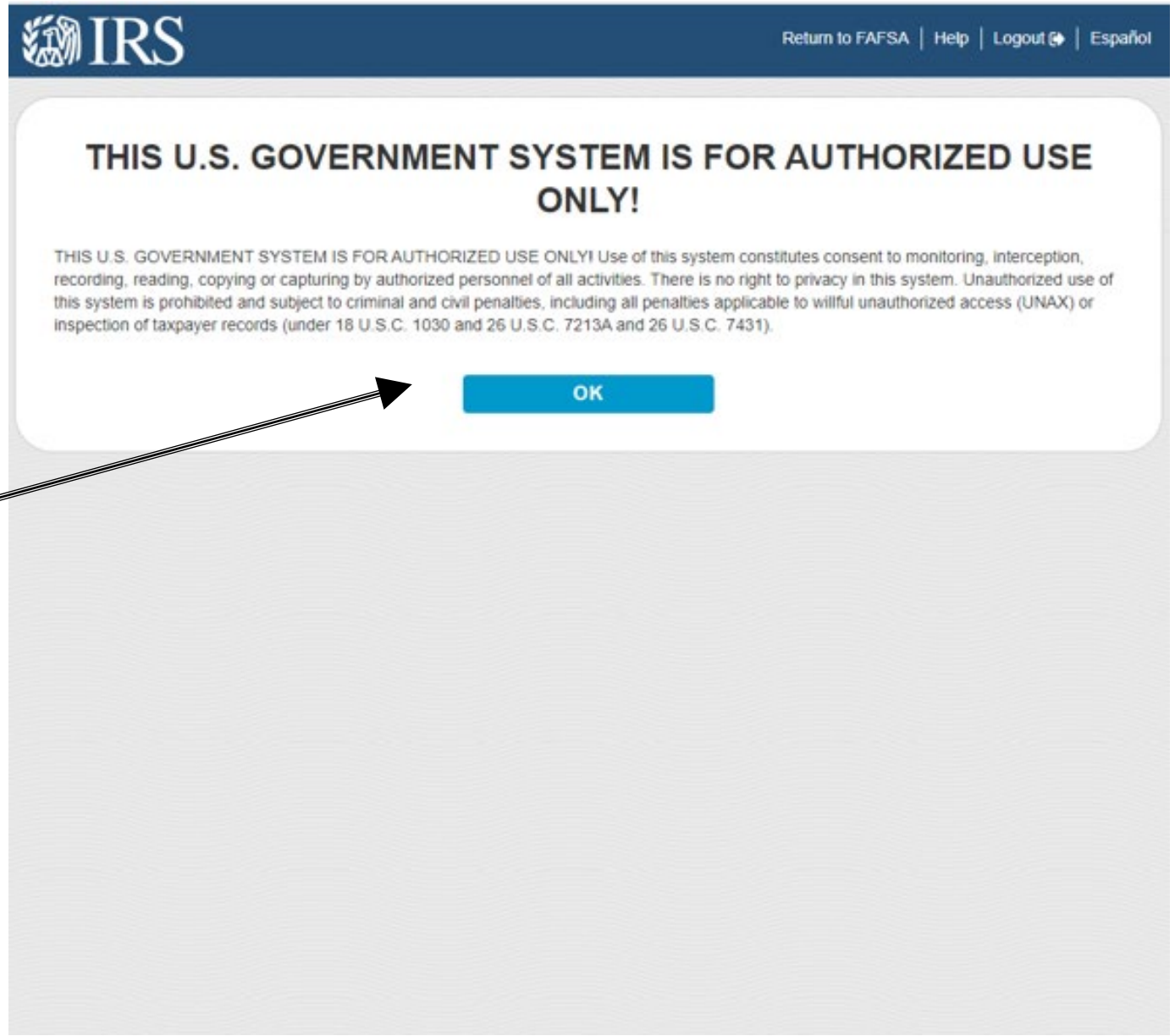
- ***Student Leaving Your FAFSA Form*** will display when going to the IRS website if you select to use the IRS Data Retrieval Tool (which is recommended).
- It will inform you that your IRS tax information will not display, for your protection.
- Click "**Proceed to the IRS**" or "**Skip IRS DRT and Complete Manually**" if you would like to enter the information manually



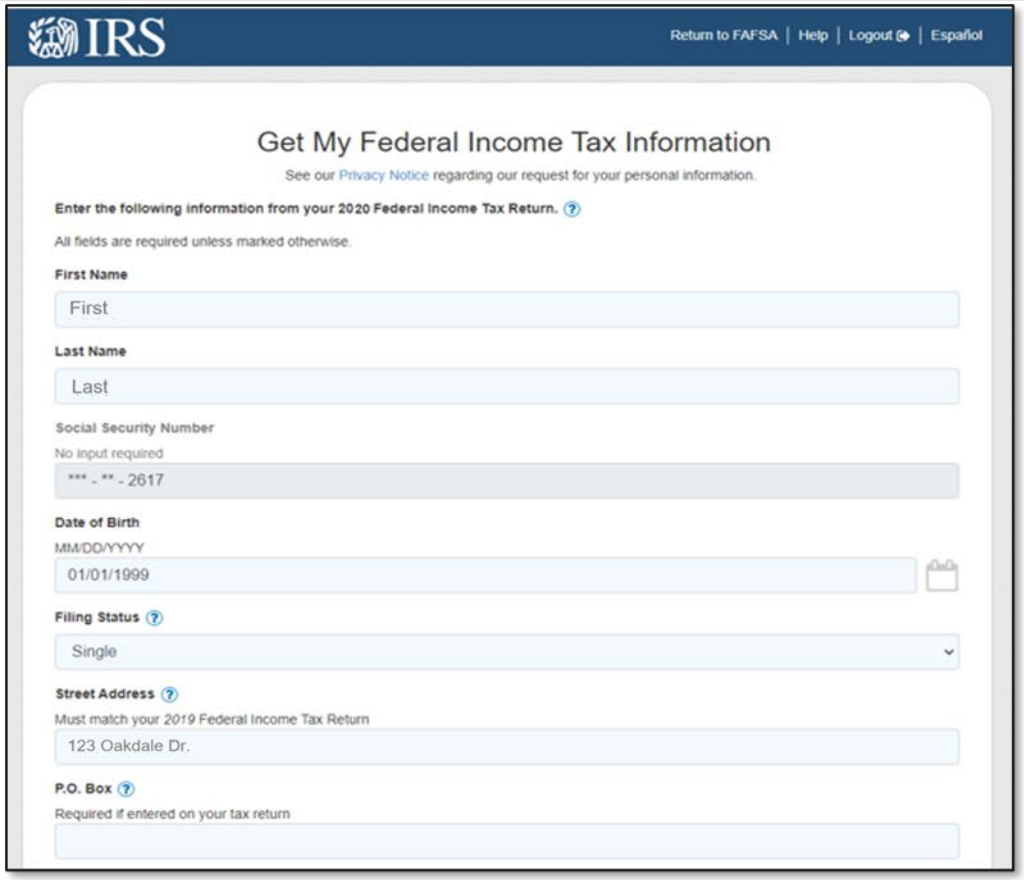
FAFSA SECTION 6: STUDENT FINANCIALS

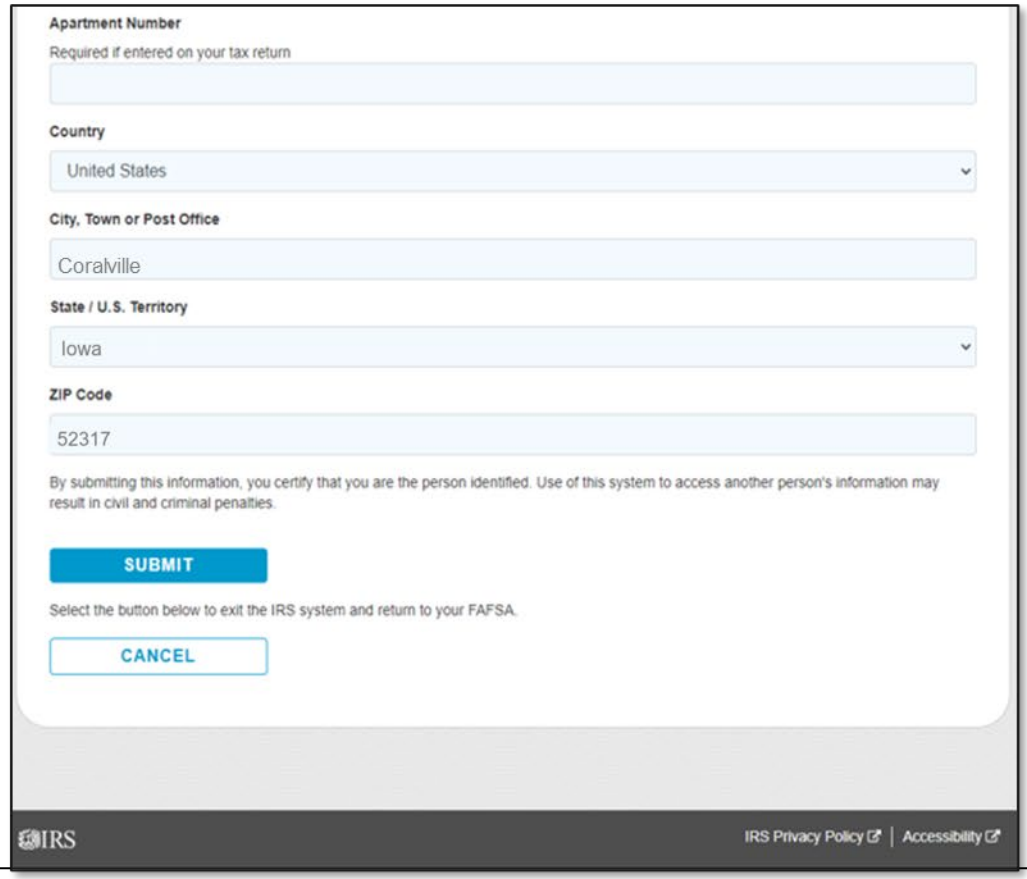
Next, you will be taken to the IRS Data Retrieval Tool Site.

- A warning text appears as the IRS Data Retrieval Tool site is displayed.
- Click "OK"



FAFSA SECTION 6: STUDENT FINANCIALS





IRS Data Retrieval Tool: The fields at the top are pre-filled based on FAFSA responses. The Social Security Number cannot be updated.

Provide the address that matches your **Federal Income Tax Return for the requested year** and click "Submit."

FAFSA SECTION 6: STUDENT FINANCIALS

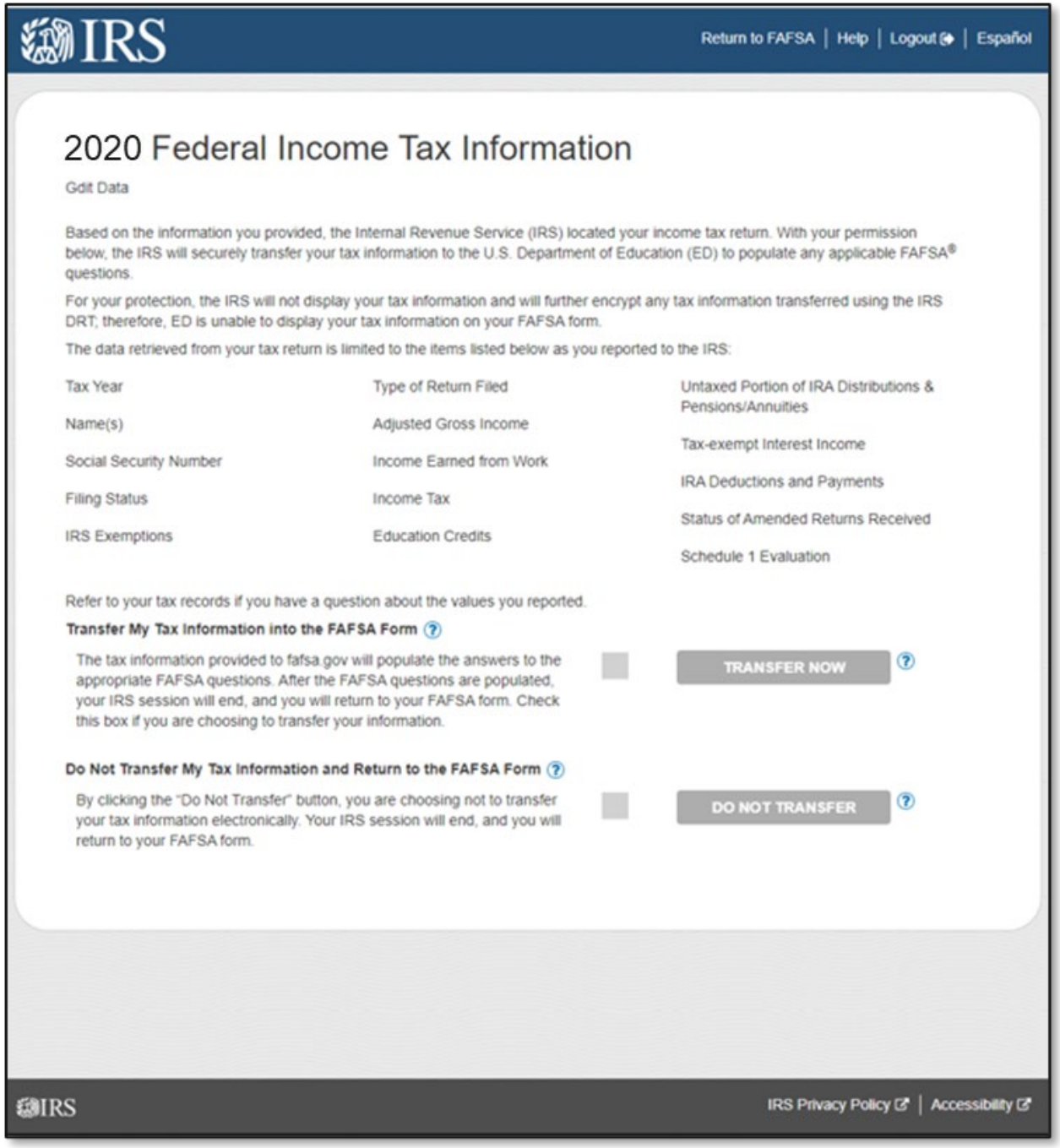
IRS Data Retrieval Tool, page 2:

- Check the "Transfer My Tax Information…" box and click "Transfer Now" to carry this data back into your FAFSA

OR

- Check the "Do Not Transfer…" box and click "Do Not Transfer" to discontinue use of the IRS DRT

You are again notified on this page that the information will not display on the IRS page or on the fafsa.ed.gov site.

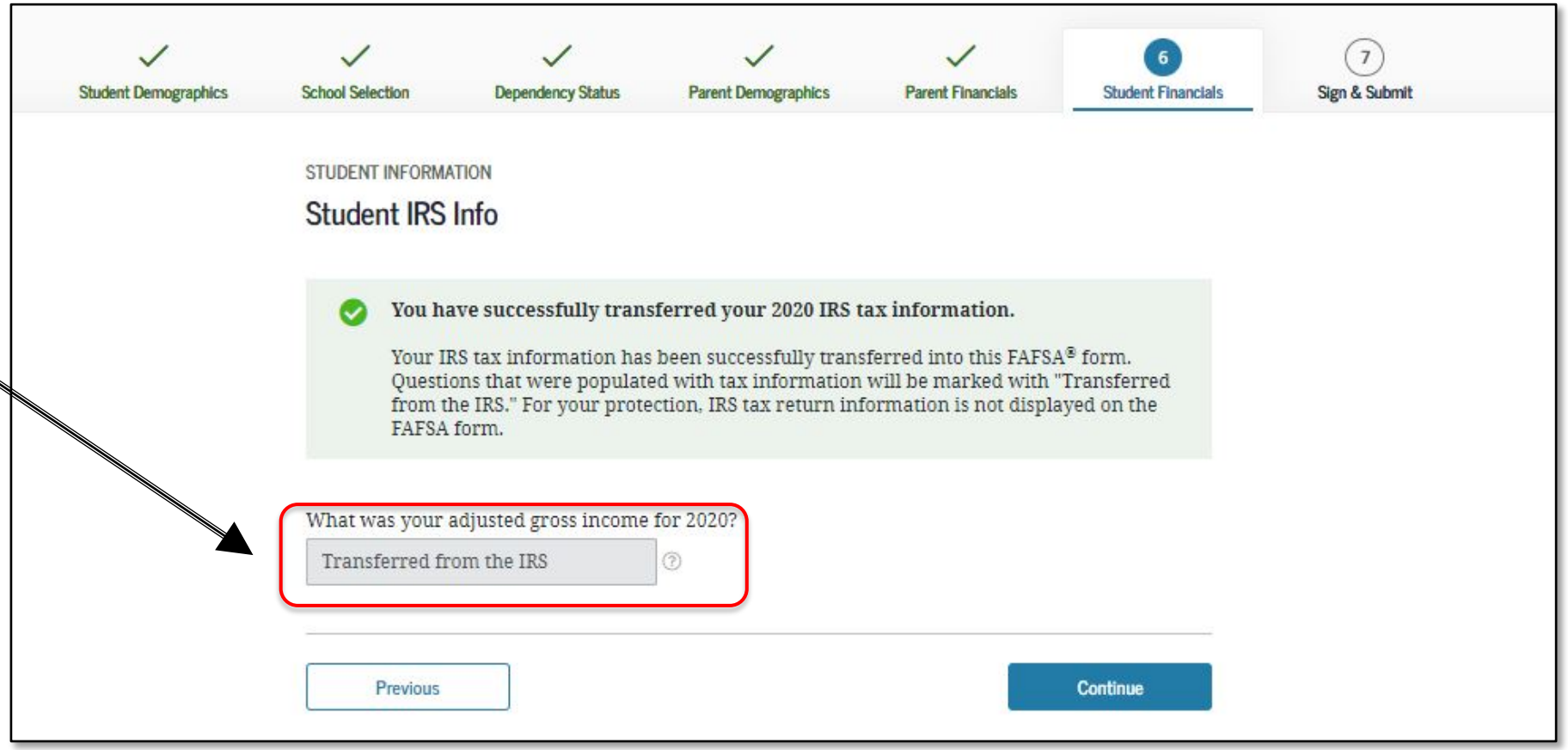


FAFSA SECTION 6: STUDENT FINANCIALS

"Student IRS Info"

After the data has been transferred from the IRS DRT it will show as "Transferred from the IRS." This data cannot be changed or viewed.

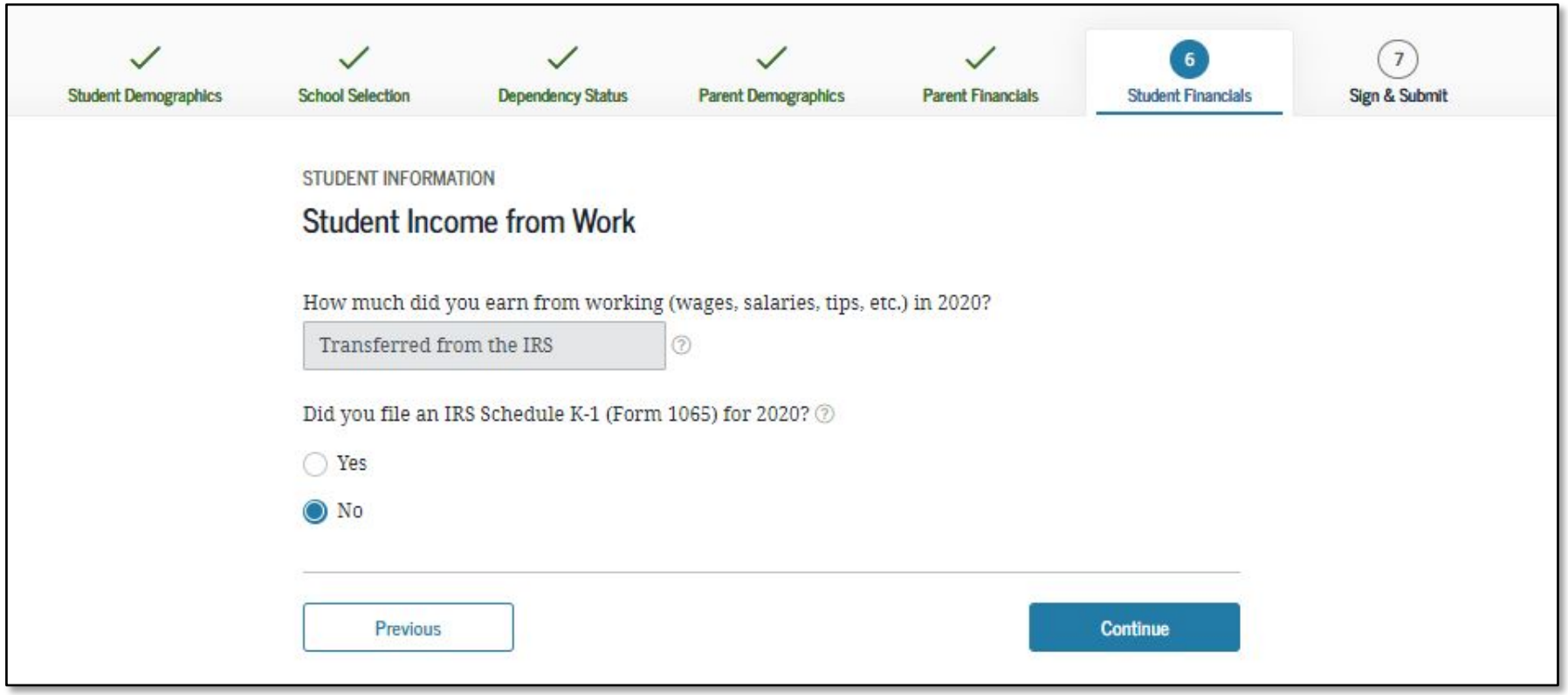
If you do not use the IRS DRT, the FAFSA tells you on what line of your tax return you can find the requested information



FAFSA SECTION 6: STUDENT FINANCIALS

If you do not use the IRS DRT, the FAFSA tells you on what line of your tax return you can find the requested information

If asked, select No to the question "Did you file and IRS Schedule K-1 (Form 1035 for 2020)." This form only applies to individuals in a legal business partnership.



FAFSA SECTION 6: STUDENT FINANCIALS

Student Simplified Path Determination (part 1):
You may be asked if you filed a "Schedule 1" with your taxes, which is a form used to report certain types of income including unemployment benefits and self-employment income (including "gig" work such as Uber driving) as well as certain types of less common deductions. This question is used to determine if you can skip questions related to assets (the "simplified path").

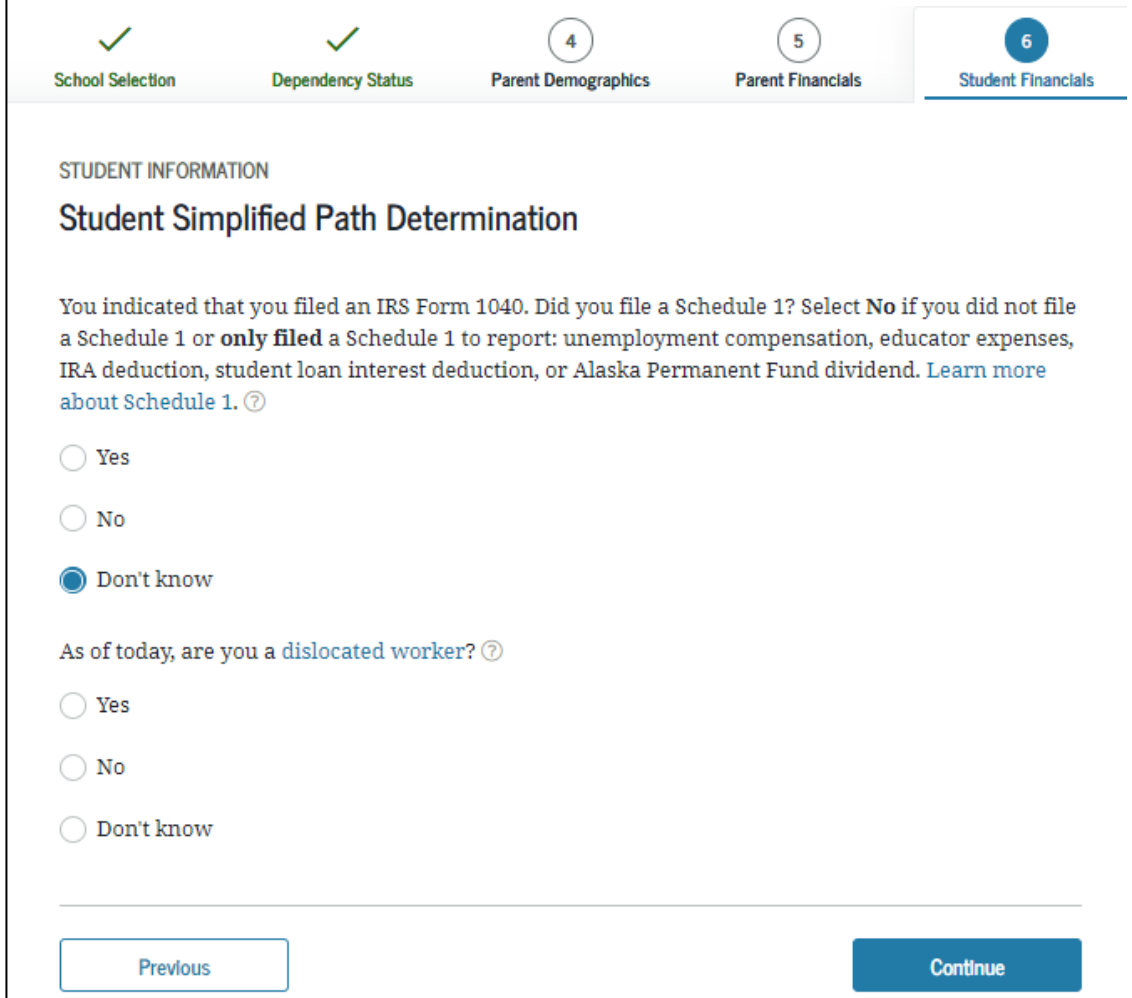
If you use the IRS DRT, this may show as "Transferred from the IRS".

Note that if you did file a Schedule 1, you can still answer "no" if the only income type reported on the schedule 1 was unemployment benefits or other less common income types noted on the screen. If you answer no, go to slide 79.

If you did file a Schedule 1, or think you may have, and select "yes" or "don't know," you will be asked additional questions to determine if you qualify for the simplified path. First, you will be asked if you are a dislocated worker. You can answer "yes" if you

- were laid off, are receiving unemployment benefits, and are unlikely to return to your previous occupation or
- if you lost self-employment because of the COVID-19 pandemic.

If you answer "no" or "don't know" you will be asked the questions on the following slide.

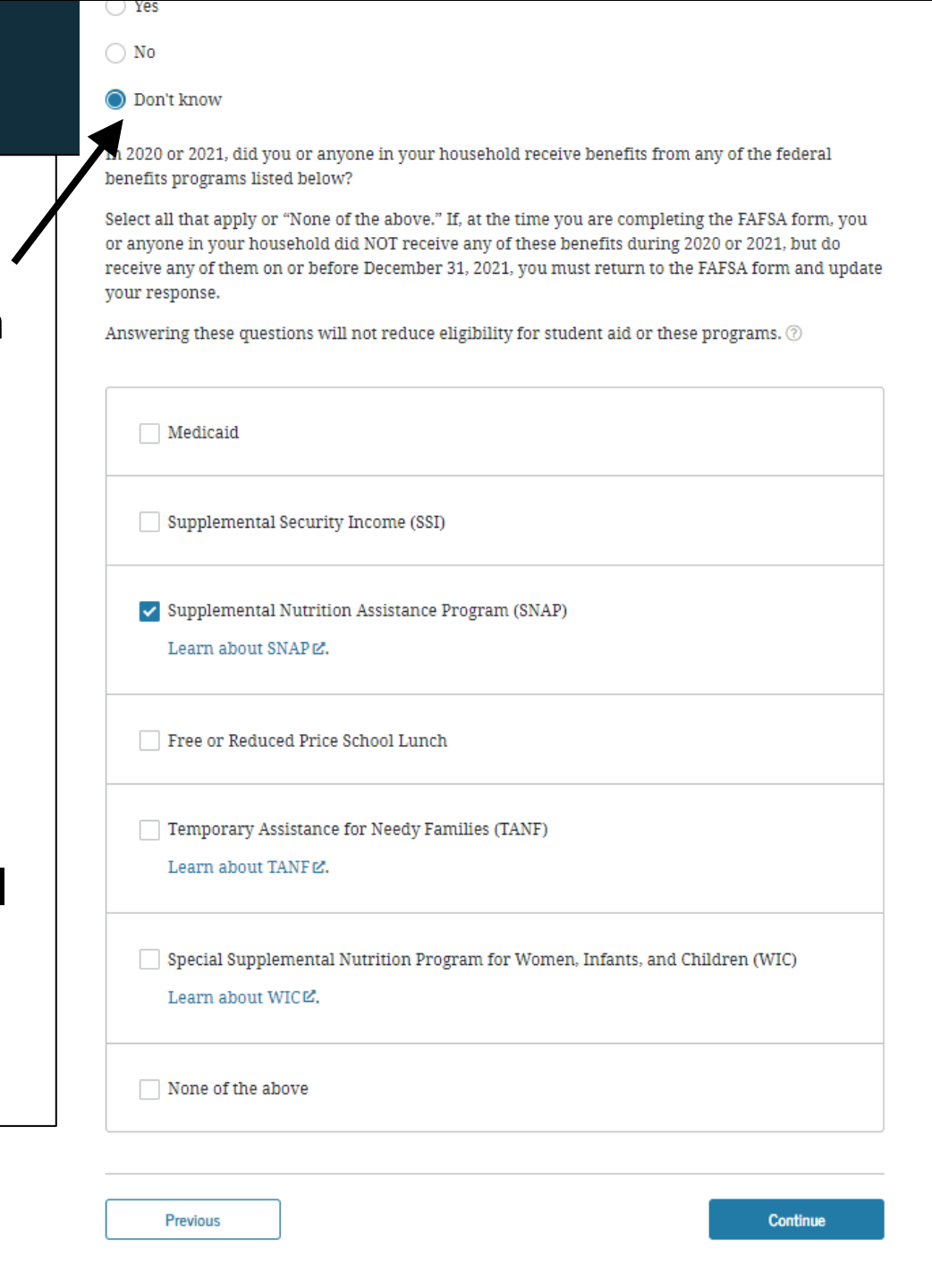


FAFSA SECTION 6: STUDENT FINANCIALS

Student Simplified Path Determination (part 2):
If you select "no" or "Don't know" in response to whether you are a dislocated worker, you will be asked if you receive certain government benefits.

If you do not receive any of these benefits, select "none of the above." You will then be asked questions about your assets, such as money in checking and savings accounts, on a later screen.

Please note that SNAP is the name of the federal food assistance program, which is known locally in California as "Cal Fresh" (aka Food Stamps). Temporary Assistance for Needy Families (TANF) is known in California as CalWORKs and Medicaid is known as Medi-Cal.

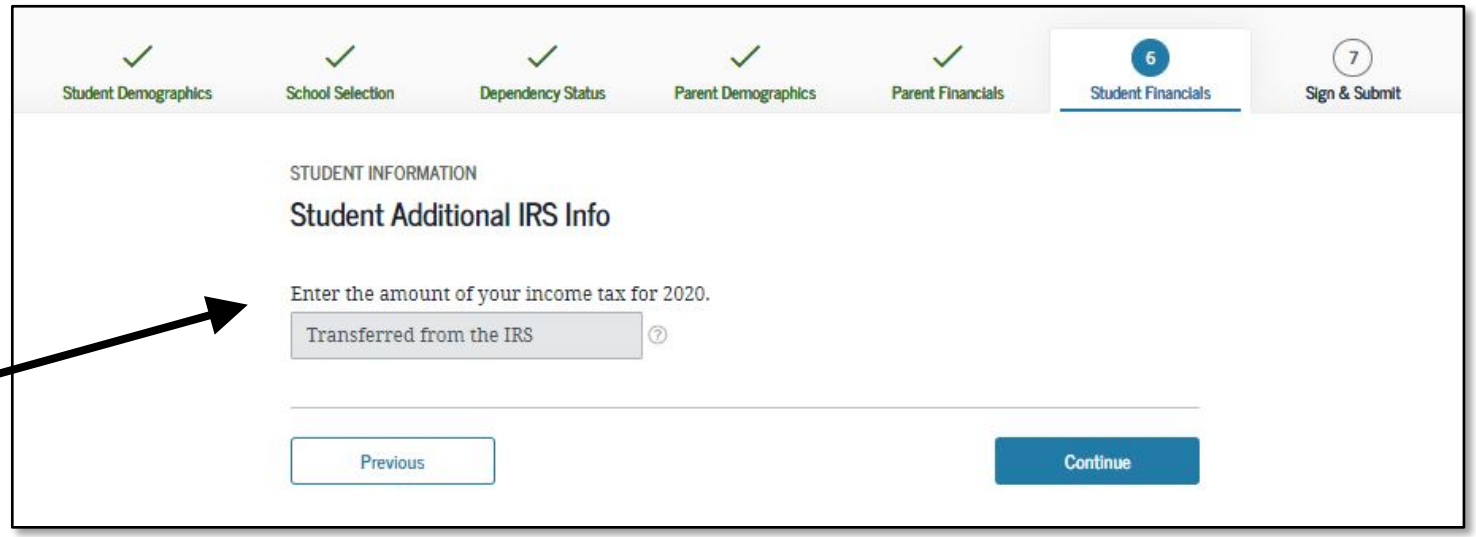


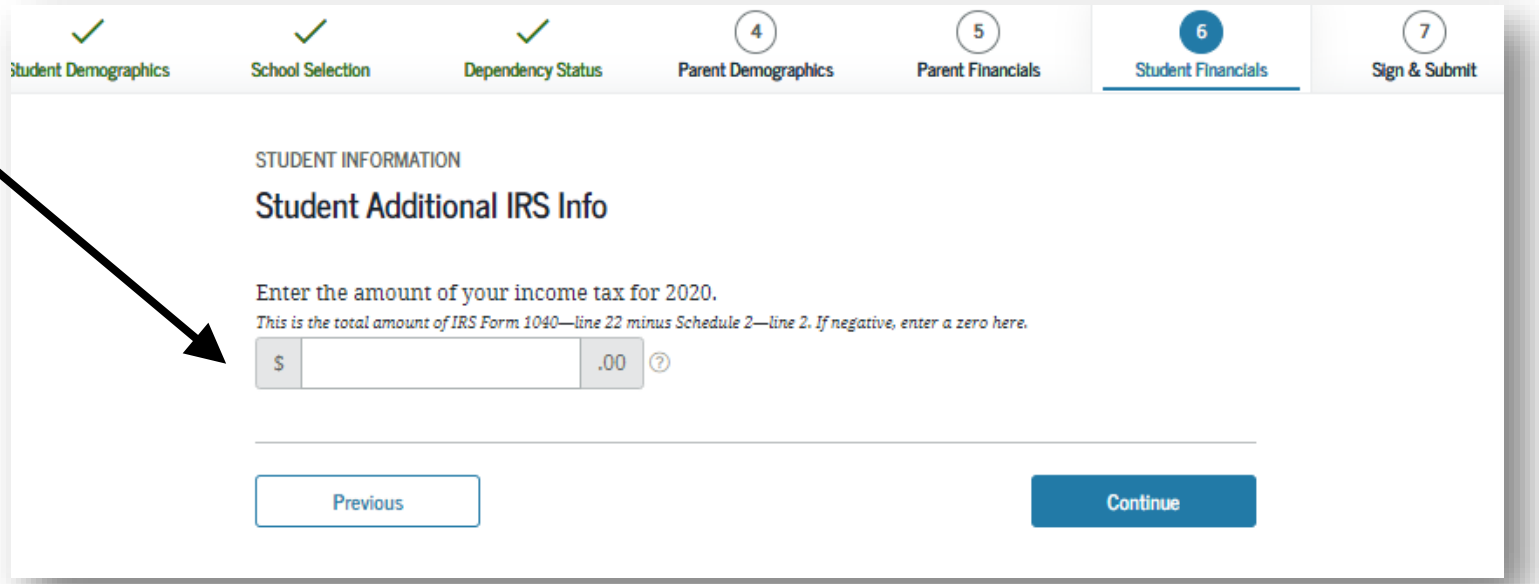
FAFSA SECTION 6: STUDENT FINANCIALS

Student Additional IRS Info

If you use the IRS DRT, this will show as "Transferred from the IRS"

If you enter manually, the FAFSA will tell you what line to use from your tax return.





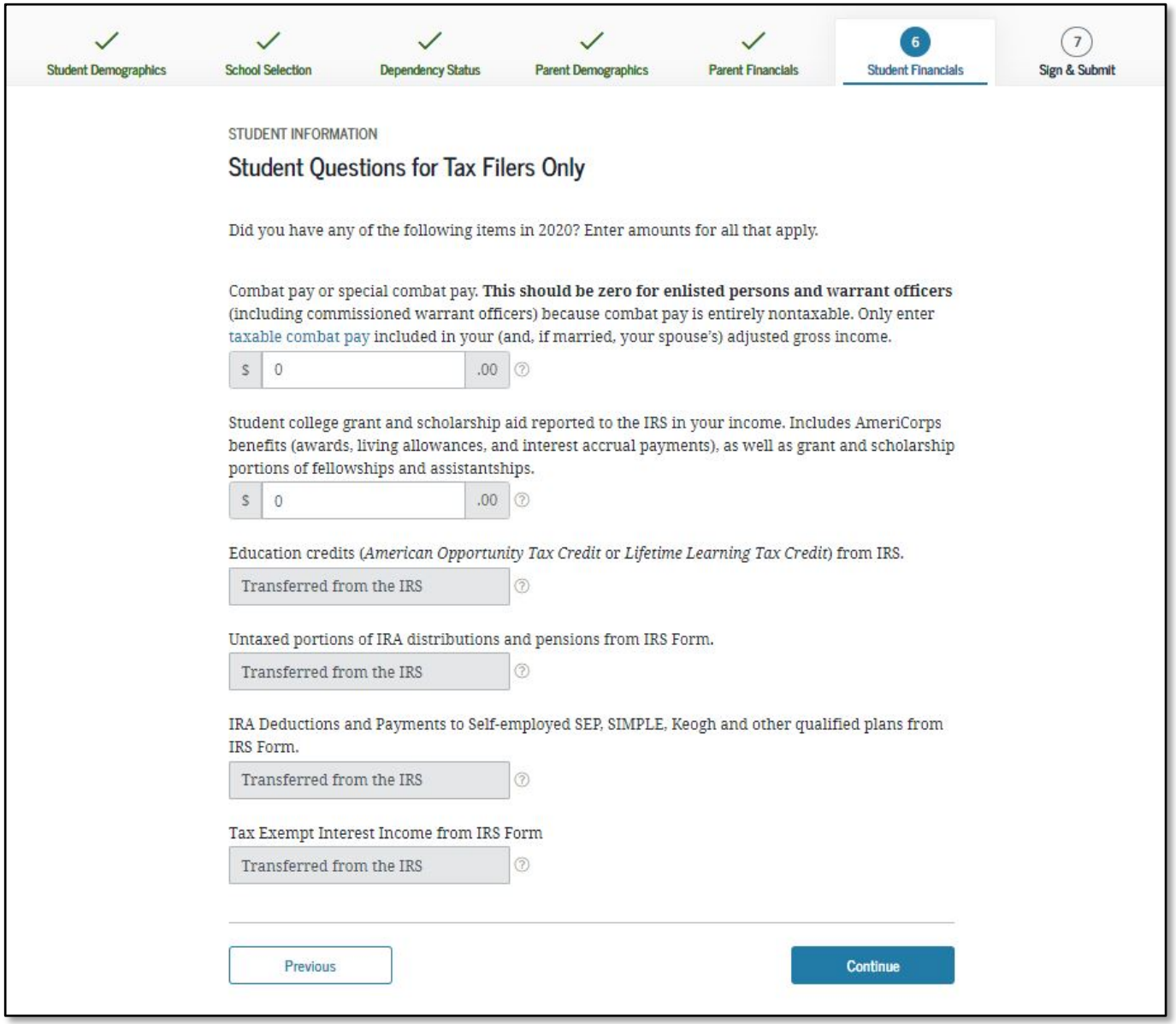
FAFSA SECTION 6: STUDENT FINANCIALS

"Student Questions for Tax Filers Only"

If you indicated that you filed taxes (regardless of whether you import data from the IRS or enter manually) you will be asked about various types of income that may have been included in the income reported on your tax return.

If you received college grants, scholarships or any payments from Americorps during the year for which you are reporting income that were included in the income reported on your taxes, you must enter the amount here to ensure that these do not count against your financial aid eligibility.

If you use the IRS DRT, some of these questions will show as "Transferred from the IRS."



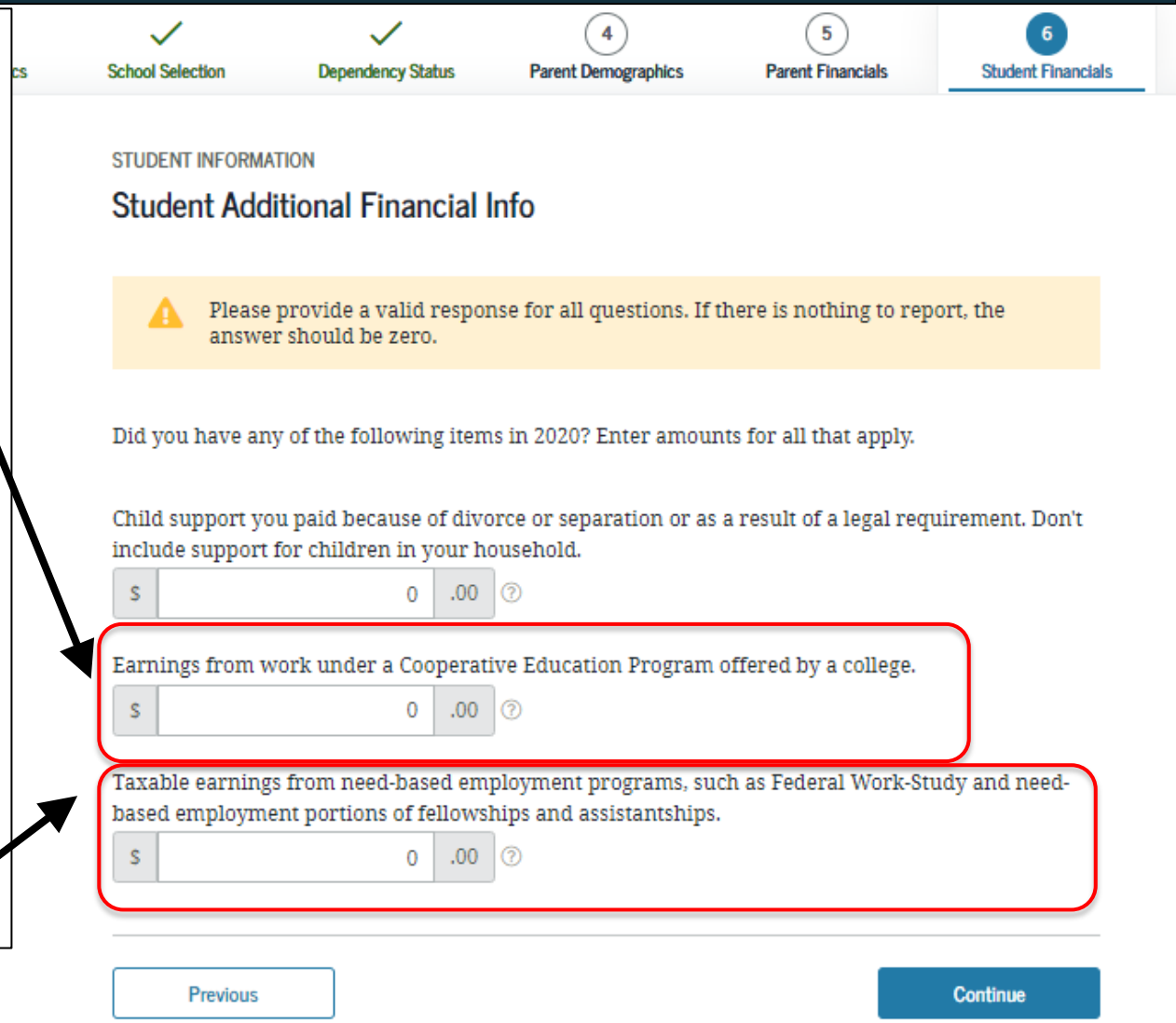
FAFSA SECTION 6: STUDENT FINANCIALS

Student Additional Financial Info

A **Cooperative Education Program** is a college program that allows a student to apply their classroom knowledge to a paid work experience in a field related to their academic or career goals.

If you received federal work-study, you must enter the information twice in the FAFSA so that it is subtracted when determining your total income. First, include the amount in the total provided when asked "How much did you earn from working?"

Also provide the amount in Additional Financial Info Section that says, "Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships"

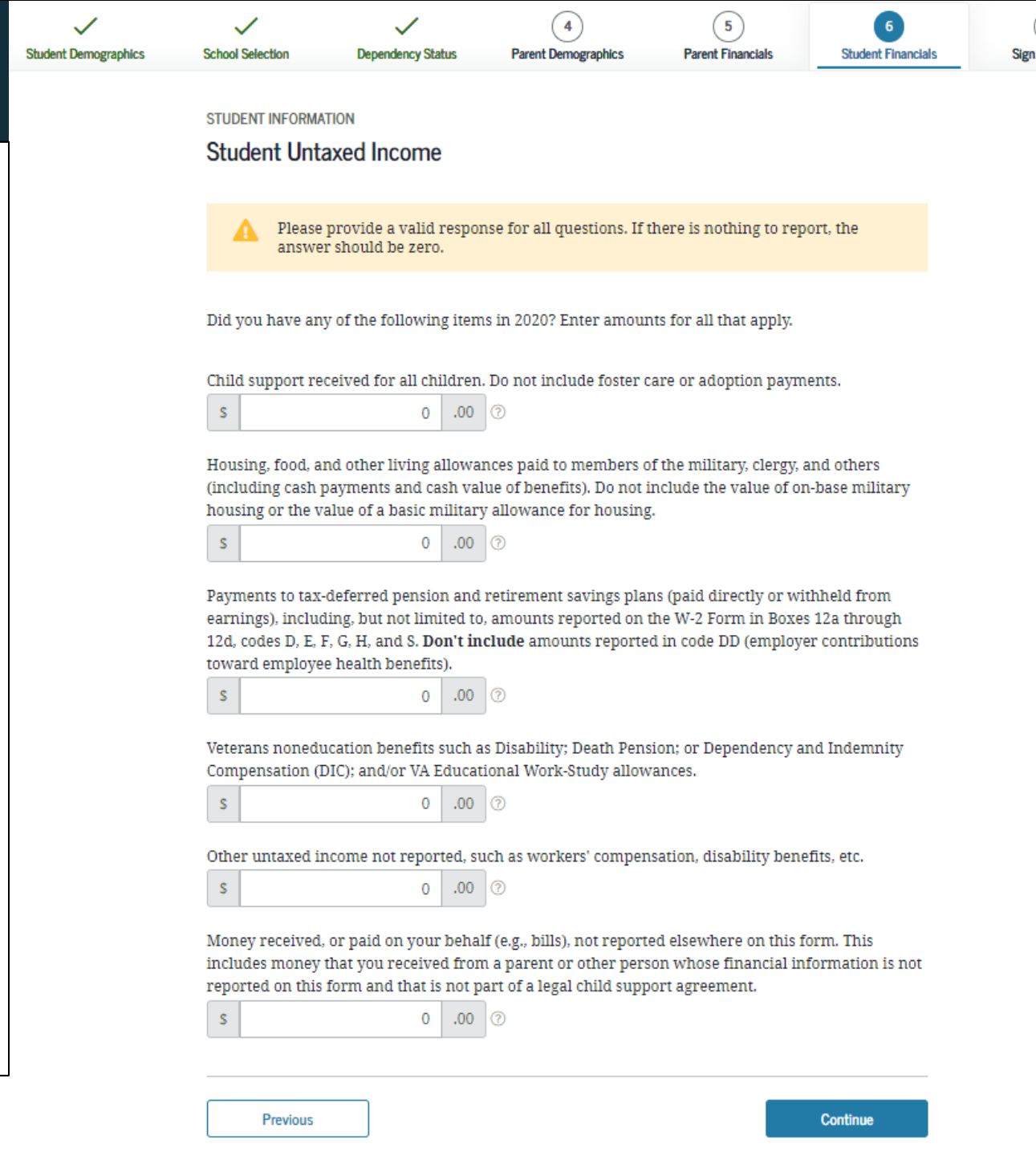


FAFSA SECTION 6: STUDENT FINANCIALS

You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

→ Economic Impact Payments, or stimulus checks, due to the COVID-19 pandemic.
→ Emergency financial aid grants from the government in connection with the COVID-19 pandemic. If you aren't sure, talk to your financial aid office for assistance.
→ Extended Foster Care (AB 12) benefits
→ Welfare (CalWORKs) payments
→ Untaxed Social Security benefits
→ Supplemental Security Income (SSI) - do not confuse with Social Security Disability Insurance (SSDI)

There are other less common types of untaxed income that don't need to be reported as well. Learn more within the FAFSA.

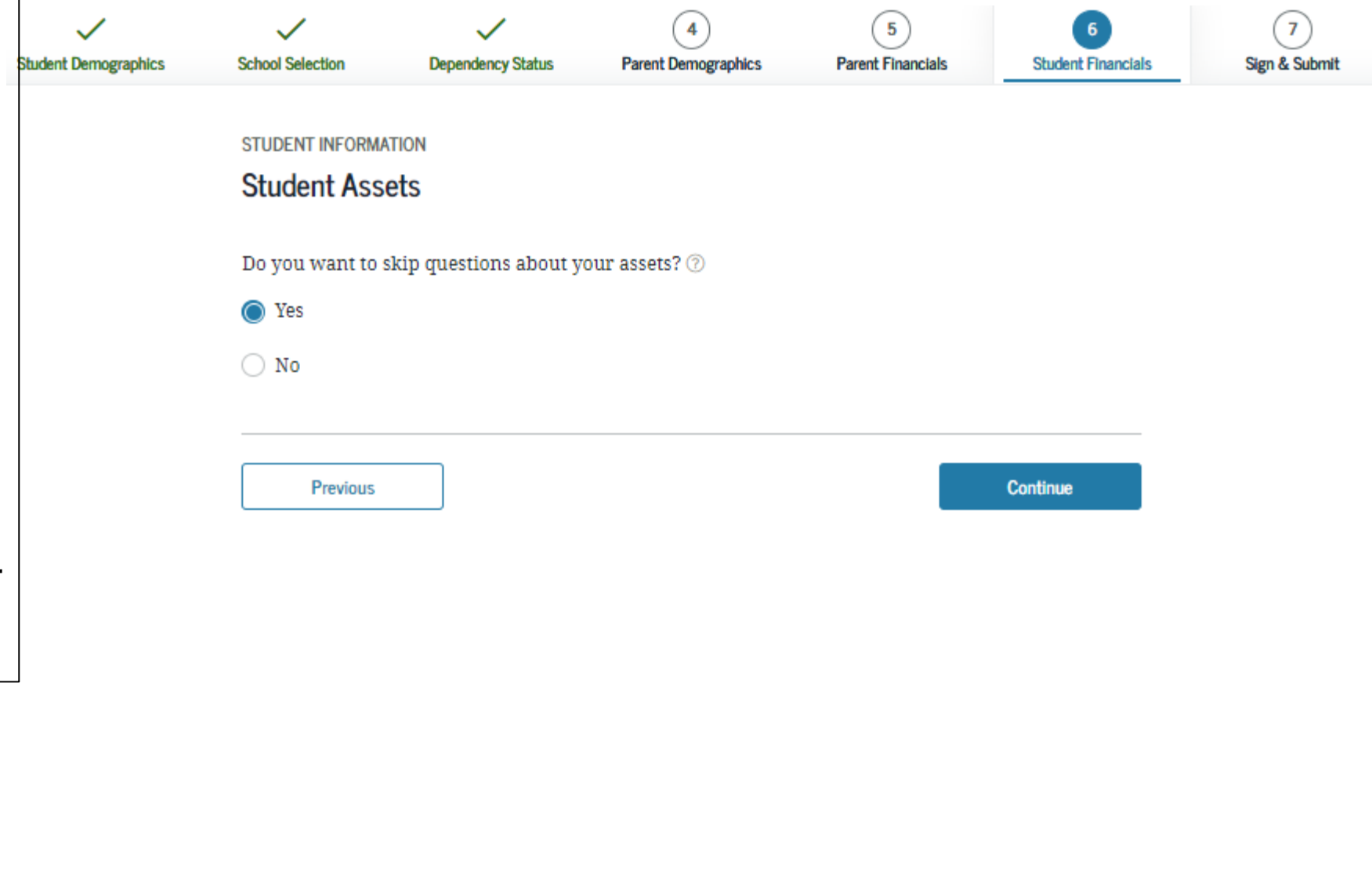


FAFSA SECTION 6: STUDENT FINANCIALS

Student Assets:

If asked, click "Yes" to skip questions about your assets. It is not required.

If your income is over a certain threshold, you will instead be asked to provide information about your current assets such as savings, checking accounts or investments.



TIPS

What if you received unemployment benefits?

Reporting this information on the FAFSA is complicated. We recommend you contact the FAFSA help line (see page 102) for guidance. After you submit your FAFSA, contact the financial aid office at the school you plan to attend to inform them that you received unemployment benefits. They may be able to adjust your income on the FAFSA to ensure you qualify for the maximum funding possible.

What if your income has changed since 2020?

If your income has decreased since 2020, for example, you lost a job or had your hours significantly reduced, contact the financial aid office at the school you plan to attend. They can recalculate your financial aid award to reflect your current income.

Option b).
If you select *"Will File"* IRS Income Tax Return

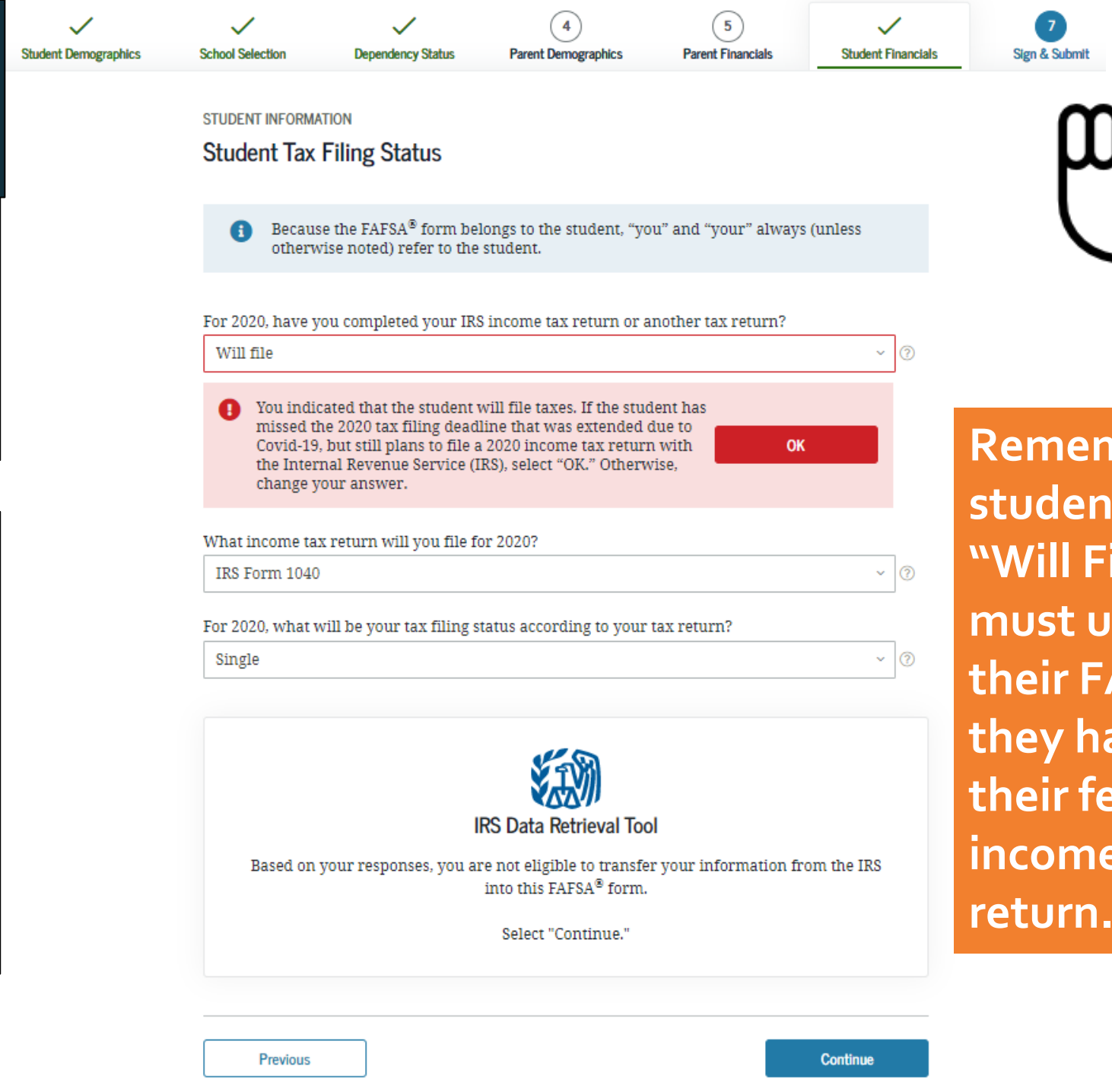
Very few people will need to select this option. If you were required to file taxes, but missed the deadline, select this option.

FAFSA SECTION 6: STUDENT FINANCIALS

If you select **"Will file"** a tax return, indicate what your filing status will be when you do file.

A message will appear to confirm that you have missed the deadline to file taxes, but still plan to file an income tax return.

Click "OK" if this is true.



Remember: If a student selects "Will File" they must update their FAFSA once they have filed their federal income tax return.

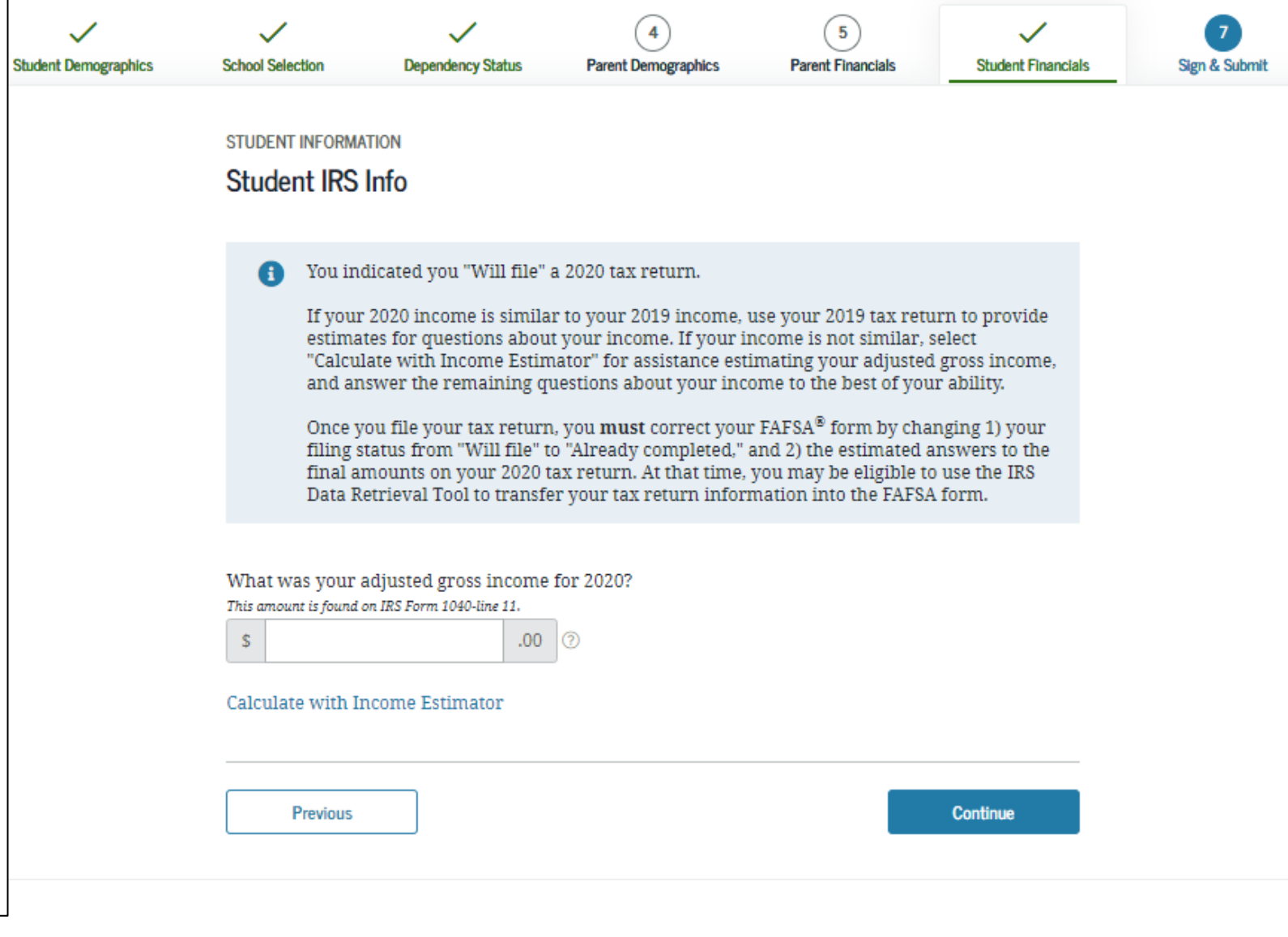
FAFSA SECTION 6: STUDENT FINANCIALS

Student IRS Info

Either use the prior year's taxes if the information is similar to provide estimates or click **"Income Estimator"** for assistance estimating the adjusted gross income.

Gross income = total income paid to you before any deductions or taxes were taken out.

******You will then be asked the same questions as tax filers based on your estimations. To view the additional financial information screens that follow see pages 77-85.**



Option c).
If you select *"Not Going to File"* IRS Income Tax Return

If you did not file a tax return, select this option. You will still be asked questions about any income you have earned or received.

FAFSA SECTION 6: STUDENT FINANCIALS

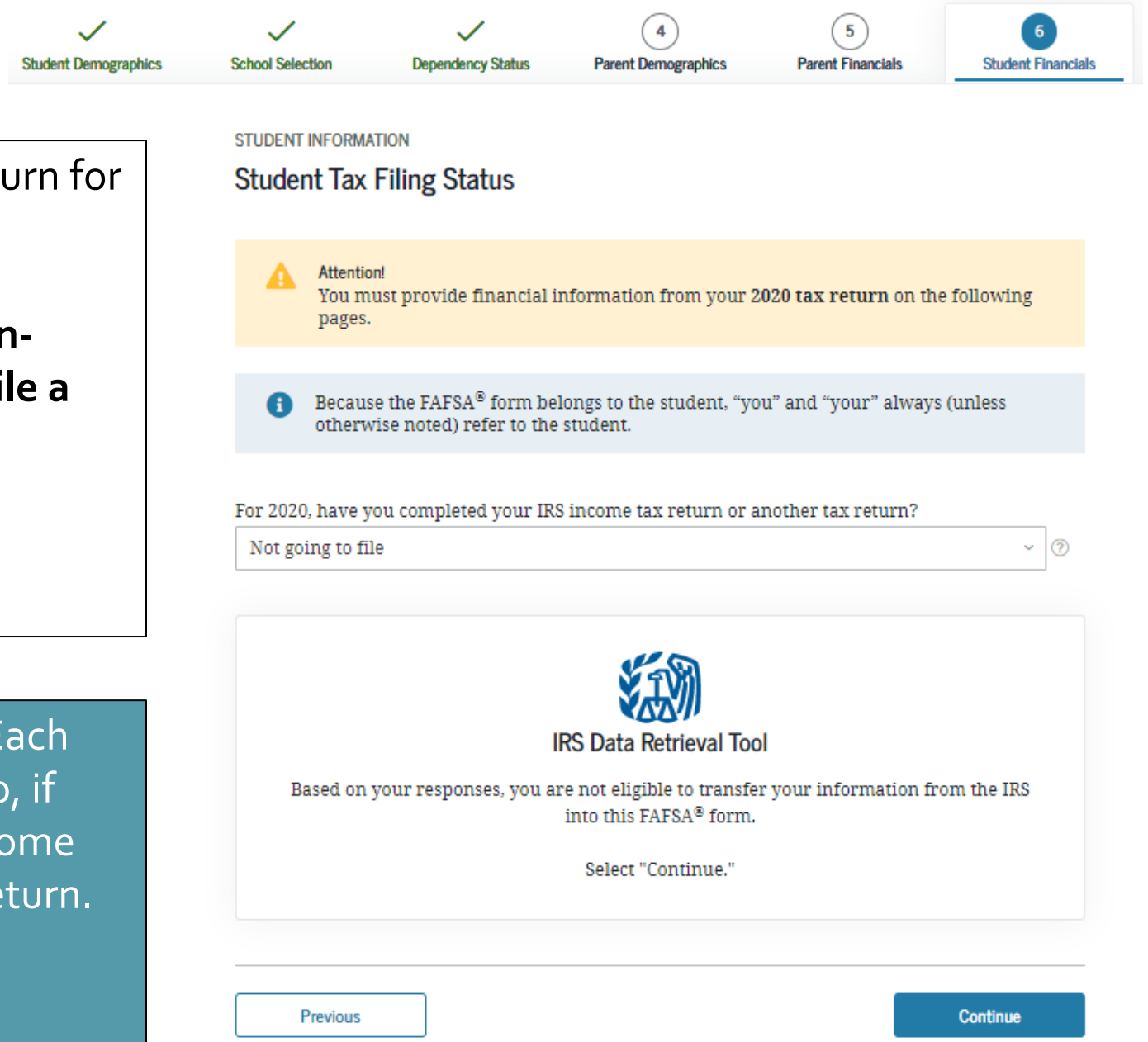
Select **"Not going to file"** if you did not file a tax return for the requested year.

You may be required to submit a **Verification of Non-Filing Letter to the IRS to verify that you did not file a tax return.**

For more information about this form visit: **www.jbay.org/resources/irs-vnf**

Unsure if you made enough money to file taxes? Each year the income requirement is different. Ex. In 2020, if you were single, under 65 and your gross earned income was at least $12,400, then you needed to file a tax return.

Gross income = total income paid to you before any deductions or taxes were taken out.

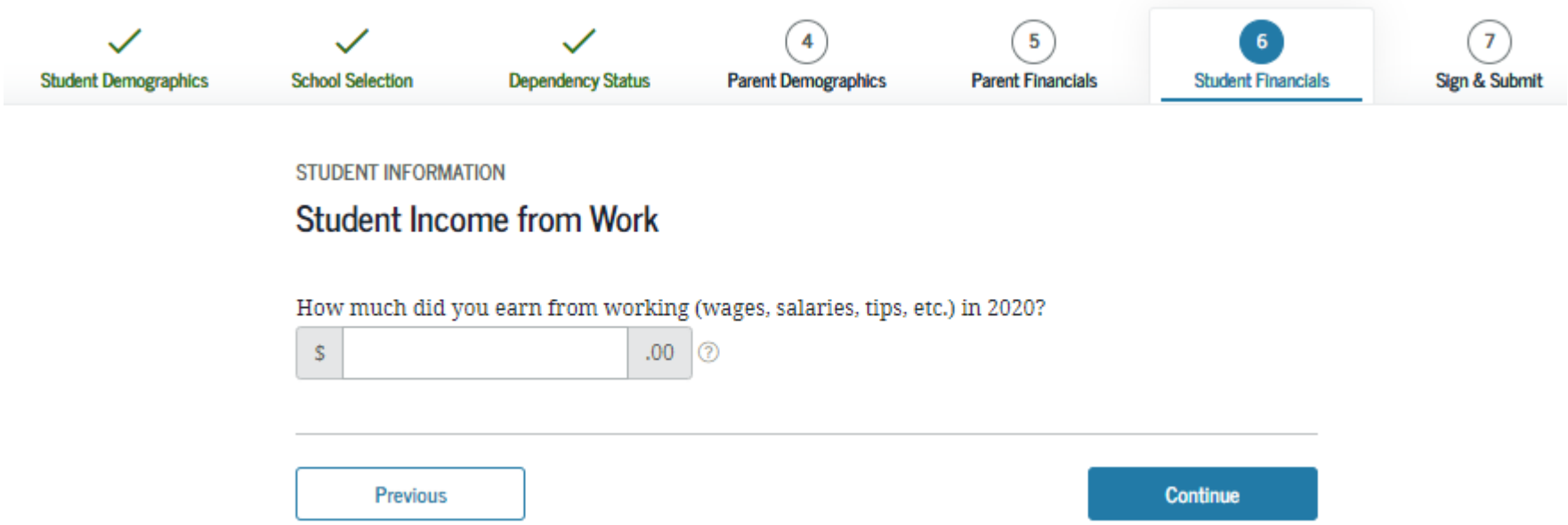


FAFSA SECTION 6: STUDENT FINANCIALS

Student Income from Work

You will be asked to report how much money you made from **working**. Include the information from your W-2 forms (box numbers 1 +8).

If you did not work, enter zero. This question can't be left blank.

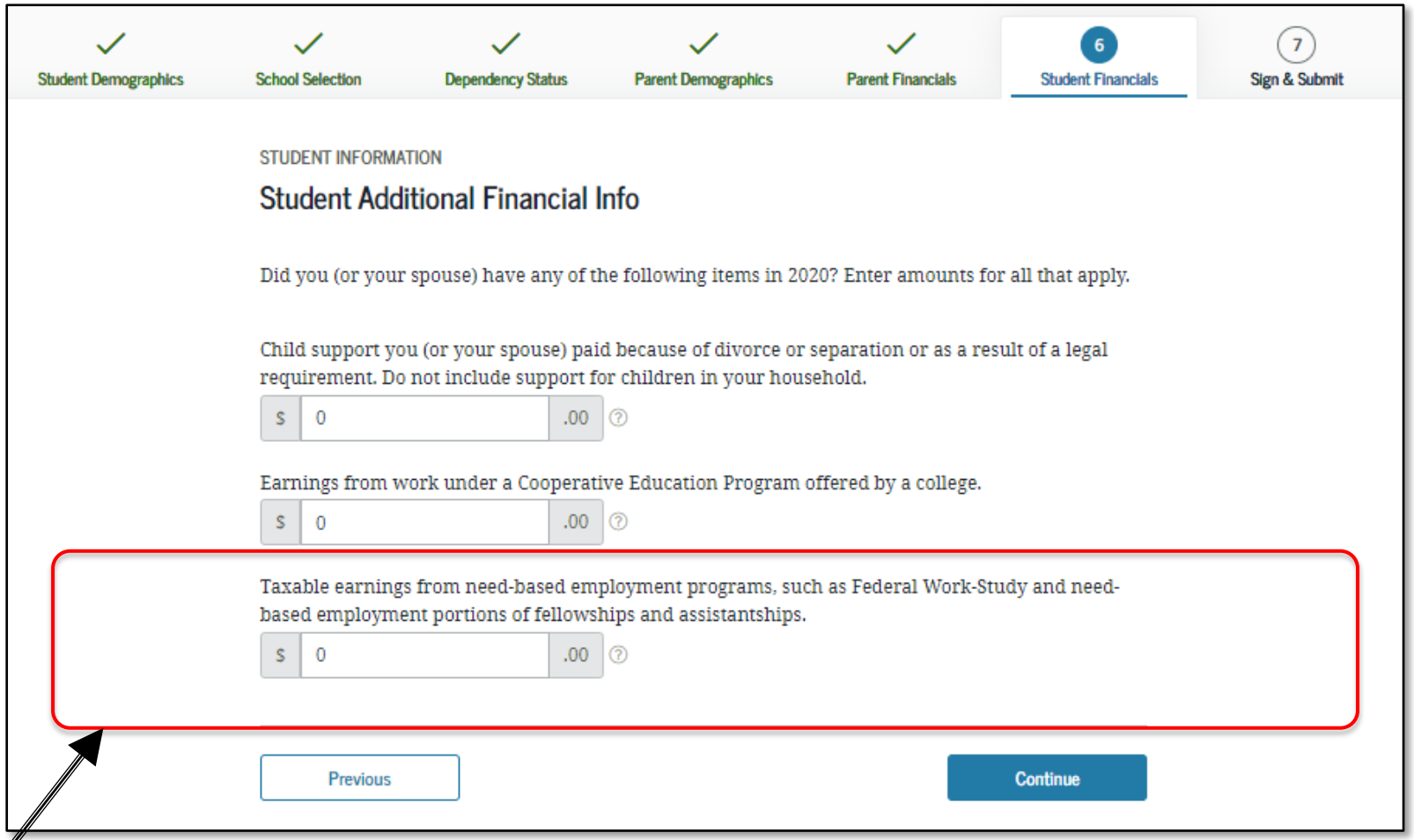


FAFSA SECTION 6: STUDENT FINANCIALS

Additional Financial Info
A Cooperative Education Program is a college program that allows a student to apply their classroom knowledge to a paid work experience in a field related to their academic or career goals.

If you received federal work-study, you must enter the information twice in the FAFSA so that it is subtracted when determining your total income. First, include the amount in the total provided when asked "How much did you earn from working?"

Also provide the amount in Additional Financial Info Section that says, "Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships"



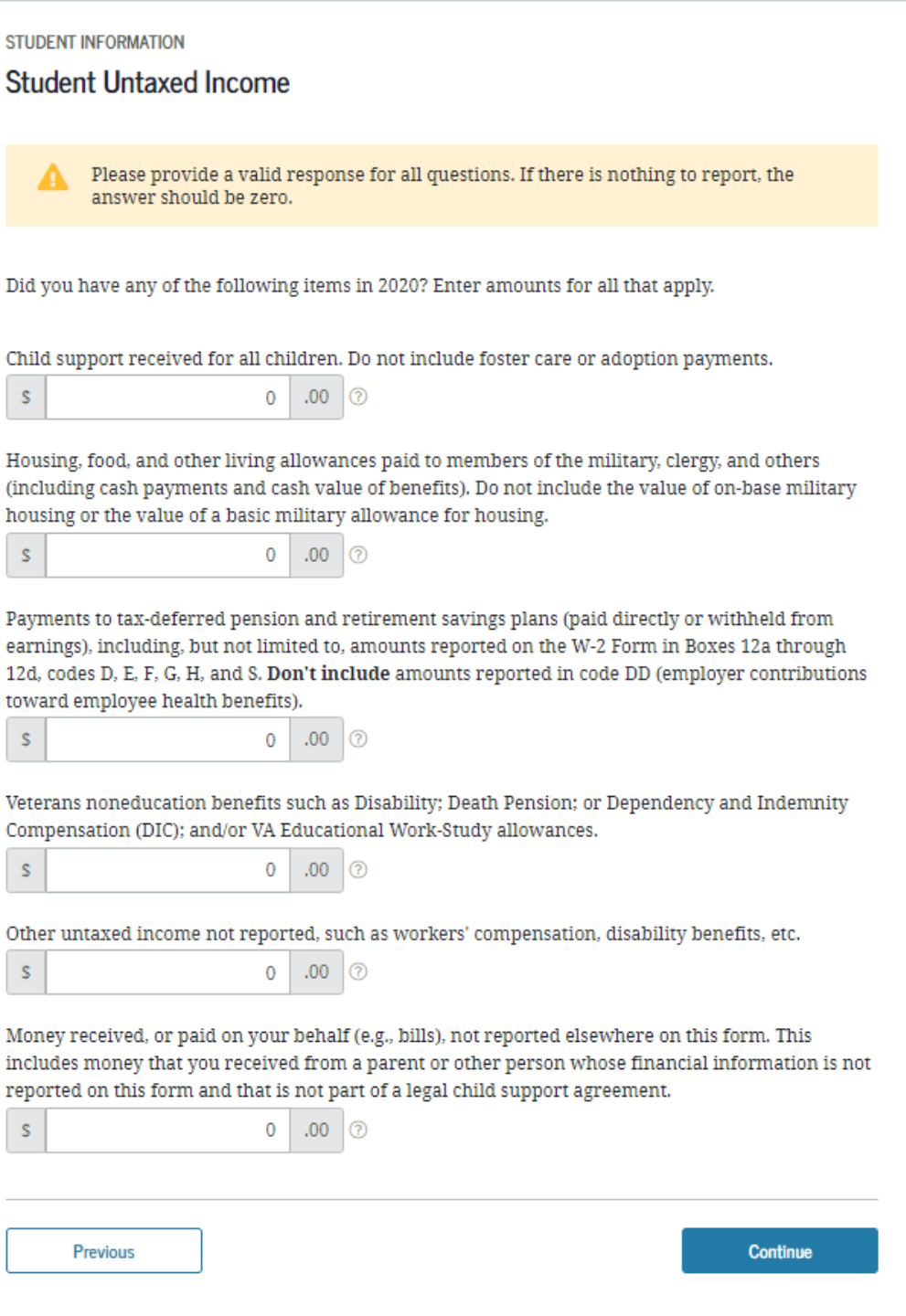
FAFSA SECTION 6: STUDENT FINANCIALS

Student Untaxed Income – Part 1

You DO NOT have to report the following information as income earned from working, or as "Untaxed Income":

→ Economic Impact Payments, or stimulus checks, due to the COVID-19 pandemic
→ Emergency financial aid grants from the government in connection with the COVID-19 pandemic. If you aren't sure, talk to your financial aid office for assistance.
→ Extended Foster Care (AB 12) benefits—including SILP payments or payment from a THP-Plus FC program (even if your SILP payment is sent directly to you). This also includes the infant supplement.
→ Welfare (CalWORKs) payments
→ Untaxed Social Security benefits
→ Supplemental Security Income (SSI) - do not confuse with Social Security Disability Insurance (SSDI)

*There are other less common types of untaxed income that do not need to be reported. Click the question mark icon after "Other Untaxed Income not reported" to see the complete list.

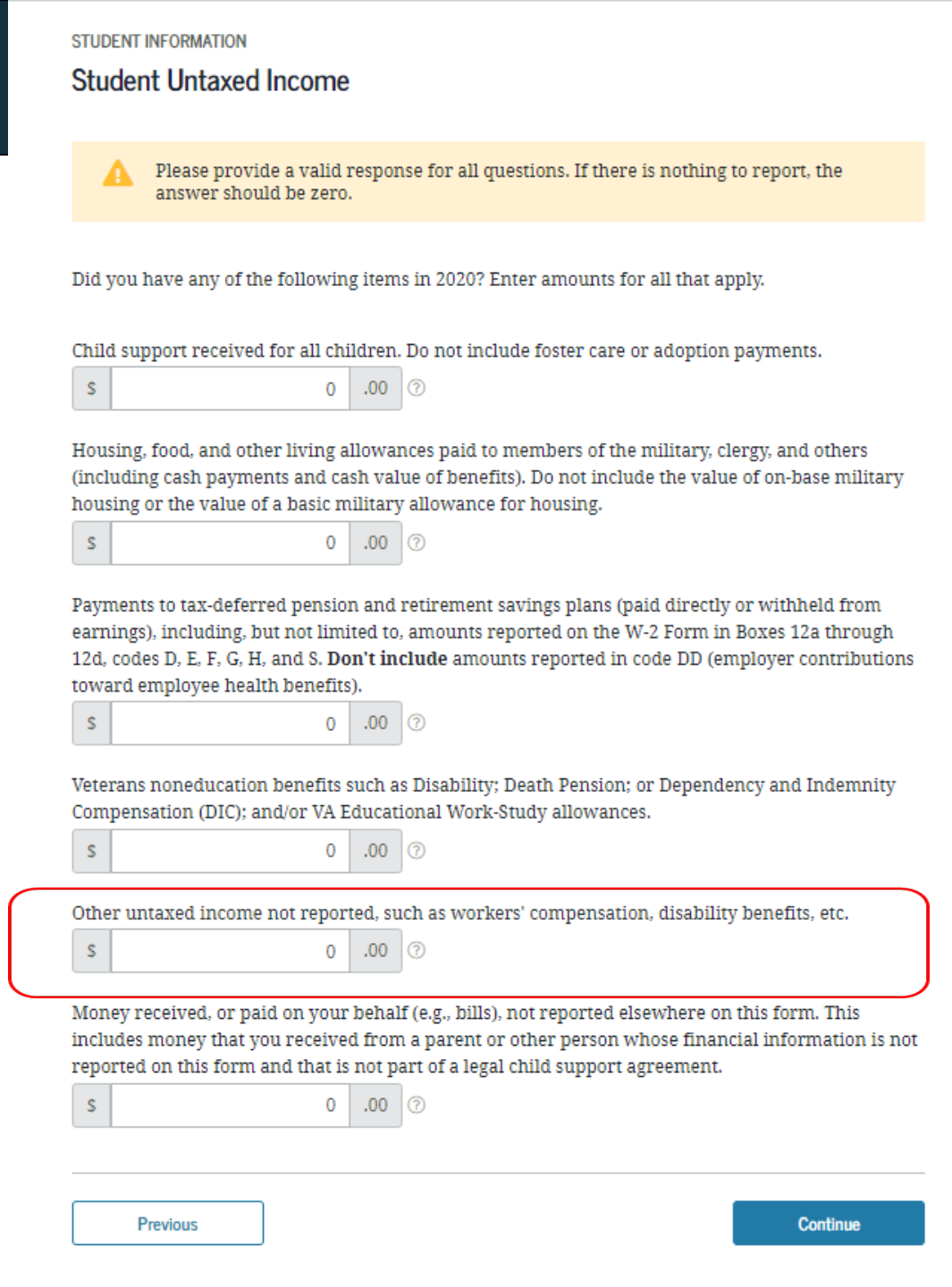


FAFSA SECTION 6: STUDENT FINANCIALS

Student Untaxed Income- Part 2

You DO have to report Unemployment Benefits under untaxed income.

TIP: If you did receive unemployment benefits in 2020, contact the financial aid office at the school you plan to attend to inform them that you received unemployment benefits. They may be able to adjust your income on the FAFSA to ensure you qualify for the maximum funding possible.

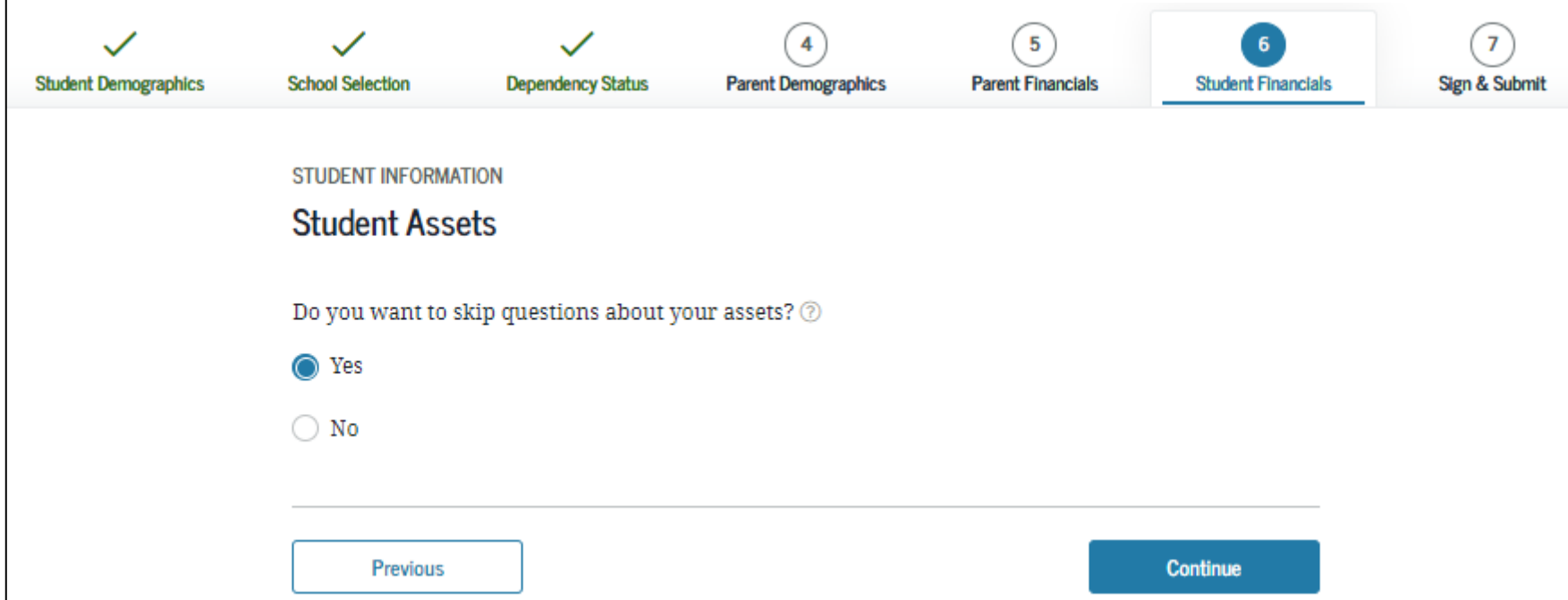


FAFSA SECTION 6: STUDENT FINANCIALS

Student Assets:

If asked, click "Yes" to skip questions about your assets. It is not required.

If your income is over a certain threshold, you will instead be asked to provide information about your assets such as savings or investment accounts.



SECTION 7 OF THE FAFSA:

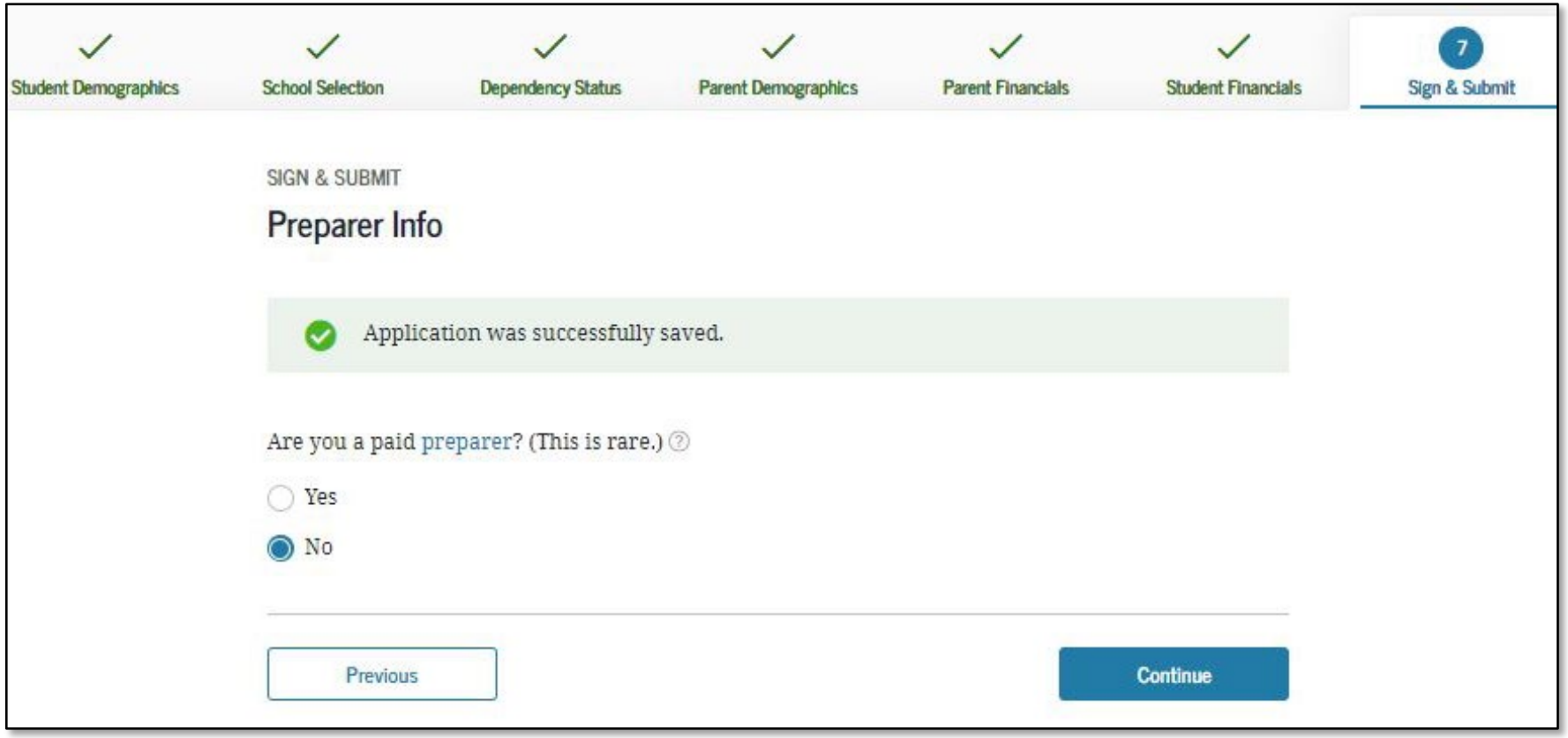
SIGN & SUBMIT

The final section of the FAFSA!

FAFSA SECTION 7: SIGN & SUBMIT

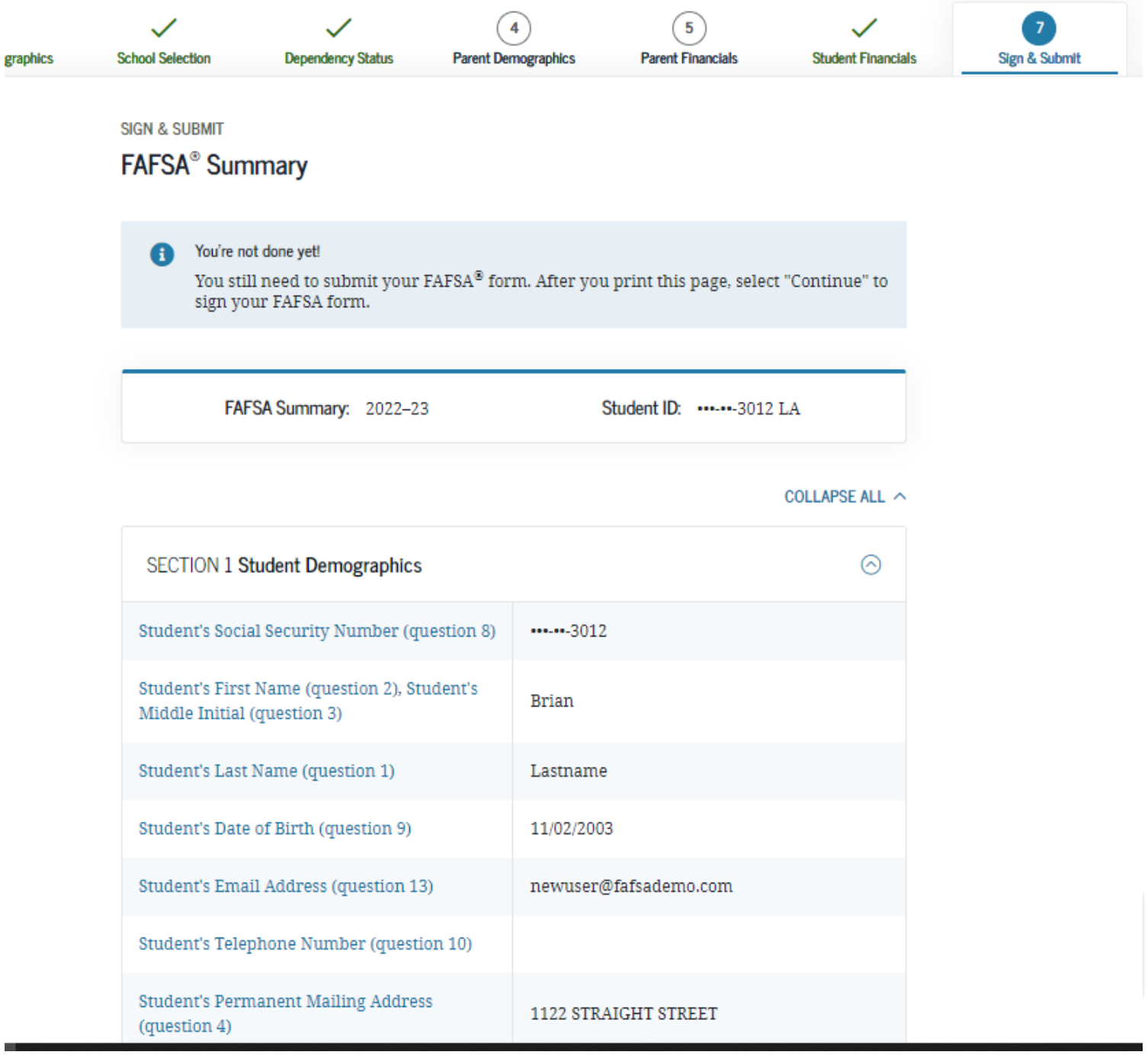
Preparer Info:

- Are you a preparer? (This is rare)
- Select "No" even if an adult or mentor is assisting you in completing the application. They are not considered "preparers."



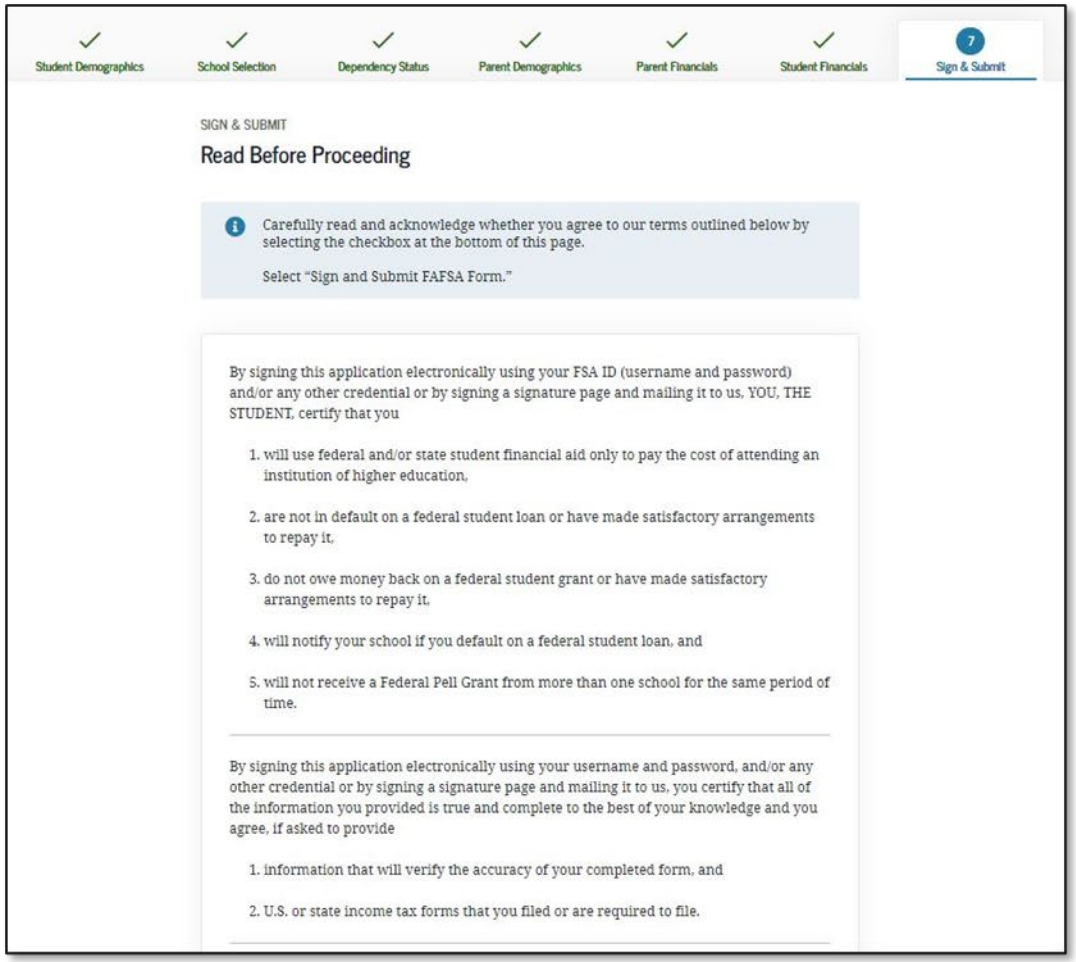
FAFSA SECTION 7: SIGN & SUBMIT

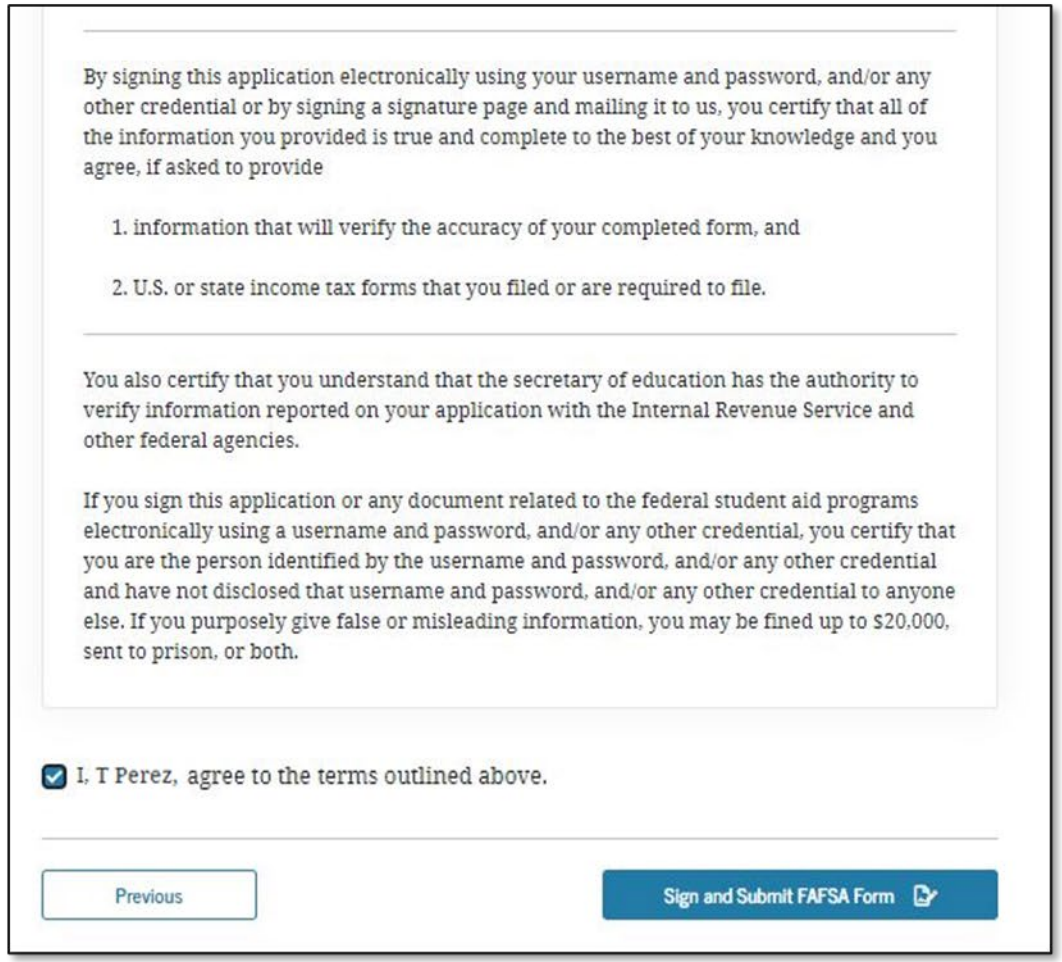
- Review and check all the information from the application. It is a summary of the information you provided on the FAFSA.
- You can print a copy for your records by clicking **"Print This Page"** at the bottom.
- If everything is ok, click "continue" at the bottom. Your FAFSA still needs to be signed and submitted.



FAFSA SECTION 7: SIGN & SUBMIT

Agreement of Terms- Read and check the box indicating agreement with the signing statement and click "Sign and Submit FAFSA Form".



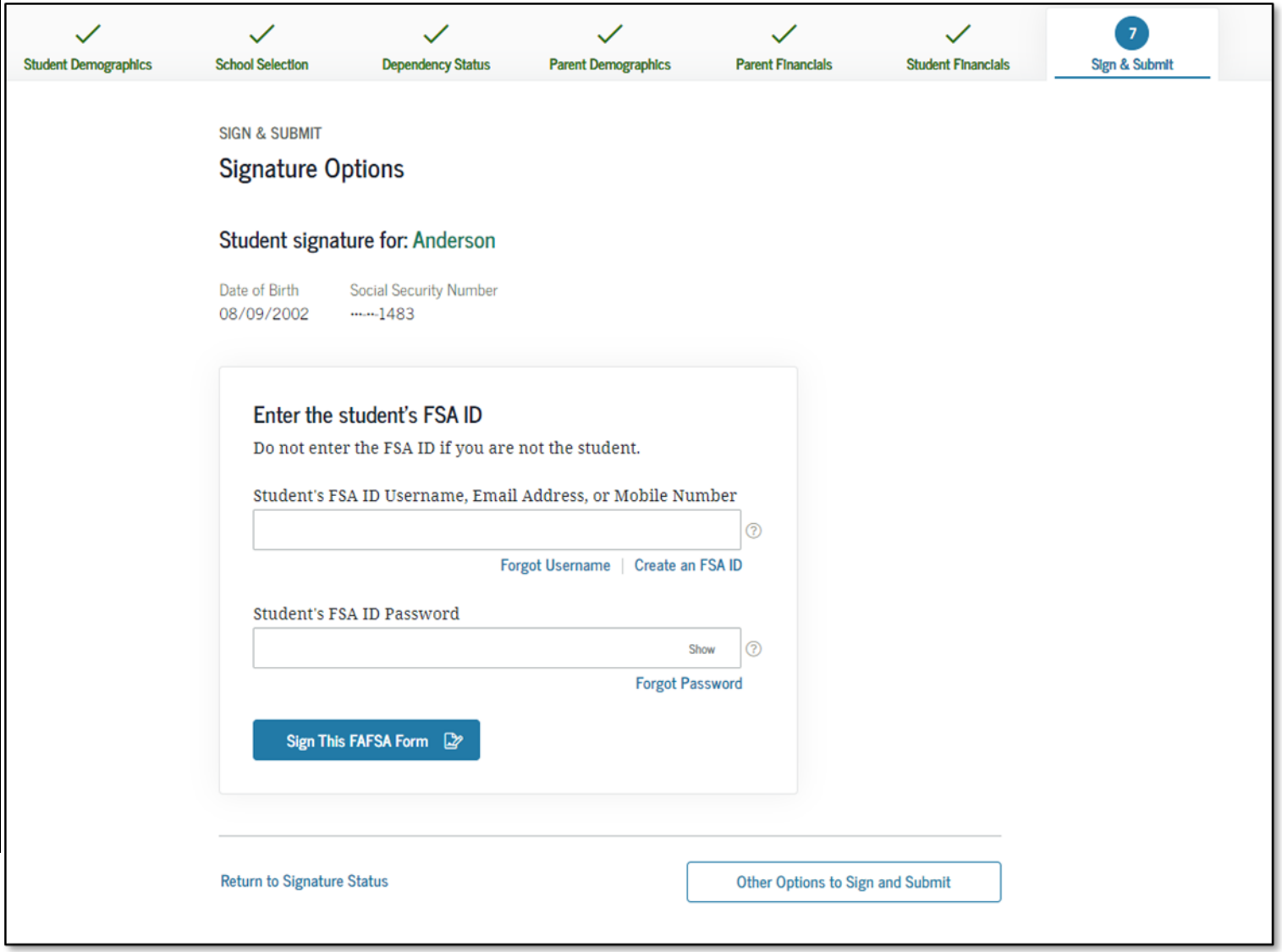


FAFSA SECTION 7: SIGN & SUBMIT

Signature Options

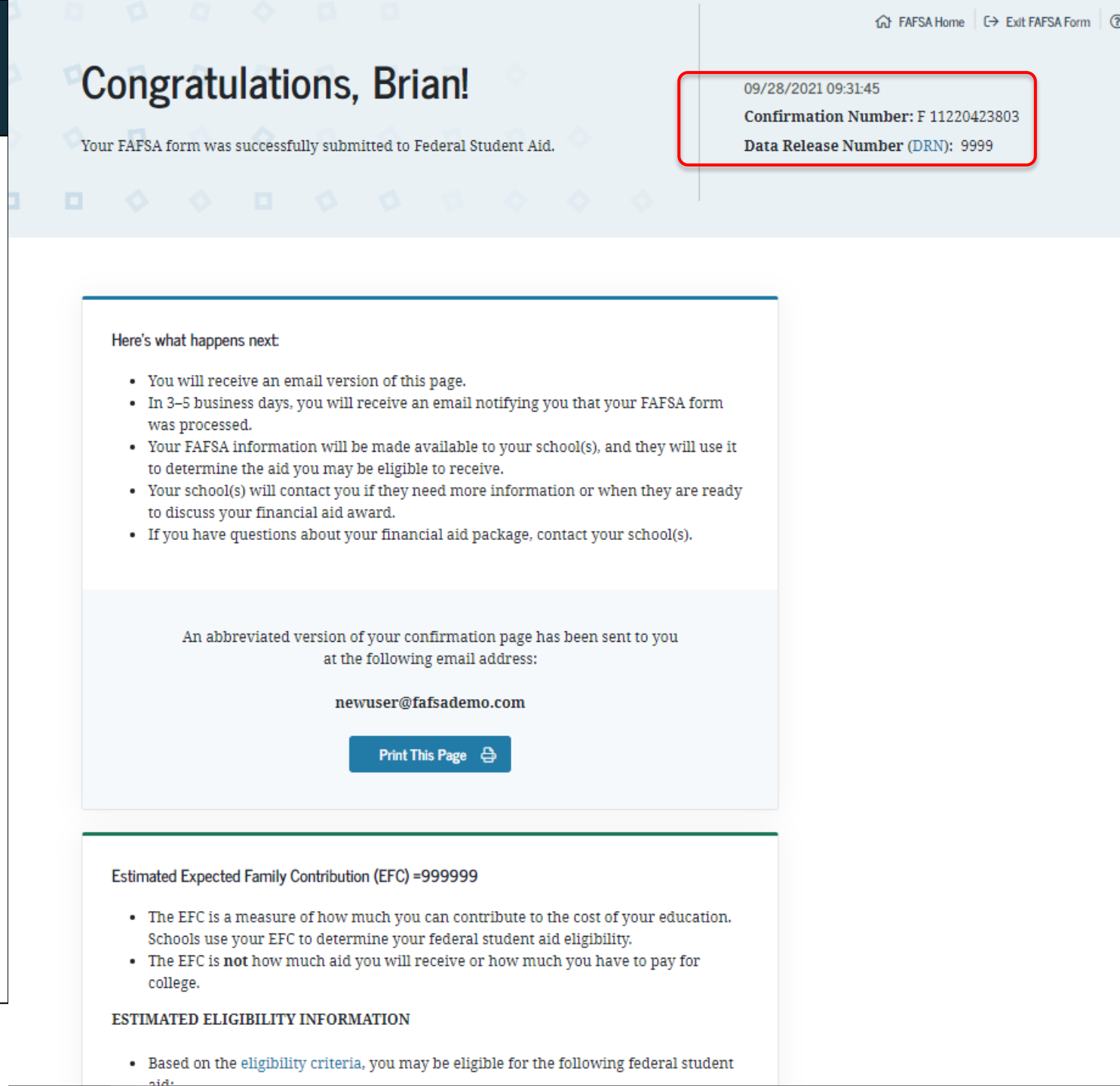
- If you logged into the FAFSA with an FSA ID, this page will not show and you will be directed to the "Congratulations" page [next slide].

- If you logged into the application without an FSA ID, you will be shown this signature option page. It is recommended that you create an FSA ID to sign your FAFSA form electronically and then click "Sign This FAFSA Form."



FAFSA SECTION 7: SIGN & SUBMIT

- **This is your Confirmation Page to show that your FAFSA is submitted! It provides your confirmation number and Data Release Number (DRN), should there be any issues.**
- If possible, print and save a copy of this page for your records.
- A copy will be sent via email.
- You'll be notified in 3-5 days that it was processed.
- If you need to make any changes, you must wait until you receive your Student Aid Report (SAR). This may take a few days to a few weeks after filing your FAFSA.



Free Help Completing the FAFSA

- **Schoolhouse Connection: Resources for homeless students**
  https://www.schoolhouseconnection.org/fafsa/
- Live Help built into FAFSA on the Web
- U.S. Department of Education's toll-free hotline:
  - 1-800-4-FED-AID (1-800-433-3243) or 1-334-523-2691
- FSA ID problems: 1-800-557-7394
- Submit questions to the U.S. Department of Education at:
  https://studentaid.gov/help-center/contact

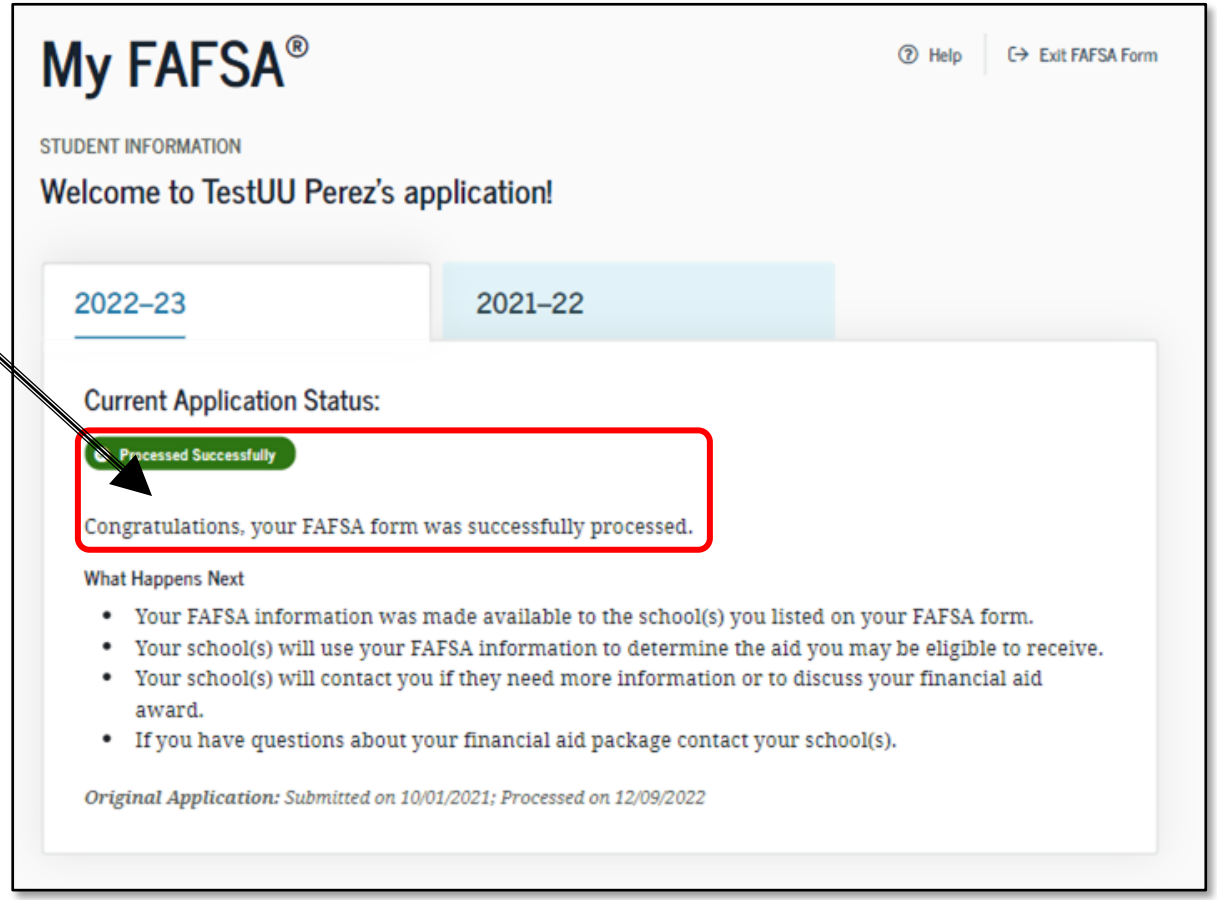
AFTER THE FAFSA

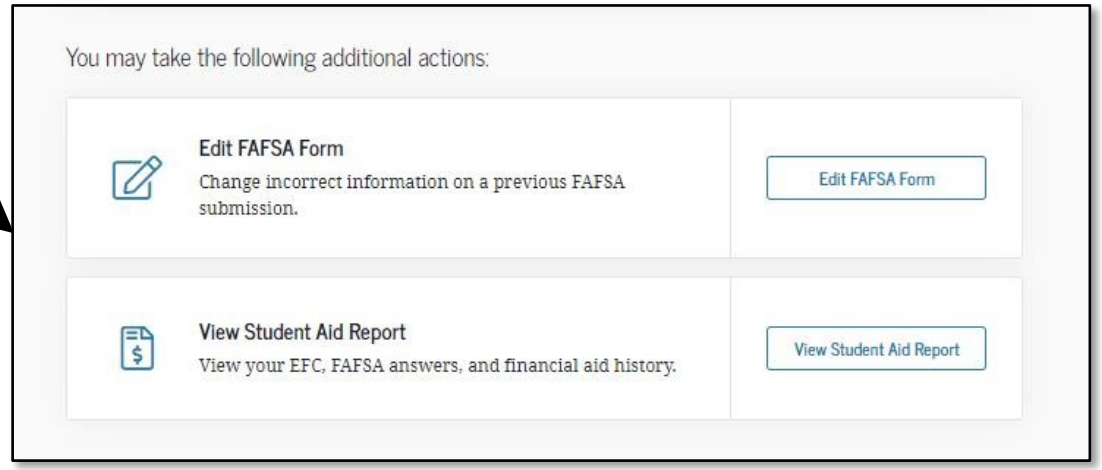
Filling out the FAFSA is just the first step.

Once your FAFSA is processed successfully (within a few days), it will be indicated when you log back into the FAFSA.

You can make a correction by choosing **"Edit FAFSA Form."**

Choosing **"View Student Aid Report"** will allow you to view your SAR. Learn more about the SAR on the next page.





Student Aid Report

If you click “View Student Aid Report (SAR)”, you’ll see this page.

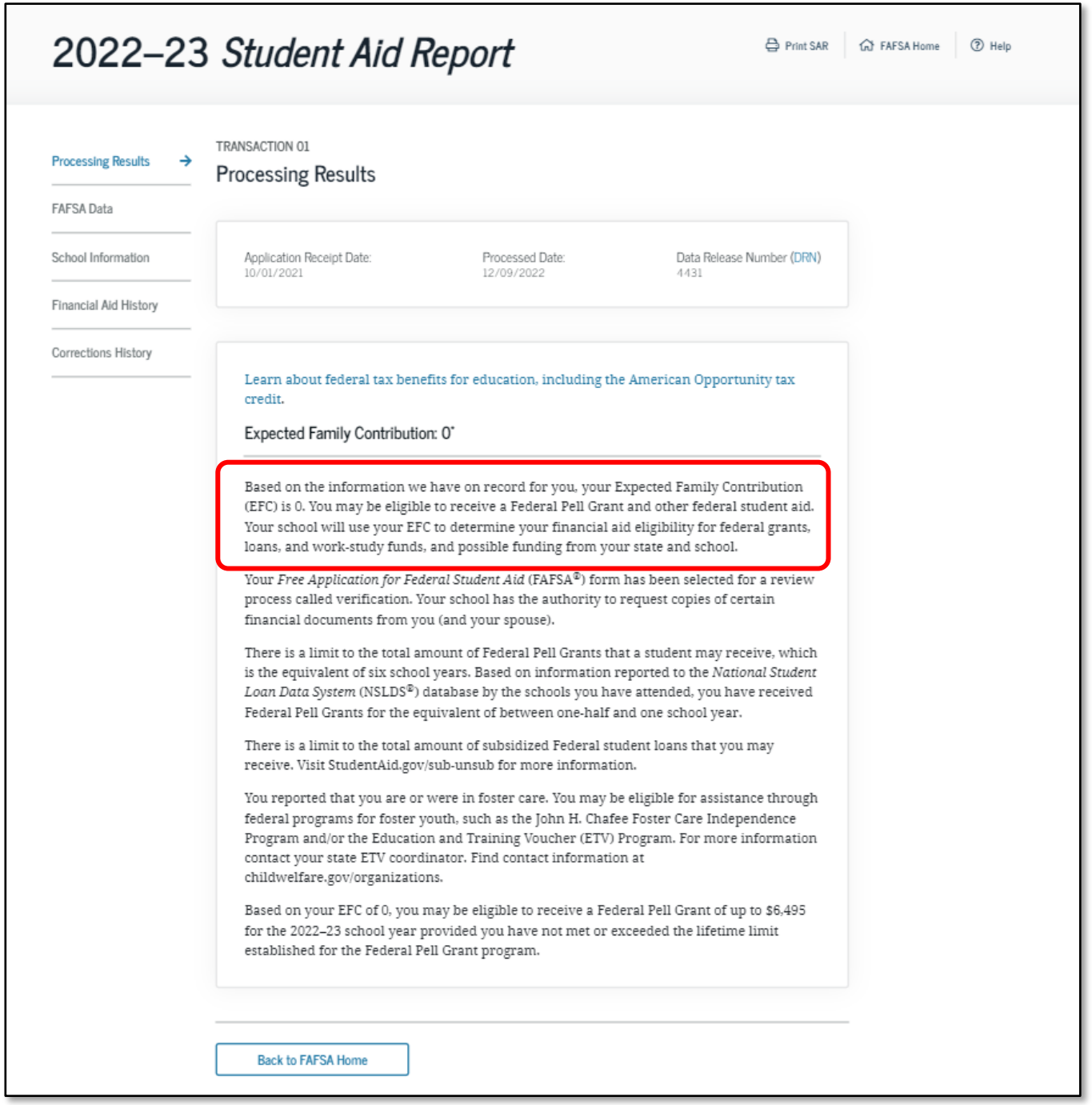
The SAR summarizes the information provided on the FAFSA. It includes the Data Release Number (DRN) and Expected Family Contribution (EFC). In this example, the EFC is 0 which means the student will likely qualify for maximum aid.

The SAR is not your award letter, but an estimate of what you MAY be eligible for.

It may take a few days or weeks to receive your SAR.

It will include info if you’ve been selected for additional verification and how many years you have received federal aid towards the 6-year cap.

At the top of the page, students can “**PRINT SAR**”



CREATE A WEBGRANTS ACCOUNT

Create this to view the status of your FAFSA/CADAA and Cal Grant

WebGrants 4 Students: mygrantinfo.csac.ca.gov

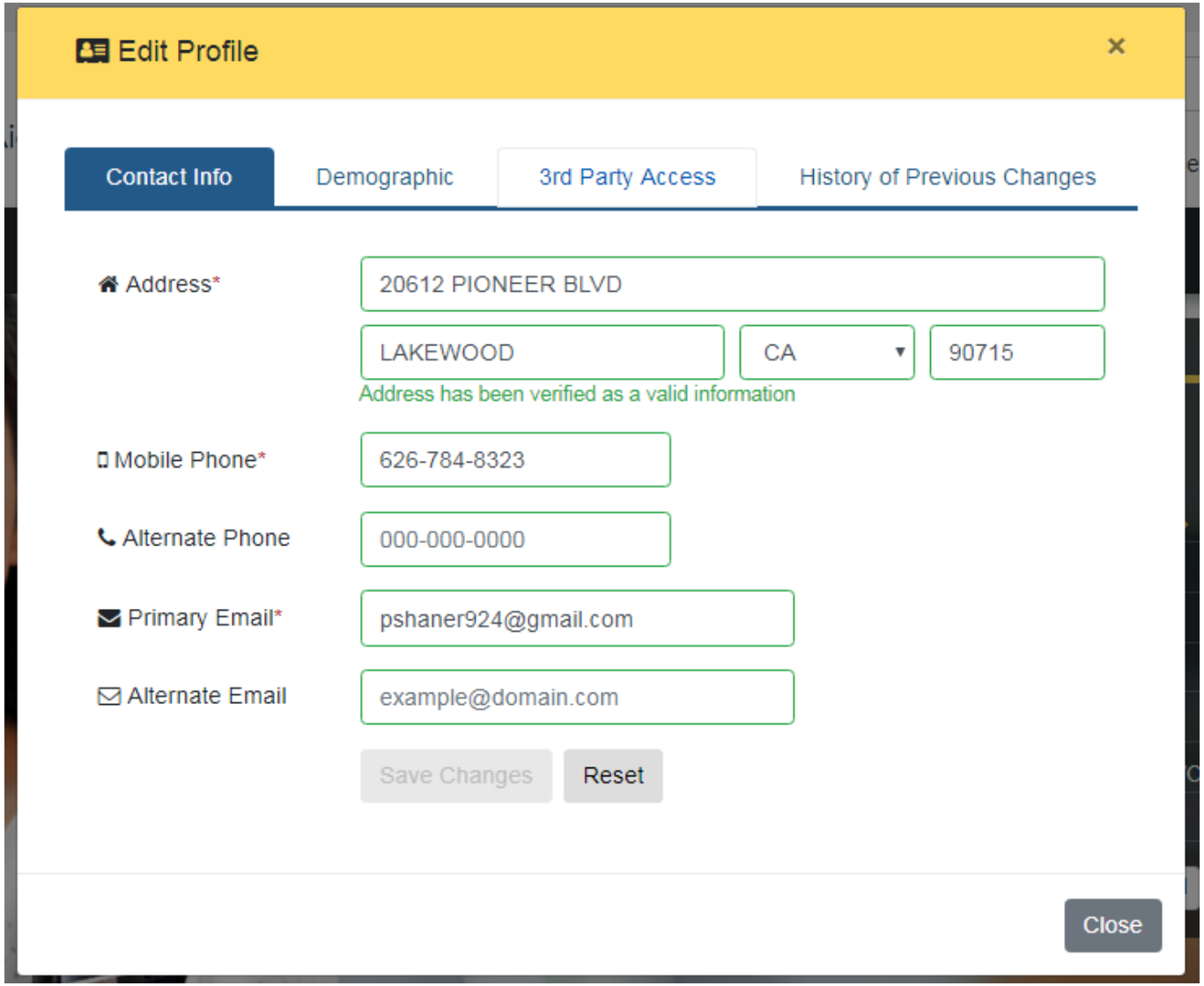
- **Students will need to wait to create a WebGrants account until their FAFSA or CADAA is processed.** It can take 1-2 weeks for the FAFSA to process and link to WebGrants.

- If there are any issues, they should contact the California Student Aid Commission (CSAC):
  - (888) 224-7268
  - 1-800-735-2929 (TTY)
  - studentsupport@csac.ca.gov

Edit Profile – Contact Info

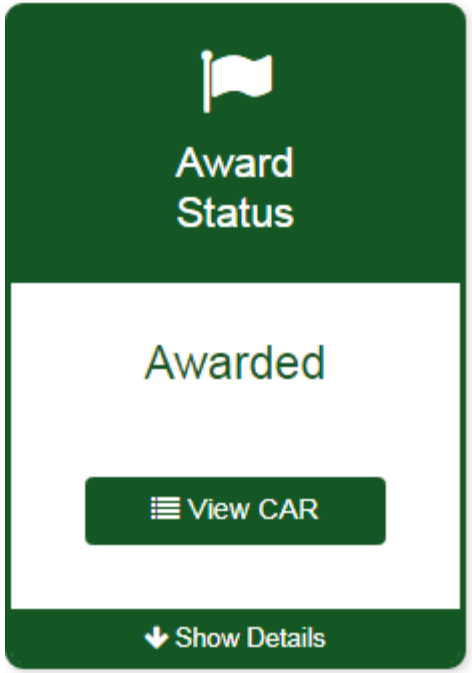
TIP: Make sure your contact information is up to date so CSAC can reach you.

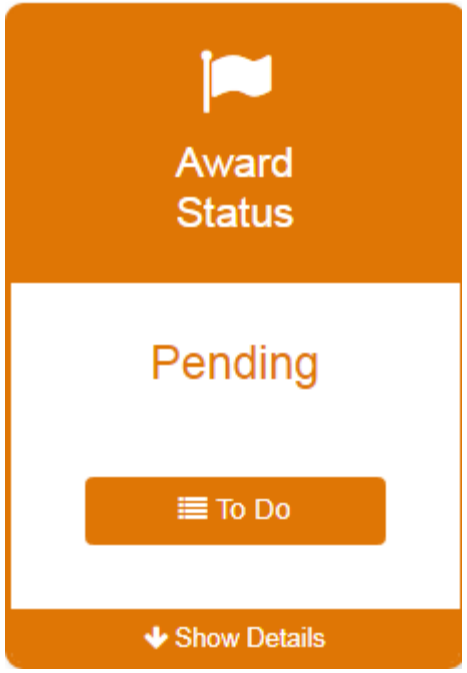
Here is the screen where you can edit contact information. Be sure to enter the information accurately

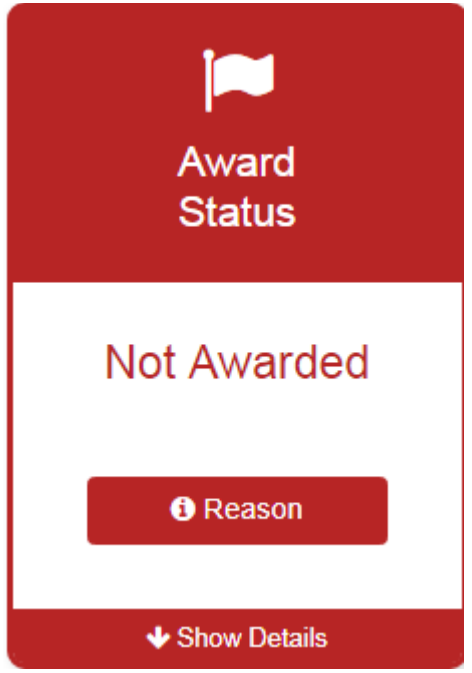


Check Your Award Status

Below are the possible award status cards in Webgrants. If you award status is pending, select "To Do" to determine next steps. If your award status is "not awarded", click on "Reason" to learn more and consult with the financial aid office or CSAC if you believe there is an error.







WebGrants To Do's

- [ ] 1. Check your award status and amount for the Cal Grant
- [ ] 2. Verify if there are any "pending" items or forms that still need to be completed
- [ ] 3. Confirm that your school of attendance is accurate. This is referring to the college you plan to attend, not your high school.
- [ ] 4. Verify that your GPA has been received. If not, contact your high school counselor or the California Student Aid Commission (CSAC).
- [ ] 5. Enter your high school graduation date. This will become available on the 1st day of the month of your planned graduation month.

Congrats! You Did It!

Remember:

- Continue to check your email and college student portal weekly. The college will communicate with you if they need more information. Even after college starts, continue to check it often.
- Respond promptly to any information request to provide verification in order to receive your financial aid, such as a verification of foster youth status or an IRS Verification of Nonfiling Letter (if you didn't file taxes). Learn more at: www.jbay.org/resources/irs-vnf.
- Update all of your accounts if your address, email or phone number changes (e.g. WebGrants, college portal, FAFSA/CADAA, etc.)
- Apply for other scholarships and campus support programs such as EOP, EOPS, or Disability Student Services.
- Check out the *Financial Aid Guide for California Homeless Youth* to learn how to maintain your financial aid at: https://jbay.org/resources/financial-aid-guide-for-ca-homeless-youth/. Once you receive financial aid, there are requirements you need to meet to keep receiving it.
- Reapply for FAFSA every year!