PAYING FOR COLLEGE

COLLEGE COSTS AND FINANCIAL NEED

Cost of Attendance

Tuition & Fees
Room & Board
Books & Supplies
Transportation
Miscellaneous Personal Expenses

Student Aid Index

(an eligibility index for student aid)

As determined by FAFSA application

This is different for each school you are considering

Cost of Attendance (COA)

- Student Aid Index (SAI)

= Financial Need

Your need is what the colleges will try to meet through different sources of funds

Example:

Cost of Attendance = \$20,000 \$30,000 \$50,000

- Student Aid Index = \$7,000 \$7,000 \$7,000

Financial Need = \$13,000 \$23,000 \$43,000

- Your Student Aid Index (SAI) doesn't change based on the school you attend
- Schools will determine your financial need based on your SAI and will develop an award letter (package) to try to meet your need

SAMPLE AWARD LETTER

Financial Need = \$23,000

Scholarships	\$5 <i>,</i> 000
Institutional Grant	\$2,000
Federal Grants	\$1,000
State Grants	\$4,000
Loans	\$5 <i>,</i> 000

TOTAL = \$17,000 Unmet Need = \$6,000

WHAT'S AVAILABLE

So what's available to help meet your need?

- Federal Financial Aid
- State Based Aid
- School Based Scholarships
- Private Scholarships

FINANCIAL AID



There is more than \$111 billion available in federal aid to help students pay for college

Pell Grants for 24-25 will be up to \$7,395 and it is estimated that 600,000 more students will be Pell Eligible than previous years.

In addition to Federal Student Aid, there are more and more scholarships requiring students to have a completed FAFSA on file. Students can be eligible for these scholarships even if they don't have financial need.

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.

LOANS

Direct Loans are awarded to students by the colleges based on their FAFSA. This is borrowed money for college that must be repaid.

Direct Subsidized Loans - Government pays interest while student is in college 5.5%

• Repayment doesn't start until 6 months after you stop attending college

Direct Unsubsidized Loans - Interest begins occurring right away 5.5%

• Repayment doesn't start until 6 months after you stop attending college

Direct PLUS Loans - Parent Loans for Undergraduate Students 8.05%

- These are not typically awarded right away, you have to ask the college how to apply for them
- Repayment may start immediately talk to each college about the terms and conditions

Private Loans

• Available through private banks and other agencies. Interest rates are typically higher and require repayment right away

WHAT IS THE FAFSA?

- The FAFSA (Free Application for Federal Student Aid) is the application necessary to qualify for federal grants, federal work-study and federal student loans
 - Some states and schools also use this data to award state and local aid including scholarships

• The FAFSA can be found at fafsa.gov

• Students must file <u>every year</u> in order to be considered for aid for the next academic year

Caution: We still not know the exact date that the application for the 2024-25 school year will open.

Don't do anything until I tell you it is open or you will be filling out the wrong application

BASIC ELIGIBILITY REQUIREMENTS

Students must have:

- High school diploma, GED, or home schooling certificate
- A Social Security Number (with limited exceptions)
- U.S. citizenship or be an eligible non-citizen

Students also need to:

- Be enrolled or accepted for enrollment in an eligible program
 - This is at the time when aid is being awarded. They can apply in the Senior year even though they have not been admitted.
- Be pursuing an eligible degree, certificate or credential
- Maintain 'Satisfactory Academic Progress' (successfully completing approximately 66% of their credits each semester)

FSAID (the first step)

FSA ID

The **FSA ID** is a **username** and **password** combination you need to sign your FAFSA form online.

You must wait 1-3 days after creating your FSA ID before you can use it. You can do this now while we are waiting for the FAFSA to open.

> If your parent has multiple children who will be filling out the FAFSA form, your parent should use their same FSA ID to sign all his or her children's FAFSA forms.

You (and your parent if applicable) should get an FSA ID before you start the FAFSA at **StudentAid.gov/fsaid**

PARENTS:

Do not create an FSA ID for your child.

STUDENTS:

Do not create an FSA ID for your parent.

Each person must create his or her own FSA ID to avoid issues with the financial aid process.

If you have an FSA ID, but cannot remember your username or password, **DO NOT** try and create another FSA ID. Your FSA ID is associated with your Social Security number, so you can only have one. Instead, just go to **fsaid.ed.gov** and click "Forgot My Username" or "Forgot My Password" to retrieve your FSA ID information.

Who Needs an FSA ID

1. The Student

2. At least one parent (might need both based on the Parent Wizard which we will get to later in the presentation)

- New process this year
 - Even if parents are not US Citizens, they will need to create an FSA ID in order to complete the student's application.
 - In December, the FSA ID creation will allow users without a SSN to check a box that says I don't have a SSN and they will go through a verification process using TransUnion

Creating Your FSA ID

Go to <u>https://studentaid.gov/fsa-id/cre</u> <u>ate-account/launch</u>

Select "Get Started"

Create an Account (FSA ID)

22	Ba	20
arents	Students	Borrowers

Whether you're a student, parent, or borrower, you'll need to create your own account to complete federal student aid tasks.

What You Can Use Your Account For

- Filling out the Free Application for Federal Student Aid (FAFSA®) form
- Signing your Master Promissory Note (MPN)
- Applying for repayment plans
- Completing loan counseling
- Using the Public Service Loan Forgiveness Help Tool

Items Needed to Create an Account

- Social Security number
- Your own mobile phone number and/or email address



Personal Information

- For US Citizens
 - Make sure your Social Security number (SSN), date of birth, and name match what's on your Social Security Card

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Nam	e				
3				0	
Middle Ini	itial				
				3	
.ast Name	2				
				0	
Date of Bi Month Social Sec	rth Day Day curity Nun	Year	0		
•••54	54		(SHOW SSN (2))
Note:	A user can	only have one	account asso	ociated	

Create an Account (FSA ID)

Step 2 of 7

Account Information

Because financial aid agreements are legally binding, you can't create an account for someone else, even another family member. Parents and students must create their own accounts.

Jsername		
		3
Email Address		_
		3
onfirm Email Address		
		3
Password		
	Show Password	3
Uppercase		
⁺ Lowercase		
' Number		
8+ characters		
Confirm Password		_
	Show Password	3
Previous	Continue	

rname	
nastudent	G
The username you entered is info, select the help (?) icon.	already in use. For more
rname	1
nastudent4	<
Username is available.	

Us€

Use

Username

- Must be 6 to 30 characters long.
- Choose a username and password that you can remember.
- Don't include personal info such as date of birth or name.
- If you see a message "The username you entered is already in use," try something different

Password

- Must be between 8 and 30 characters in length, and must contain at least one uppercase letter, one lowercase letter, and one number.
- Cannot include your name or birthdate

Make sure you write down/save your username and password

Mailing Address

Address	ih
	0
City	
	0
State	
Type Response	0
ZIP Code	
	0

Phone Number

Mobile Phone Number		
	3	
Confirm Mobile Phone Numb	er	
	0	
+ Add Alternate Phone Number		
Mobile Phone Account Re	covery	
We strongly recommend setti option is used to help you res code via text message if you a	ing up mobile phone store access to your a are locked out.	e account recovery. This account by sending you a
Yes, I would like to use m	y mobile phone for a	account recovery.
		_
Previous	Continue	

Required Communications

The U.S. Department of Education (ED) and its federal student loan servicers will need to send you required communications and documents related to your federal student aid, such as student loan disclosures and interest statements. I want to receive these communications:

By email Recommended

By selecting this option, you agree to receive required communications by email and confirm you have reviewed and agree to FSA's <u>Terms and Conditions</u>.

🔵 By postal mail

Optional Communications

ED and its federal student loan servicers want you to feel confident about the financial aid and student loan process. To help with this, we will sometimes send out information about programs you may be eligible for, such as grant programs, student loan forgiveness programs, income-based repayment plans, and more. I want to receive these communications:

By email

By text message

Language Preference

Your choice lets us know how you would like to view website content once logged in, and what to use for your communications.

Language English You can chose to receive required communication via email or postal mail and it is up to you if you want to opt in to receive the optional communication by selecting one of the options

Mobile Phone Number can be used to recover username and password and it is strongly recommended that you enter a phone number here

×

Finally, you have to answer 4 challenge questions

Make sure you spell the answers correctly and that you will remember the answers

The answers are not case-sensitive

Challenge Questions

Challenge questions and answers are used to retrieve your username or password if you forget them or if you need to unlock your account.

Note: Answers are not case-sensitive.

Challenge Question 1

Question		
Select		~ (?
Answer		
Show Ans	wer 💿	

Challenge Question 2

Question

Question			
Select			× 3
Answer			
-	Show Answer	0	
Challenge Question 3			
Question			
Select			~ (?
Answer			
	Show Answer	0	
Challenge Question 4			

v n

Create an Account (FSA ID)

Step 6 of 7		
Confirm	and	Verify

Verify the information you provided for your account below. If there is an error, select "Edix" to correct the information.

Personal Information	Edit 🗷
NAME	
Jane Doe	
DATE OF BIRTH	
01/01/2001	
SDCIAL SECURITY NUMBER (SSN)	
Account Information	Edit 🕑
USERNAME	
janedoe	
EMAIL ADDRESS	
janedoe@gmail.com	
PASSWORD	
Contact Information	Edit 🕑
PERMANENT ADDRESS	
123 Main St	
Laurel, MD 20723	
MOBILE PHONE NUMBER	
(202) 338-1291	
MOBILE PHONE ACCOUNT RECOVERY Yes	
Communication Proferences	Ed# D*
Communication rieletences	and E
REQUIRED COMMUNICATIONS Email	
INFORMATIONAL COMMUNICATIONS	
Email, Text	

- Review and confirm your information.
- If you need to make a correction, use the "Edit" button within that tile of information.
- Review and agree to FSA's terms and conditions.

- You will need to verify your mobile phone number and email address
- Select the "Verify My Mobile Phone Number" button to verify your mobile phone number.
- Select the "Verify My Email Address" button to verify your email address.
- Once you verify your email and phone number, you can use them to log in, unlock your account, retrieve your username, or reset your password.



Create an Account (FSA ID)

Step 7 of 7

Account Recovery

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



What's Next

Your Account Was Successfully Created— What's Next?

Thanks for creating your account and taking the first step in your federal student aid journey.

Before we can grant full account access, we have to confirm your name, Social Security number, and date of birth match what is on record with the Social Security Administration (SSA). This process takes **one to three days**. If you verified your email address, you'll receive an email once your information is matched with the SSA.

You can still use your account while your information is being verified with the SSA.

Ways to Use Your Log-In Information Now

- <u>Complete and electronically sign an original (first-time) Free</u>
 <u>Application For Federal Student Aid (FAFSA®) form</u>
- Check the SSA match status of your account information under Account Settings
- Utilize the <u>Help Center</u> to get answers to common questions
- Explore our <u>Resources</u> that can help you learn more about the federal student loan journey

Ways to Use Your Log-In Information After You've Been Matched

- Access U.S. Department of Education online systems, such as the myStudentAid mobile app
- Fill out a FAFSA renewal
- Complete and sign forms such as the Income-Driven Repayment
 Plan Request and Direct Consolidation Loan Application

- Your info will be sent to the Social Security Administration (SSA) for confirmation.
- SSA review will take 1–3 days.
- You should receive an email informing you of the results of the SSA review.

Conversed and and and and and and and and and an
From: FSA ID Information < FSA-ID@ed.gov>
Date: Fri. Feb 21, 2020 at 10:03 AM
Subject: Your Social Security Administration Results - Successful
To: < <u>fnamelnametesting@gmail.com</u> >
Dear Fname6,
Your Social Security Administration (SSA) match was completed and your personal information confirmed.
Ways to Use Your Log-In Information Now That You've Been Matched
Access U.S. Department of Education online systems, such as the mvStudentAid app
 Fill out a Free Application for Federal Student Aid (FAFSA®) renewal
 Complete and sign forms, such as the Income-Driven Repayment Plan Request or the Direct Consolidation Loan Application
If you have any questions or need help, visit the StudentAid.gov Help Center.
Thank you,
U.S. Department of Education
Federal Student Aid
This mailbox is unattended. Please do not reply to this message.

 If there is an issue, log in to your "Account Settings" at StudentAid.gov and review/update your profile info. If your info is correct, you'll need to contact the SSA. To find your local SSA office, call 1-800-772-1213 or go to ssa.gov. If you forget your username or password, you can retrieve them by:

- having a secure code emailed to you (enter your verified email address and date of birth);
- having a secure code sent to you via text (enter your verified mobile phone number and date of birth); or
- answering your challenge questions (enter your Social Security number, last name, and date of birth). Note: you have to wait 30 minutes if you use this option to recover your password



FAFSA



FREE Application for Federal Student Aid
 –NEVER PAY money to submit the FAFSA
 There are scam sites out there that look like the real application and charge students to submit it.

When the FAFSA opens sometime in December you will go to <u>https://fafsa.gov</u> Click on Start Here



UNDERSTAND AID 🗸

APPLY FOR AID 🗸

COMPLETE AID PROCESS V

MANAGE LOANS ~

Q

Complete the FAFSA® Form

Use the Free Application for Federal Student Aid (FAFSA[®]) form to apply for financial aid for college or graduate school.

New to the FAFSA® Process?

Completing the FAFSA form is free. Fill it out now.

Start Here



This is a prototype....the real application will be available some time in December

Make sure you are filling out the form for the correct year. For this year's seniors you will click on **Start 2024-25 FAFSA** which will be the student's 1st year in college

Roles

- After logging in, the user can select the applicable role to fill out the FAFSA.
- The next few slides will take you through the process of the Student completing the application.
- The parent can start the application but the student will have to login with their own FSA ID to finish it



Identity Information

The FAFSA form will populate based on the information in the your FSA ID account.

You can edit the mailing address here if it has changed since you set up your FSA ID

If any of the other personal information is incorrect, you must access your Account Settings on StudentAid.gov (where you created the FSA ID) to correct them

Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name	
Raya A. Tran	
Date of Birth	
5/5/2003	
Social Security Number	
•••1234	
Email Address	
raya.tran@email.com	
Mobile Phone Number	
(555) 555-5555	
To update this information for all U.S. Depo	artment of Education communications, go o Account Settings.
Permanent Mailing Address Include apartment number.	
123 Sesame Street	
City	
New York	
State	
New York (NY)	
Zip Code	
54321	
Country	
United States	
Previous	Continu



State of Legal Residence

This page will populate the state of legal residence based on the information in the FSA ID but can be changed

You will need to enter the month and year you became a legal resident

FAFSA® FORM 2024-25 Student Raya Tran	🕄 Save 🛛 FAFSA Menu 🔋
Student State of Legal Residence State New York (NY) ~ ⑦	
Date the Student Became a legal Resident Month Year 01 2000 3	
Previous	Continue

PROVIDING CONSENT

Providing Consent

The next page informs the user about consent and their federal tax information and asks for approval to do so. By providing consent, the user's federal tax information is transferred directly into the FAFSA[®] form from the IRS to help complete the Student/Parent Financials section.

Even if the user did not file taxes, they must provide consent by clicking Approve

Federal Student Aid

FAFSA FORM 2024-25 Student Raya Tran

	What happens If I revoke consent?
	What happens after I provide consent?
	If I'm married and didn't file a joint tax return with my current spouse, does my spouse have \odot to provide consent for you to access their tax information?
 The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participa (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form at participating in another FAFSA form). My FTI will be redisclosed to these additional applica upon my affirmation to participate. I understand that I may decline an invitation to particip which will prevent the transfer of my FTI to that FAFSA form. 	Who should provide consent?
 The use of my FTI for the application, award, and administration of student aid awarded by federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations. 	Frequently Asked Questions
 institutions of higher education participating in the federal student aid programs authorized under the <i>Higher Education Act of 1965</i>, as amended; state higher education agencies; and scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Educa 	nor other applicants for which I participated and shared my FII will be eligible for future reder student aid and/ or other financial aid program that used FTI to make determinations for eligibility of aid awarded by an institution of higher education, state higher education agency, o other designated scholarship organization.
 The U.S. Department of Education to redisclose my FTI received from the U.S. Department o Treasury, pursuant to 26 U.S.C 6103(I)(13)(D)(iii), which includes: 	 I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I
 The use of my FTI by U.S. Department of Education officials and contractors (as defined in 2 U.S.C. § 6103(0)(13)), only for the purpose of determining the eligibility for, and amount of, f student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the Higher Education Act of 1965, as amended. 	 If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education wi be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
 The U.S. Department of Education to disclose my Social Security number, last name, and da birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose determining the eligibility for, and the amount of. Federal student aid for myself or of other which I participated and shared my FTI hay a program authorized under subpart 1 of Part A C, or Part D of Title IV of the <i>Higher Education Act of 1965</i>, as amended. 	 The U.S. Department of Education may request updated tax information from the U.S. Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change.
Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credenti used to access the FAFSA form to provide the necessary approval and consent for the disclosure use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting b approve and consent to:	 FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
→ FTI is used to determine your eligibility for federal student aid.	 My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
→ Get your 2022 tax return information for the 2024-25 FAFSA form. → Tax return information is required to complete the FAFSA form.	By approving and consenting, I further understand:
FAFSA ^a form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.	
Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent we can obtain tax return information automatically from the IRS to help you complete the	

Select "Approve" to consent to using your tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Decline

Providing Consent

Summary

Your consent and approval is needed to retrieve and disclose federal tax information (FTI). With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return at all.

- Get your 2022 tax return information for the 2024–25 FAFSA form.
- FTI is used to determine the student's eligibility for federal student aid.
- Tax return information is required to complete the FAFSA form.

Who Should Provide Consent and Approval

Frequently Asked Questions	
Who should provide consent and approval?	\odot
Everyone must provide consent and approval, even if you didn't file a U.S. federal tax any tax return at all. We need your consent and approval for you to be eligible for feo student aid, including grants and loans. Plus, providing consent and approval reduce it takes to fill out the financial section of the FAFSA form. By electronically importing information, you ensure your application has the most up-to-date data.	return or leral es the time your tax
If I'm married and didn't file a joint tax return with my current spouse, does my spou to provide consent and approval for you to access their tax information?	use have ⊘
Yes, your spouse will also need to provide consent and approval.	
What happens after I provide consent and approval?	\odot
Once you give consent and approval, the transfer of your tax information will begin. consent and approval will remain in place.	Your
What happens if I decline consent and approval?	\odot
If you decline consent and approval, you must manually provide your income inform you will not be eligible for federal student aid. Declining consent and approval preve requesting your federal tax information from the IRS. This information would have b for the purpose of completing the FAFSA form.	ation and nts us from een used

- All students
- If parents are married and filed jointly, only one parent has to provide consent. If they are married and filed separately then 3 must consent (student, parent, spouse)
 - Even if the parent's didn't file tax return
 - Even if they don't have a SSN
 - Even if they filed in a foreign country
- If students or parents do not provide consent, the student can finish the application but they will not be eligible for aid

The Student Will Be Ineligible for Federal Student Aid

You did not agree to the terms on this page. The student will not be eligible for federal student aid, including grants and loans, if you don't agree to the terms.

Select "Provide Consent" to provide your consent.

Decline

Provide Consent

FAFSA Dependency Status

If any of the following criteria applies, the student is considered <u>independent</u>:

- ✓ 24 years or older
- ✓ Married
- ✓ Pursuing a Master's or Doctorate Program
- ✓ Children and you provide ½ support
- \checkmark In foster care since turning the age of 13
- \checkmark Emancipated minor
- \checkmark Currently or was in legal guardianship
- \checkmark Homeless or self supporting and at risk of being homeless
- \checkmark Veteran or serving active duty in U.S. Armed Force

STUDENT APPLICATION

Personal Circumstances

The form will now take the student through the questions to determine whether they are dependent or independent


Student Marital Status & College Plans

FAFSA® FORM 2024-25 Student Raya Tran	🗈 Save 🛛 FAFSA Menu 注
Image: Construction of the state of the	
Student Marital Status	
Single (Never Married)	
Married (not Separated)	FAFSA [®] FORM 2024-25 Student Raya Tran
Remarried	Image: Demographics Financials Colleges Signature
Separated	Student College or Career School Plans
Divorced	When the student begins the 2024–25 school year, what will their college grade level be?
O Widowed	First Year (freshman)
	Second Year (sophomore)
Previous	Other undergraduate (junior or senior)
	College graduate, professional, or beyond (MBA, M.D., Ph.D., etc.)
All high school seniors should select "First	When the student begins the 2024–25 school year, will they have their first bachelor's degree?
Year (freshman)" even if they have dual	○ Yes
credit classes.	Provinus

Student Personal Circumstances

FA

- This section is asking clarifying questions to determine if the student will be considered dependent or independent
- For the majority of high school seniors, they will click "None of these apply"
- If any of these do apply, there will be follow up questions and the student may need to contact the financial aid office to provide documentation.
 - See Mrs. Chandler if you need help with this

-	0 0	0	0	
Personal Circumstances De	emographics Financials	Colleges	Signature	
Student Personal C Select all that apply.	Circumstances			
The student is current training.	tly serving on active duty in the I	J.S. armed forces for purpos	ses other than	
The student is a veter	an of the U.S. armed forces.			
The student has childr more than half of their	ren or other people (excluding th r support from the student now a	eir spouse) who live with th and between July 1, 20XX a	em and receive nd June 30, 20XX.	
At any time since the	student turned 13, they were an	orphan (no living biological	or adoptive parent).	
At any time since the	student turned 13, they were a v	vard of the court.	0)
At any time since the	student turned 13, they were in f	oster care.		
The student is or was residence.	a legally emancipated minor, as	determined by a court in th	eir state of	
The student is or was determined by a court	in a legal guardianship with son t in their state of residence.	eone other than their paren	t or stepparent, as	

Student Other Circumstances

- This section will also ask if the student was homeless or at risk of being homeless.
- Most students will select "No"

If they select "Yes" it will ask who determined this for them. If they are deemed homeless or at risk of being homeless, they would be considered a

Federal StudentAid

Provisionally Independent Student

Did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness

The student's high school or school district homeless liaison or designee

Director or designee of a project supported by a federal TRIO or GEAR UP program grant

Financial aid administrator (FAA)

None of these apply.

Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?



Student Unusual Circumstances

	0	6	0	6	2
Personal Circumstances	Demographics	Financials	Colleges	Signature	

Student Unusual Circumstances



This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

- A student may be experiencing unusual circumstances if they
- · left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.



Continue

- This section asks if unusual circumstances prevent them from contacting their parent(s)
- If they select "Yes" they will be listed as a <u>Provisionally Independent</u>

Student



Your Dependency Status



Provisionally Independent Student

Based on your answers, you're a provisionally independent student. This means you don't need to answer questions about your parents to submit your application.

To complete your application, you'll need to contact your school's financial aid office and provide documentation to verify your circumstances.

We won't be able to calculate your Student Aid Index (SAI) until you confirm your circumstances with your financial aid office. Until then, we will provide only an estimate of your federal student aid eligibility as an independent student.

Previous

Continue

Student Dependency Status

Most students will say "No" to the homeless question and "No" to Unusual Circumstances and therefore will be considered a dependent student.

The student is asked if they want a financial aid administrator to determine their eligibility for a Direct Unsubsidized Loan **ONLY**. They should mark **No** because we want the student to be considered for all types of aid. If a student selects yes because their parents won't provide parental information, they will not be eligible to receive any aid (not even loans)



Previous







Aunts or Uncles Older Brothers or Sisters

Parent Wizard

Once the student is determined to be Dependent, they will enter the Parent Wizard section of the application to determine which parent needs to be invited as a Contributor.

Parents Married to Each Other

Are the parents married to each other?

Yes

() No

-8

Provide Information for Both Parents

Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA* form. You can invite the parents to the form and have them complete their required sections.

Parents Not Married to Each Other but Live Together

Yes	No	
Do the parents live together?		



Provide Information for Both Parents

Based on your answers in the previous section, you'll need to provide information about both parents on the FAFSA* form. You can invite the parents to the form and have them complete their required sections.



Parent Wizard

Parents Not Married to Each Other and Don't Live Together

Tell Us About the Student's Parents

On the FAFSA[®] form, the "parent" is the student's legal (biological or adoptive) parent.

Are the parents married to each other?

O Yes

No

Do the parents live together?

O Yes

No

Did one parent provide more financial support than the other parent over the past 12 months?

If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.

Yes

O No

Has the parent you identified in the previous question remarried?

Yes

O No



Provide Information for the Parent and Stepparent

Based on your answers in the previous section, you'll need to provide information about the parent and stepparent on the FAFSA* form. You can invite the parent and stepparent to the form so they can complete their required sections.

Inviting Parents as Contributors



- This screen will show one Parent section if the parent is not married/remarried or two if they are.
- The student needs to make sure this information is the parent's legal information (name, birthdate and SSN if they have one)
- Student will provide an email address where the invitation to be a contributor will be sent. Note: If parent's FSA ID is set up under a different email address it will still work.
- If the parent's filed their taxes as Married Filing Jointly, the student can send an invite to both parents. Only one of them needs to complete the FAFSA.
- Once the parent gets the invitation, they can start working on their section of the student's FAFSA even while the student is working on their part.

Federal Student Aid

Demographic Information

The student is asked about their Gender, Race and Ethnicity This is for **research purposes only** and **will not impact aid eligibility**

Student Demographic Information

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, and
- be shared with the schools to which the student applies.

What is the student's gender?

0	Male	
0	Female	
0	Nonbinary or another gender	
0	Prefer not to answer	

Student Race and Ethnicity

Questions Used for Research Purposes Only and Do Not Affect Federal Student Aid Eligibility

Your answers will not

- affect the student's eligibility for federal student aid,
- be used in any calculations, and
- be shared with the schools to which the student applies.

Is the student of Hispanic, Latino, or Spanish origin? Select all that apply.

	No, not of Hispanic, Latino, or Spanish origin
	Yes, Mexican, Mexican American, or Chicano
	Yes, Puerto Rican
	Yes, Cuban
	Yes, another Hispanic, Latino, or Spanish origin
	Prefer not to answer
Wh lect	at is the student's race? all that apply: White
	Black or African American
	Asian
	American Indian or Alaska Native
	Native Hawaiian or Other Pacific Islander
	Prefer not to answer

Citizenship Status

right



The application will then ask about citizenship status. In rare cases noncitizens can apply if they are in one of the categories on the

2. You have an Arrival-Departure Record (I-94) 🖸 from U.S. Citizen and Immigration Services (USCIS) showing*

- "Refugee,"
- "Asylum Granted,"
- "Cuban-Haitian Entrant,"
- "Conditional Entrant" (valid only if issued before April 1, 1980), or
- "Parolee" (you must be paroled for at least one year, and you must be able to provide evidence from the USCIS that you are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident).

3. You hold a T nonimmigrant status ("T-visa 🖓") (for victims of human trafficking) or your parent holds a T-1 nonimmigrant status 🖉. Your college or career school's financial aid office will ask to see your visa and/or certification letter from the U.S. Department of Health and Human Services.*

4. You are a "battered immigrant-qualified alien 🖓" who is a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act (VAWA).*

5. You are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau. If this is the case, you may be eligible for only certain types of federal student aid:

- Citizens of the Republic of Palau are eligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study.
- Citizens of the Federal States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants only.

*To qualify for federal student aid, certain eligible noncitizens must be able to provide evidence from the USCIS that they are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident.



Parent Education Status

This is used to identify first generation college students. There are college programs (TRIO, EOC, etc) that can help students once they are enrolled.

Parent Education Status

Did either of the student's parents attend college or complete college?

Neither parent attended college

One or both parents attended college, but neither parent completed college

One or both parents completed college

Don't know

Parent Killed in Line of Duty

The student will be asked if their parent was killed in the line of duty in the Armed Forces on or after 9/11 or while performing official duties as a public safety officer



High School Completion Status

The student is asked about what their high school completion status will be when they start the 2024–25 school year.

They should check that they have a high school diploma when they start college

FORM 2024-25	Z Student Raya Tran				영 Save FAFSA Menu :
Pe	rsonal Circumstances Demograp	a hics Financials	4 Colleges	5 Signature	
St 	udent High School Co What will the student's high scl school year? High school diploma State-recognized high school (e.g., GED certificate) Homeschooled None of the above	mpletion Status nool completion status be at equivalent	the beginning of the 2	024–25	
	Previous			Continue	

High School Information

The student is asked which high school they did or will graduate from. After selecting "Search," they select the correct high school from the search results.

FAFSA® FORM 2024–25 Student Raya Tra	n				명 Save FAFSA Menu 🔅
Personal Circumstances	2 Demographics	3 Financials	4 Colleges	5 Signature	
High School Int From what high scl	ormation	lent graduate?			
State					
New York (NY)		0			
City					
Brooklyn		0			
High School Name - of	otional	_			
Brown Hi		0			
Brown High School					
Q. Search					
Previous]			Continue	



Student Financials

This is the first page within the Student Financials section. It provides an overview of the section.

If the student did not provide consent earlier in the application, it will give them the opportunity to do so here.



If they still don't want to provide consent, they will be able to manually enter tax information but they will not be eligible for federal student aid. They will send the record to the school who will reach out to the student to provide consent

Student Tax Return Information

If consent is provided and the tax information is successfully transferred in, these are the only questions they will have to answer

If the IRS was not able to provide tax information, they will have additional questions to answer to determine if they are a tax filer

FAFSA [*]	024–25 Student Raya Tran				D Save	FAFSA Menu
	Personal Derrographics	Francials	Coleges.	Sguture		
	Student 2022 Tax Return Inform	mation				
	Refer to the student's 2022 tax return to an	swer the following	questions.			
	Convert all currency to U.S. dollars.					
	Amount of College Grants, Scholarships, of the IRS (optional)	or AmeriCorps Ber	nefits Reported as In	ncome to		
	The student paid taxes on these grants, schola their FAFSA* form, not to first-time applicants	rships, or benefits.	These usually apply	to those renewing		
	S 0 .00	0				
	Foreign Earned Income Exclusion					
	8 0	.00				
	Previous			Continue		

Federal Student Aid

Student Assets

- Students will be asked what their current balance of Cash, Savings and Checking, their current net worth of business and investments
- If at any time you have questions about what the question means, there should be a question mark (?) next to the question and it will open a separate tab and provide detailed information to help you.



Federal Student Aid

Colleges

- The student is asked to search for the colleges and/or career schools they would like to receive their FAFSA[®] information.
- Students can select to send their FAFSA information to a maximum of 20 schools.

FAFSA FORM 2024-25 Z Student Raya Tran	ve FAFSA Menu 🗄	An OFFICE of the U.S. DEF	ARTMENT of EDUCATION
Personal Circumstances Demographics Financials Colleges Signature Where should we send your FAFSA? Search for the colleges to which you'd like to send your FAFSA" information. You can add up to 20 colleges to your FAFSA form.			
1 0 of 20 Schools Selected View Selected Schools			
Search by School Name Search by School Code	Rice University Burlington, California (CA)	Federal School Code B09773	+ Select
California (CA)	Rhodes College Centerville, California (CA)	Federal School Code E89235	+ Select
School Name - optional Q. Search	Smith College Lexington, California (CA)	Federal School Code G92383	+ Select
Previous Continue	Macalester College Madison, California (CA)	Federal School Code 038412	+ Select
	Wellesley College Springfield, California (CA)	Federal School Code F09983	✓ Selected
	Q Search and Select Schools		
		< Previous 1 2 3 4 5 Next >	
	Previous		Continue



Student Review Page

- The review page displays the responses that the student has provided in the FAFSA[®] form. The student can view all their responses by expanding each section. To edit a response, the student can select the question's hyperlink and will be taken to the corresponding page.
- Students will be able to see the status of their Contributor's portion of the application



Student Signature

- On this page, the student acknowledges the terms and conditions of the FAFSA[®] form and signs their section.
- After agreeing and signing, the student is able to Sign their section of the FAFSA form but the form cannot be submitted until all Contributors have completed their information.
- The last person to complete that last portion of information will see the Sign and Submit button.



Federal Student Aid

Section Complete

Upon signing the student section, the student is presented the student section complete page. This page displays information for the student about next steps, including tracking their FAFSA form. The student is reminded that their form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it.

A FAFSA will be deleted if it hasn't been submitted and no one has accessed it within 45 days. To keep it active, either the student or parent can login and work on the application.

FAFSA FORM 2024-25	t Raya Tran					FAFSA Menu :	
	Complete!	he	2				
	FAFSA form will be	e submitted for processin	g.				
	Parent Contributors	Date Request Sent	Status	Edit 🕑			
	Stravis Tran	07/13/2024	Invite Sent	Edit 🗹			
Track and N This applicat account. Go t • Review, • Review, • Start yo	Manage Your FAFSA ion has been added to here to: edit, or cancel any FA your household size, co ur state application to	Application and Your (My Activity in your Stuc FSA application informa ontact your schools. apply for state-based fir	Check Yo You will r rayaatrar The contr days unti	ur Email receive an email v @gmail.com. SA [®] Form Still Nec ributor(s) you sele l the application is	ersion of this page eds Contributor In cted will receive a s complete. Things You Sh	at the following ema formation n email invitation to ould Know ——	ull address: join your form every seven
			View Y Summ Once your app submitted, you Submission Su information yo form. You'll be Submission Su after you subm logging back ir username and	Your FAFSA* Subm hary lication is completed a can view your FA mmary, a summa u provided on you able to access the mmary one to thr nit your applicatio with your accour password (FSA ID	te and FSA y of the ur FAFSA FAFSA ee days n by tt).	Questions A Aid? Visit the "FAFSA F information.	bout Your Eligibility For Ielp" page for more
			We strongly recor manually provide grants and loans, Provide Parent Inform	nmend that your p their informatior until they provide ation Manually >	parent(s) complete a, but you will not consent and sign	their own section. If be eligible for federa the form.	i that isn't possible, you can l student aid, including

PARENT SECTION

Parent Current Marital Status

The parent is asked about their current marital status and State of Legal Residence

FAFSA FORM 2024-2	5 Parent of Raya Tran			圖 Save	FAFSA Menu
	Demographics Parent Current Marital Status Single (Never Married) Unmarried and both legal parents living together Married (not Separated) Remarried Separated Divorced	Financials	3 Signature	5 Save	FAFSA Menu
(Widowed Previous		Continue		

FAFSA® FORM 2024	I-25 🐣 Parent of Raya Tran	명 Save FAFSA Menu :
	Image: Demographics Image: Pinancials Signature	-
	State Operation New York (NY) Operation	
	Date the Parent Became a Legal Resident Month Year 01 1985 ⑦	_
	Previous Continue	

Invitation Email

When the student invites their parent(s) to be a contributor on their FAFSA, this is what it will look like. Click on "Log In" and and enter the Parent's FSA ID to provide consent and complete the parental information.

If the parent logs in and the student's form information isn't found, they can click the "Can't find form" in the email and the help information will help them understand how to get that resolved.



Parent Status Center – My Activity

After successfully logging in, the parent is taken to their "My Activity" page where you will see an invitation to be a contributor on the student's FAFSA[®] form.

My Activity

Raya Tran Wants Your Help on a FAFSA® Form

Raya Tran has identified you as a parent on their Free Application for Federal Student Aid (FAFSA®) form.

Parents are required to provide their financial and demographic information on the student's FAFSA form. This does not make you financially responsible for Raya's educational costs or any federal student loans they decide to accept.

Visit the 2024-25 FAFSA Help Center



Decline Invitation

By accepting this invitation, you agree to share your personal and contact information from your StudentAid.gov account on the student's FAFSA form. Once you accept, your information will be linked to this form.



Parent Identity Information

The first page is the same as the student's where it will bring in your address from your FSA ID but you can change it. If any of the other information is incorrect you will need to click on the Account Settings link to update your FSA ID information.

Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name	
Alcina Tran	
Data of Birth	
5/5/1973	
antal Casulatio Musebaa	
••.••-1234	
Email Address	
aicina.trangemail.com	
Nobile Phone Number	
555) 555-5555	
To undate this information for all U.S. De	enartment of Education communications, so to Account
	par ment of Education communications, go to Account
Permanent Mailing Address	par ment of Laacaton communications, go to Account
Permanent Mailing Address nclude apartment number.	pur ment of Education communications, go to Account
Permanent Mailing Address holude apariment number. 123 Sesame Street	
Permanent Mailing Address nclude apartment number. 123 Sesame Street City	
Permanent Mailing Address include apartment number. 123 Sesame Street City New York	
Permanent Mailing Address include apariment number. 123 Sesame Street City New York State	
Permanent Mailing Address Include apartment number. 123 Sesame Street City New York State New York (NY)	
Permanent Mailing Address nclude apartment number. 123 Sesame Street City New York State New York (NY) Zip Code	
Permanent Mailing Address holude apartment number. 123 Sesame Street City New York State New York (NY) Zip Code 54321	
Permanent Mailing Address include apartment number. 123 Sesame Street City New York State New York (NY) Zip Code 54321 Country	

Parent Consent

This page informs the parent about consent and their federal tax information. By providing consent, the parent's federal tax information is transferred directly into the FAFSA form from the IRS to help complete the Parent Financials section.

FAFSA® FORM 2024-25 AParent of Raya Tran

Provide Consent or the Student Will Be Ineligible for Federal Student Aid

Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete your section of the student's FAFSA[®] form. If you don't provide consent, the student will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024-25 FAFSA form.
→ Tax return information is required to complete the FAFSA form.

→ FTI is used to determine the student's eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part C, or Part D of Title IV of the Higher Education Act of 1965, as amended.
- The use of my FII by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(h(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FII by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6103(i)(13)(D)(iii), which includes:
- institutions of higher education participating in the federal student aid programs authorized under the Higher Education Act of 1965, as amended;
 o state higher education arencies; and
- o scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate
 (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after
 participating in another FAFSA form). My FTI will be redisclosed to these additional applications
 upon my affirmation to participate. I understand that I may decline an invitation to participate,
 which will prevent the transfer of my FTI to that FAFSA form.

Save FAFSA Menu

By approving and consenting, I further understand:

- My approval and consent are a condition of my eligibility or of others for which I have participated and shared my FTI for federal student aid, even if I did not file a U.S. federal tax return.
- FTI received from the U.S. Department of Treasury will supersede any manually entered financial or income information on the FAFSA form.
- The U.S. Department of Education may request updated tax information from the U.S.
 Department of Treasury once consent is provided. If FTI has changed (e.g., amended tax return filed with revised FTI), then eligibility for and amounts of federal, state, and institutional financial aid may change
- If I do not approve and consent to the disclosure of my FTI, the U.S. Department of Education will be unable to calculate my eligibility for federal student aid or the eligibility of others who have requested that I share my FTI on their FAFSA form.
- I am permitted to revoke my approval and consent for the disclosure and use of my FTI, as
 outlined herein, at StudentAid.gov. However, by revoking such approval and consent, neither I
 nor other applicants for which I participated and shared my FTI will be eligible for future federal
 student aid and/or other financial aid program that used FTI to make determinations for
 eligibility of aid awarded by an institution of higher education, state higher education agency, or
 other designated scholarship organization.

Frequently Asked Questions				
no should provide consent?	\odot			
m married and didn't file a joint tax return with my current spouse, oprovide consent for you to access their tax information?	loes my spouse have 🛇			
nat happens after I provide consent?	\odot			
nat happens If I revoke consent?	\odot			
nat happens If I decline consent?	\odot			

Select "Approve" to consent to using your tax information to determine the student's eligibility for federal student aid. If you select "Decline," the student will not be eligible for federal student aid.

W

If I to

W

W

W

Decline

Other Parent Information

The parent is asked to provide information about their spouse or partner.

Important: Even if they are not required to provide consent, the FAFSA form needs to gather information about the other parent.

FAFSA® FORM 2024-	25 Parent of Raya Tran	🕄 Save 🛛 FAFSA Menu 🔋
	Image: Second	
	Conter Parent First Name Travis	
	Last Name Tran Date of Birth Month Day Year	
	02 01 1970 ⑦ Social Security Number (SSN) Show ①	
	travistran@gmail.com Confirm Email Address travistran@gmail.com	
	Prevlous Continue	

Parent Financials

This is the first page within the Parent Financials section. It provides an overview of the section.



Parent Federal Benefits Received

This page asks the parent if they or anyone in their family has received federal benefits.

Demographics	Financials	Signature
Federal Benefits Received		
Questions Don't Affect Federal St	tuden <mark>t</mark> Aid Eligibility	
Your answers to these questions v these federal benefits.	will not affect the student's eligib	ility for federal student aid or
At any time during 2022 or 2023 benefits from any of the following ielect all that applys	3, did the parent or anyone in th federal programs? ⑦	eir family receive
Earned Income Tax Credit (EITC)		
Federal Housing Assistance		
Free or Reduced Price School Lu	inch	
Medicaid		
Refundable Credit for Coverage L Qualified Health Plan (QHP)	Under a	
Supplemental Nutrition Assistant Program (SNAP)	ice (j	
Supplemental Security Income (S	SSI)	
Temporary Assistance for Needy Families (TANF)	0	
Special Supplemental Nutrition F for Women, Infants, and Children	Program (WIC)	
None of these apply.		

Previous

Continue

Parent Tax Filing Status

This page asks the parent about their tax filing status.

If you are married and say that you didn't file jointly, more questions will appear

If they indicate they are married filing separately, the other parent will be required to login and provide consent to have their information transferred in

Demographics	Financials	Sgratan	
Parent Tax Filing Status			
Did or will the parent file a 2022	joint tax return with their current	spouse?	
Yes	O Ne		

If the form was not able to bring in the parent's tax information (possibly because they completed a foreign tax return or because of identity theft) they will be able to enter the information manually but they must still provide consent to have the SAI calculated

Parent Family Size

Key Information:

The 2024-25 FAFSA will automatically populate the Family Size based on the tax return but it can be changed to accurately reflect the family size.

Remember: it doesn't matter who claims the student on the taxes.

Family Size

Is the parent's family size different from the number of individuals claimed on their 2022 tax return?

Family size includes: The parent (and their spouse), The student, other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2024, and June 30, 2025. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

Yes				○ No	
合	The paren	nt's fam <mark>il</mark> y s	ize <mark>i</mark> s 3		

Enter the number of children or other dependents who live with the parent and will receive more than half of their support from the parent between July 1, 2024 and June 30, 2025.

Do not include the student applicant.



Number in College

This page asks the parent how many people

in the family will be in college between July

1, 2024, and June 30, 2025.

Note: The SAI (Student Aid Index - formerly Estimated Family Contribution) will not take into account the number of students that will be in college



Parents who have more than one attending college should reach out to the financial aid offices to see if they can take this into consideration

Parent Tax Return Information

The parent is asked a few more questions about their 2022 tax return.

Parent 2022 Tax Return Information

Refer to the parent's Convert all currency	2022 tax return to answer the following qu to U.S. dollars.	estions.
IRA rollover into anot	her IRA or qualified plan	
3		
Pension rollover into	an IRA or other qualified plan	
s	.00	
Did the parent receive	the Earned Income Tax Credit (EITC)?	
Yes	○ No	
O Don't know		
Amount of College Gi to the IRS (optional) he parent paid taxes or enewing their FAFSA [®] f	ants, Scholarships, or AmeriCorps Benefit these grants, scholarships, or benefits. Thes form, not to first-time applicants.	is Reported as Income se usually apply to those
s	00.	
Foreign Earned Incon	e Exclusion	
S	.00	
Previous		Continue



Parent Assets

Annual Child Support Received

Enter the total amount of child support the parent received for the last complete calendar year.



Parent Assets

S

Current Total of Cash, Savings, and Checking Accounts Don't include student aid.

Current Net Worth of Investments, Including Real Estate

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

.00,



Current Net Worth of Businesses and Investment Farms

Enter the net worth of the parent's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

s .00

Note: If a parent has a 529 college fund for their students, they no longer have to report the total of all family funds for each student. They only have to report the amount of the 529 for the student they are filling the FAFSA out for.

Previous
Federal Student Aid

Parent Review Page

The review page displays the responses that the parent has provided in the FAFSA[®] form. In this scenario, the parent can only view responses within the parent section of the student's FAFSA form. The parent can view all their responses by expanding each section. To edit a response, the parent can select the question's hyperlink to be taken to the corresponding page.

Parent can see the status of other Contributors on this screen



Federal StudentAid

Parent Signature

The parent acknowledges the terms and conditions of the FAFSA[®] form and signs their section. Since all required sections are complete, the parent can both sign and submit the student's FAFSA form.

If all Contributors have finished their sections, the Sign and Submit button will appear. If they haven't it will just say Sign.

The great news is that since the parent is submitting all of their information within their login (FSA ID) if they login to do a FAFSA for another student or even for themselves, it will automatically transfer everything over. There will just be a few questions they will ask.



Sign and Complete Your Section

Summary

This page confirms that you understand the terms and conditions of the FAFSA[#] form and filled out the form accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your account username and password, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide

- information that will verify the accuracy of your completed form, and
- U.S. or foreign income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Sign for yourself and submit the application for Raya Tran (Student).

🗹 I, Alcina Tran, agree to the terms outlined above.

Cancel

Sign and Submit

Federal StudentAid

FAFSA[®] Confirmation

Upon submitting the student's FAFSA[®] form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps.

Once the student and parent sections are completed and signed, the FAFSA form is considered complete and submitted for processing.



What Happens Next

Email sent

Confirm that the student received an email version of this page.

The Student Will Receive Notification of Processing

In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.

The Student Will Receive School Communications

We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA® Form

View Status

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

FAFSA Submission Summary

FAFSA Submission Summary

The student will receive a FAFSA Submission Summary for their processed FAFSA® form and any subsequent corrections that they submit. The FAFSA Submission Summary is broken into four tabs: Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps. At the top, the student will see information about when their form was received and processed. They also have the option to print their FAFSA Submission Summary to keep for their records.

< Back FAFSA [®] FORM 2024–25	FAFSA Subi	mission Sumr	mary	🖨 Print This Page
Student 🛛 🖳 Raya Tran	Application Received Sept. 10, 2024	Application Processed Sept. 12, 2024	Data Release Number ⑦ 2572	Viewing: Submission 1 ⑦
Eligibility Overview FAFSA	Form Answers Scho	ol Information 🏾 🖲 Next S	Steps	

Federal StudentAid

Eligibility Overview

- On the Eligibility Overview tab, the student sees information about what federal student aid they may be eligible for, such as a Federal Pell Grant and Federal Direct Loans. They are also able to view the Student Aid Index.
- Any amounts of financial aid that display on this tab are estimates and are not guaranteed. Final determination of the student's financial aid eligibility is provided by their school's financial aid office.

igibility Overview	FAFSA Form Answers	School Information	Next Steps	
Estimated Fede	eral Student Aid			
Federal Pell Gra A Federal Pell students who earned a degra Federal Pell Gra	ant ① Grant is awarded to und have financial need and ee or are in a teacher cer rants don't need to be rep	ergraduate who have not tification program. paid.	Up to	\$4,556
Federal Direct L A federal direc you that you n	_oans (i) ct loan is money lent by t nust repay with interest.	he government to	Up to	\$4,556
Federal Work-Si Federal Work- to pay for scho	tudy (i) Study is a way for studer pol through part-time job	nts to earn money s on or off campus.	You May Be Eligible	
Amounts show enrollment and student aid to	vn here are only estimates d the average cost of atter offer you, which may incl	s of federal student aid ndance. Your school w ude additional aid fror	l based on full-tin ill determine how n your school on	ne w much • state.



Keep in mind, this is only an estimate

Always refer to your school's financial aid offer for a final determination of financial aid available.

Eligibility Overview (continued)

Your Student Aid Index (SAI)

Your SAI is a number used by your school to determine your federal student aid eligibility and to build your financial aid offer

What does this mean?

-355 ⑦

FAFSA Form Answers & School Information

These sections let you review information submitted and college information. The FAFSA Form Answers has

a button if you to need make corrections or add a college

Eligibility Overview	FAFSA Form Answers	School Information	Next Steps	
Your FAFSA® Fo	orm Answers			
Review your respons provided is correct. S form is processed co	ses carefully and make sure Start a correction to fix any prrectly.	e all the information you errors and ensure that	your Make	a Correction
Student Sections				Expand All ~
Introduction Personal Identi	fiers			\odot
Section 1 Personal Circur	nstances			\odot
Section 2 Demographics				\odot
Section 3 Financials				\odot
Section 4 Colleges				\odot
Section 5 Signature				\odot

Eligibility Overview	FAFSA Form Answers	School Informati	on 🛛 🛛 Next Step	ps		
Find an Affordable School Many schools offer the opportunity to attend college affordably. Learn about the costs and benefits associated with the schools you listed on your form. Learn More on College Scorecard 2 Showing results for family income between \$0-\$30,000 ~						
School Name	Graduation Rate ⑦	Retention Rate ⑦	Transfer Rate ⑦	Default Rate	Median Debt Upon Completion ③	Average Annual Cost ⑦
George Washington University	15%	89%	26%	64%	\$56,000	\$102,000
University of <mark>N</mark> orth Carolina, Chapel Hill	26%	76%	25%	34%	\$24,000	\$38,000
University of Californ North Ridge	nia, 55%	65%	35%	15%	\$19,000	\$24,000
View All \sim						

Next Steps

On the Next Steps tab, the student can see comments that pertain to their FAFSA[®] form. Some comments may require the student to start a correction or send additional documentation to their school. Other comments may be informational and do not require any further action from the student.

If there is an issue after they submit their FAFSA, the Next Steps tab will have a red exclamation mark on it. This will typically mean their aid package can not be generated until something is corrected

Eligibility Overview FAFSA Form Answers School Information Image: Next Steps 1 Correct any errors on your FAFSA® form Image: Overview Image: Overview Image: Overview 2 Make sure your schools have everything they need Image: Overview Image: Overview Image: Overview 3 Look out for aid-related communications from your schools Image: Overview Image: Overview Image: Overview

For Your Awareness

- VA Education and Training Benefits help veterans, service members, and their family members with needs like paying college tuition or finding the right school.
- Based on the information we have on record for you, your Student Aid Index (SAI) is 123,456,789. You may be eligible to receive a Federal Pell Grant and other federal student aid. Your college's or career school's financial aid office will use your SAI to determine your eligibility for other types of grants, scholarships, work-study funds, and loans
- The limit to the total amount of Federal Pell Grants that a student may receive is the equivalent of six school years. Once you've reached that limit, you can no longer receive a Federal Pell Grant.

Understand Your Tax Benefits

Did you know that the IRS provides tax benefits for education? These tax benefits can be used to get back some of the money you spend on tuition or loan interest, or to maximize your college savings.

Learn About Tax Benefits

WHAT HAPPENS NEXT?

NEXT STEPS

- Students should receive a confirmation that their FAFSA was processed within 3-5 days of submission. They can check the status on the FAFSA Submission Summary page.
- At that time, their information is sent to the colleges for processing
- Every school has a different timeline for when they will start processing awards. Having your application in before this date will allow you to be considered for the maximum amount of aid.
 - Examples:
 - March 1st UNM, NMSU, Western NM, San Juan Community College and NMT
 - May 1st CNM

STATE BASED AID

NEW MEXICO

- The Legislative Lottery & Opportunity scholarships are the biggest component of New Mexico's state based financial aid
- Must be a resident of New Mexico.
- Student must have completed high school at a public or accredited private New Mexico high school, graduated from a public or accredited private new Mexico high school or received a high school equivalency credential while maintaining residency in New Mexico.
- No application is necessary
- Covers 100% of tuition and fees as long as the student maintains a 2.5 GPA and completes the required number of credits (12 at a 2-year college, 15 at a 4-year university)

SCHOOL BASED SCHOLARSHIPS

SCHOOL BASED SCHOLARSHIPS

- Merit (Academic) may be considered automatically or may need to fill out a separate application
- Athletic
- Major specific
- General scholarships
- Requirements vary by school
- Administered through
 - Admissions
 - Academic Departments
 - Athletic Department
 - Financial Aid

	Eligibility Requirements	Annual Award	Renewal Requirements	Application
Hadley Honors Scholarship	3.9 GPA or Academic Index of 159 and above. New Mexico resident. High school diploma from a NM accredited school, a NM GED, or a NM-HiSET.	\$4,000 per academic year.	3.3 cumulative GPA and pass 30 new credits per academic year. Must enroll in, and attempt, 15 new Las Cruces campus credits per semester	Must be admitted with ACT/SAT scores on file by December 1.
Crimson Success Scholarship	3.7 – 3.89 GPA or Academic Index of 145 – 158.99, New Mexico resident. High school diploma from a NM accredited school, a NM GED, or a NM- HiSET.	\$3,000 per academic year.	3.0 cumulative GPA and pass 30 new credits per academic year. Must enroll in, and attempt, 15 new Las Cruces campus credits per semester	Must be admitted with ACT/SAT scores on file by December 1.
1888 Leadership Scholarship	3.5 – 3.69 GPA or Academic Index of 133 – 144.99. New Mexico resident. High school diploma from a NM accredited school, a NM GED, or a NM- HiSET.	\$2,000 per academic year.	2.7 cumulative GPA and pass 30 new credits per academic year. Must enroll in, and attempt, 15 new Las Cruces campus credits per semester	No application is required.

New Mexico State University <u>https://admissions.nmsu.edu/scholarships/</u>

FAFSA AND SCHOLARSHIPS

Some school-based scholarships and private scholarship require FAFSA to be on file – even if you don't have financial need

Texas Tech

 "You do not need to complete the FAFSA and you will still be considered for merit based scholarships and specific major scholarships from your department that do not require the FAFSA. However, by completing the FAFSA, you do increase your chances to be considered for a wider pool of scholarships."

Hispanic College Fund - <u>https://www.hsf.net/scholarship</u>

505 Southwestern[®] New Mexico True Scholars

NMEAF Fund Your Future Scholarship - monthly drawing for \$500 scholarships

APS Education Foundation Varsity Grant - drawing at the end of the year for eight \$1000 scholarships

BigFuture Scholarship - monthly drawings for \$500 and \$40,000 scholarships

WUE (WESTERN UNDERGRADUATE EXCHANGE)

- Agreement between schools in western states that provides a reduced tuition to some students
- Eligible students won't pay out-of-state tuition, they will pay 150% of in-state tuition
 - Example
 - Out of state tuition is \$30,000 a year
 - In state tuition is \$10,000 a year
 - A WUE student would pay \$15,000 a year
- Not all schools participate
- Some only have it for certain majors
- Some only have a few scholarships and therefore it is a competitive process
- Some give it to all students

https://www.wiche.edu/tuition-savings/wue/wue-savings-finder/

PRIVATE SCHOLARSHIPS

PRIVATE SCHOLARSHIPS

- There are thousands of private scholarships!
- Many are <u>not</u> based on GPA or financial need
- Where to find them:
 - Scholarship search sites
 - Employers
 - Service organizations
 - Mrs. Chandler's list on the Class of 2024 page <u>https://lacueva.aps.edu/our-school/counseling/class-of-2024</u>

ALBUQUERQUE COMMUNITY FOUNDATION

New Mexico Manufactured Housing Association Scholarship Fund

Providing assistance to New Mexico graduating high school seniors residing in a manufactured home.

Sussman-Miller Educational Assistance Fund

Providing assistance to students to further their education in an undergraduate program who need financial assistance to address the 'gap' in financial aid packages.

Youth in Foster Care Scholarship Fund

Providing assistance to young adults who have been in the New Mexico foster care system who want to develop a marketable skill or continue their education at a post-secondary school.

James Ledwith Memorial Scholarship Fund

Providing assistance to students for post-secondary education in pursuit of a life dream with hope, faith and courage in spite of facing hardship. This scholarship is for students who are pursuing a professional goal and have faced or facing adversity.

Kiwanis Club of Albuquerque Scholarship Fund

Providing assistance to graduating students with strong community service experience and strong academic records from an Albuquerque metro area high school, (includes Bernalillo, Sandoval Valencia and Torrance Counties) who are planning a career in child development and/or teaching.

Manuel Lujan Excellence in Education Scholarship Fund

Providing assistance for graduating seniors from 24 designated central New Mexico high schools attending a New Mexico four-year college/university. Each designated high school selects one student for a \$500 per year award, renewable for a total of four years of undergraduate studies.

Susie Kubié Symphonic Music Scholarship

Provides scholarships to deserving young students who have participated in the Albuquerque Youth Symphony Program and intend to pursue a degree in music during college. One new and/or renewing scholarship, up to \$4,000 will be awarded annually.

Woodcock Family Education Scholarship Fund

Providing assistance to Albuquerque metro area high school graduating seniors of exceptional promise in the fields of science and math.

https://abacf.org/scholarships/

ALBUQUERQUE HISPANO CHAMBER OF COMMERCE

- The Albuquerque Hispano Chamber of Commerce scholarships are awards designed to provide recognition for educational and leadership qualities to graduating Hispanic high school seniors that will be attending an institution of higher learning.
- The Scholarship committee will consider educational achievement, leadership qualities, letters of recommendation, written essays and strong financial need.

Application available January 2024

https://www.ahcnm.org/scholarship-954050.html

NMAA SCHOLARSHIPS

NMAA offers Athletic and Activities Scholarships

- Have you participated in the following activities?
 - Athletic Training Challenge, Bowling, BPA, Chess, Choir, Concert Band, DECA, Drama/One Act Play, English Expo, FCCLA, FFA, HOSA, JROTC, Mock Trial, Orchestra, Rodeo, Scholastic Publications, Science Fair, Science Olympiad, Skills USA, Speech & Debate, Student Council and TSA.
- What about these sports?
 - Baseball, Basketball, Cross Country, Football, Golf, Soccer, Softball, Spirit, Swimming/Diving, Tennis, Track & Field, Volleyball, and Wrestling.
- If yes, you should look at the NMAA scholarships! Deadline to apply is February 1st, 2024 <u>https://www.nmact.org/foundation/scholarship-forms/</u>



505 Southwestern[®] New Mexico True Scholars is a new scholarship program designed to recognize passion and commitment to pursue higher education and make a positive impact on the agriculture industry in New Mexico. One recipient for the \$5,000 scholarship will be selected annually and will be awarded in equal payments over 4 years of undergraduate study.

ELIGIBILITY REQUIREMENTS

- Applicants must be graduating seniors of a New Mexico high school.
- Applicants must plan to attend an accredited college or university in New Mexico beginning fall 2024 and be enrolled full time.
- Applicants must have maintained a cumulative GPA of 3.0 in their first six semesters of high school.
- Applicants must have completed a FAFSA application for the upcoming college year
- Applicants must demonstrate a commitment to making an impact in the agricultural industry and/or overall economy of food and agriculture of New Mexico.

https://www.newmexicofoundation.org/apply-for-a-scholarship/

This is an essay contest sponsored by Organ Transplant Awareness Program of New Mexico. This year there will be two \$500 scholarships awarded to New Mexico high school seniors. The awards are in memory of Betty Montoya, kidney recipient and Jaime Munoz, double lung recipient. The purpose of the scholarship program is to promote organ and tissue donation as an important social responsibility while assisting New Mexico youth with higher education.

ELIGIBILITY REQUIREMENTS:

- High school senior attending a public, private school or home school in New Mexico.
- Have a grade point average of 2.0 or above on a 4.0 scale.
- Intend to enroll in an accredited college, university, or vocational-technical school.
- Application will open in December deadline is February 14th



http://otapnm.com/scholarship



Click on rules/quidelines and eligibility for complete details.

winner will be chosen from these videos.

JIFFY LUBE WHAT **DRIVES YOU**

https://www.yourturn2apply.co m/newmexico.htm



\$1,500 SCHOLARSHIP Amelia Lutz La Cueva High

See Amelia's video at the link above

PARNALL LAW DISTRACTED DRIVING SCHOLARSHIP

Parnall Law Scholarship Opportunity



Distracted Driving Family Plan Scholarship

The Parnall Law Office is proud to offer the 2022 Scholarship Program that is designed to help interested high school (upon graduation from high school) students in New Mexico to attend an institution of higher

education, while also bringing to attention to the dangers of distracted driving. \$5000 in prizes will be awarded to the top 3 applicants.

https://www.hurtcallbert.com/scholarships/



The Toyota High School Scholarship Challenge – Is On Now! Presented by the Albuquerque Santa Fe Toyota Dealers Graduating High School Seniors Earn A Share of \$60,000 in Scholarship Awards

APPLY NOW





Deadline April 14th https://1003thepeak.iheart.com/co ntent/the-toyota-high-school-schol arship-challenge/

All High School Seniors who reside in the following ZIP Codes are eligible to enter

87001, 87004, 87008, 87010, 87014, 87015, 87026, 87031, 87035,87042, 87043, 87047, 87048, 87056, 87059, 87068, 87102, 87104, 87105, 87106, 87107, 87108, 87109, 87110, 87111, 87112, 87113, 87114, 87115, 87116, 87120, 87121, 87122, 87123, 87124, 87131, 87144, 87501, 87505, 87506, 87507, 87508, 87521, 87522, 87527, 87531, 87532, 87535, 87537, 87540, 87544, 87547, 87552, 87553, 87557, 87565, 87566, 87567, 87571, 87573, 87579, 87701, 87731 **BigFuture Scholarships**

You could win \$40,000 ... just by planning for your future

Starting in 10th grade, when you complete college and career planning steps on BigFuture*, you're automatically entered into monthly scholarship drawings. Two \$40,000 scholarships and multiple \$500 scholarships are awarded every month.

There's no required essay, minimum GPA, or test score. The requirements to qualify are simple: complete actions that can help you get ready for life after high school.

Extra chances to win: If your family's income is less than \$60,000 per year, you'll earn double entries for every drawing.

Start Your Career List Explore careers that match your interests. Start: Any time Deadline: By the end of February of your senior year

Start Your College List Find two or four-year colleges that interest you. Start: Any time Deadline: By June 30 of your junior year

3 Start Your Scholarship List Find other scholarships to help you pay for college. Start: July 1 before your senior year Deadline: By the end of February of your senior year

Visit bigfuture.org to complete steps on your dashboard and qualify.

Strengthen Your College List Make sure your college list has a mix

OBigFuture

SCHOLARSHIP WINNER

of reach, match, and safety schools. Start: July 1 before your senior year Deadline: By October 31 of your senior year

Complete the FAFSA*

Fill out the free government form to apply for financial aid. Start: October 1 of your senior year Deadline: By the end of February of your senior year

Apply to Colleges

6

Apply to the schools you want to attend. Start: October 1 of your senior year Deadline: By the end of February of your senior year

[†]BigFuture

https://bigfuture.collegeboa rd.org/pay-for-college/bigfu ture-scholarships

@ 2023 College Board MAR-10319

APS Education Foundation Varsity Grant

Seven scholarships will be awarded to students in the amount of \$1,000 each. Student members of the APS Education Foundation Board of Directors have agreed upon the following criteria in order to enter a student's name into the Varsity Award Scholarship Drawing:

- A student's name can be entered **once** for each category listed below that they complete. There are ten (10) categories which means a student who completes each item will receive up to 10 entries
- 1. Apply to a 2- or 4-year college or university, trade school, certification or apprenticeship program
- 2. Complete your FAFSA (Free Application for Federal Student Aid), CSS Profile (College Scholarship Service) Profile through College Board or if you are not eligible to fill out the FAFSA, you can complete a school-based financial aid form
- 3. Participate in a college or university visit with a tour (it can be virtual); you can also attend an online information session; you can also contact a recruiter directly or a member of admissions for more information
- 4. Complete a Career Assessment through online programs such as YouScience, My Next Move, or <u>NM Career Solutions</u> (click on Work Interests Assessment)
- 5. Plan to take and complete an AP test your senior year
- 6. Participate in a job shadow, internship/mentorship, or pre-apprenticeship program
- 7. Pass a Dual Credit Class with a "C" or above
- 8. Take an ACT, SAT or ACCUPLACER Practice Test
- 9. Set up a Career Solutions Student account at <u>www.nmcareersolutions.com</u> and complete the "Why I Work" Financial Tool Activity (under the Career Exploration Tab).
- 10. Apply for a scholarship (other than this one)

LA CUEVA SCHOLARSHIPS

CAMILLA ROWE MEMORIAL SCHOLARSHIP

The Camilla Rowe Memorial Scholarship honors the memory of a dedicated and loving teacher at Eisenhower Middle School. Her teaching philosophy emphasized to her students "to question, seek answers and question again in the search of Truth."

A \$1,200 Scholarship will be awarded yearly to one graduating senior who attended Eisenhower Middle School for one year.

ALLEN KRUMM MEMORIAL SCHOLARSHIP

Allen Krumm was La Cueva's first principal, the Allen Krumm Memorial Scholarship is awarded to a selected application based on:

- Demonstration of personal qualities, such as perseverance, initiative and a willingness to work hard
- Financial Benefit
- Potential to be a well-respected representative of La Cueva High School
- Potential to succeed

STEVE KNEE MEMORIAL SCHOLARSHIP

This Memorial Scholarship Fund was established in 2004 in memory of Steve Knee. A scholarship in the amount of \$2,000 will be awarded to a graduating varsity athlete from <u>La Cueva HS</u> who best exemplifies his/her athleticism, competitive spirit, character, emotional balance and leadership.

To qualify, the student/athlete must:

- Have participated in one or more high school sports at the Varsity level
- Have a cumulative high school GPA of 3.0 or better
- Demonstrate in specific ways his/her athleticism, spirit, character, work ethic & leadership.

DAWN M. WITIUK MEMORIAL SCHOLARSHIP

- The Dawn M. Witiuk Memorial Scholarship was established to honor La Cueva High School mathematics teacher Dawn M. Witiuk
- In the past, the award was \$1000

ROBBY BAKER MEMORIAL SCHOLARSHIP

The Robby Baker Scholarship Fund was established by Robby's family in 2003. Robby loved to ski and found that skiing helped his self-confidence as he dealt with the challenges of dyslexia.

One scholarship is awarded annually to a <u>LCHS</u> graduating senior who has a language learning or other reading disability.

Awarded through the Albuquerque Community Foundation

Application available mid-spring

https://abqcf.org/scholarships-for-new-mexico-high-school-students/
AUSTIN DENTON MEMORIAL SCHOLARSHIP

The Austin Denton Memorial Scholarship has been established to carry on the legacy of an amazing young man. Austin devoted his life to giving back to his school and community. He was an amazing journalist and had a passion for all things La Cueva. He was involved in DECA, a sports reporter for The Edition, the announcer for basketball, baseball and football. But walking through the halls of La Cueva you cannot find a part of our campus that he didn't have an impact on. He loved our school and our school loved him. He had a passion for life and anyone who had the opportunity to know him felt his impact. This \$2,500 scholarship will be awarded in May at the La Cueva High School Honors Ceremony to one La Cueva senior.

Requirements:

- Senior graduating from La Cueva High School in May 2024
- 3.0 weighted GPA
- Must be attending a 2 or 4-year college/university in the fall of 2024
- Demonstrated involvement in extra extra-curricular activities which includes La Cueva and/or community-based activities

Application available mid-spring

COL ROMERO MEMORIAL SCHOLARSHIP

The Colonel Romero Memorial Scholarship will award two scholarships to seniors who are active in the La Cueva High School Marine Corps JROTC program.

- One scholarship in the amount of \$500 will be awarded to a senior who has enlisted in any branch of the military.
- The second scholarship in the amount of \$1000 will be awarded to a senior who is pursuing post-secondary education at a trade school, 2-year or 4-year college or university.

Application available mid-spring

SCHOLARSHIP SEARCH SITES

Senior Class Website: https://lacueva.aps.edu/our-school/counseling/class-of-2024

UNM's General Scholarship Resource (general list, don't have to be going to UNM) <u>https://scholarship.unm.edu/Resources/websites/freshman.html</u>

New Mexico State University's Scholarship List (general list, don't have to be going to NMSU) <u>https://fa.nmsu.edu/scholarships/private.html</u>

https://www.scholarships.com/ http://www.fastweb.com/ https://www.cappex.com/ http://www.finaid.org/scholarships/

HOW DOES IT ALL WORK TOGETHER?

SAMPLE AWARD LETTER

SAMPLE UNIVERSITY

Dear Joe Sample:

GENERAL INFORMATION

The Office of University Financial Aid has prepared this statement using the following criteria:

Academic Level: Undergraduate Freshman Dependency Status: Dependent College: Undergraduate Major/Program of Study: Non-Declared Major Housing Category: On-Campus Housing

ESTIMATED COST OF ATTENDANCE:	\$55,000
Tuition and fees:	\$39,000
Housing and meals:	\$13,000
Books and supplies:	\$ 1,000
Personal and miscellaneous:	\$ 2,000

AWARD

Description	Fall	Spring	Total	Accepted Y/N
President's Scholarship	\$10,000.00	\$10,000.00	\$20,000.00	Y/N
Federal Pell Grant Federal Supplemental Educational	\$600.00	\$600.00	\$1,200.00	Y/N
Opportunity Grant (FSEOG)	\$500.00	\$500.00	\$1,000.00	Y/N
State Scholarship	\$450.00	\$450.00	\$900.00	Y/N
Federal Work-Study (FWS)	\$1,500.00	\$1,500.00	\$3,000.00	Y/N
Federal Perkins Loan	\$1,250.00	\$1,250.00	\$2,500.00	Y/N
Federal Stafford Loan – Subsidized	\$1,750.00	\$1,750.00	\$3,500.00	Y/N
Federal Stafford Loan - Unsubsidized	\$1,000.00	\$1,000.00	\$2,000.00	Y/N
		Total:	\$34,100.00	

How much will you have to pay?

- Cost of Attendance is not an exact amount you will need to cover
 - Includes
 - Tuition and Fees (you must pay per semester)
 - Room and Board (if living on campus you must pay per semester)
 - Books and Supplies (can rent, get eBook)
 - Transportation (travel, car, insurance and parking permit)
 - Personal/Miscellaneous (shampoo, deodorant, etc)
 - Some colleges include the highest cost of housing, food and transportation in their total
- Take a look at the exact dorm you want to live in and the meal plan that will meet your needs
- Transportation may not need to be that high if you don't have to fly home
 - Make sure you budget for a parking pass if you are taking a car
- Payment plans are available (sometimes with a fee)

NET PRICE CALCULATORS

- Every school is required (by law) to have a Net Price Calculator to help students and parents estimate costs and aid awards
- Some are better than others
- May include:
 - Federal financial aid
 - State financial aid
 - School based aid
 - Scholarships
- Simply go to the college websites and search for Net Price Calculator

Beware of Sticker Price

- It is important to not only look at the published their estimated cost of attendance but look at how much aid is available
 - Some publish amounts as high as \$85,000 a year
- You may find that the actual cost (after scholarships and federal aid) of these high cost institutions might be lower than other schools that list a lower cost of attendance
- It is very important that students apply to a variety of schools not only based on admissions criteria but on cost as well.
- BigFuture has a section of their college search website that includes information on cost
 - Student situations vary but it's a good place to look at how colleges are meeting/not meeting student need
 - <u>https://bigfuture.collegeboard.org/college-search</u>
 - Navigate to College
 - Click on Costs

Types of Aid

• Grants/Scholarships (free money)

• Work Study

- You work to earn the money
- Work on campus

• Loans

- Subsidized
 - Interest does not accrue until after graduation
 - Repayment begins 6 months after finishing/graduating college
- Unsubsidized
 - Interest starts accruing immediately
 - Repayment begins 6 months after finishing/graduating college
- PLUS (Parent Loan for Undergraduate Students)
 - Interest starts accruing immediately
 - Repayment begins immediately
- Private Loans
 - Interest starts accruing immediately
 - Repayment begins immediately

More appealing

Less

appealing

LOAN REPAYMENT CALCULATORS

Loan amount \$ 5,000	Monthly Payments \$ 96.66		
5	Total Principal Paid	\$5,000	
Or	Total Interest Paid	\$799.84	
Loan term in months			
60			

http://www.bankrate.com/calculators/college-planning/loan-calculator.aspx

YOUR TO DO LIST

- Students and one parent need to set up a FSA ID
- Complete the FAFSA
 - -The earlier the better, but not until I announce that it is open, sometime in December
- Find and apply for scholarships!
 - School-based and private

FAFSA APPOINTMENTS

If you would like to schedule an appointment to do your FAFSA with me, you can go to <u>https://lacueva.aps.edu/chandler</u> and scroll to the bottom to find the scheduling link. <u>Appointments will be available once</u> <u>the FAFSA opens</u>

FAFSA Appointments (Seniors only)

Mrs. Chandler can assist seniors and parents with completing the Free Application for Federal Student Aid (FAFSA). She serves as the trainer for other Counselors across the state and is an expert in the FAFSA process. Starting in October of the senior year, you can make an appointment to meet one-on-one to go through the application together. Once you make the appointment via the link below, you will receive a confirmation with the information that you need to gather to have during the appointment.

FAFSA Appointment

🕚 1 hr

La Cueva High School Counseling Office

Mrs. Chandler is available to meet with students and parents to complete the FAFSA (Free Application for Federal Student Aid) and to answer questions related to financial aid. She really likes to have both the student and parent at the meeting so we can all work together.

Sele	ct a D	ate &	Time			Calendy,
	<	November 2023			>	
SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
C		No tim	es in Nov	vember		
19	20	21	22	23	24	25
26	27	28	29	30		

Time zone

S Mountain Time - US & Canada (12:24pm) ▼

FAFSA Appointment

Money Mondays

FAFSA Assistance from Financial Aid Professionals

https://www.nmeaf.org/money-mondays

Dates will be available once the FAFSA opens



Create Your FSA ID

If you would like to set up your FSA ID now, scan the QR code here to go to the Create Account screen

If you have had another student complete the FAFSA in the last few years, you already have an account and do not have to set up another one.



QUESTIONS

Create Your FSA ID

Spend a few minutes now creating your FSA ID so it can be confirmed before the FAFSA opens up

Scan the QR code to the left to go to the Create an Account page

If you have had another student complete the FAFSA in the last few years, you already have an account and do not have to set up another one