

Financial Aid: The Basics and the New Details in our Ever-Changing World

Name:

Title:

Topics We Will Discuss Tonight

What is financial aid?

Cost of attendance (COA)

Student Aid Index (SAI)

Financial need

Categories, types, and sources of financial aid

Free Application for Federal Student Aid (FAFSA)

Verification

Special circumstances

What is Financial Aid?

Financial aid consists of funds provided to students and families to help pay for postsecondary educational expenses

What is Cost of Attendance (COA)?

Direct costs

- Tuition
- Fees
- Housing and Food

Indirect costs

- Books, course materials, supplies and equipment
- Transportation
- Personal Expenses



Direct and indirect costs combine to determine the Cost of Attendance



Varies widely from college to college

What is the Student Aid Index (SAI)?

Index number used by colleges to determine eligibility for aid

Calculated using information provided on the FAFSA

Stays the same regardless of college

Not the amount of money owed to the college

Based on ability to pay for college not willingness

Ranges from -1500 to 999,999

The lower the SAI = more aid eligibility

What is Financial Need?

Cost of Attendance – Student Aid Index = Financial Need

	Higher Cost Institution	Mid Cost Institution	Lower Cost Institution
Cost of Attendance	\$58,000	\$40,000	\$22,000
<u>-SAI</u>	<u>\$8,000</u>	<u>\$8,000</u>	<u>\$8,000</u>
= Need/Eligibility	\$50,000	\$32,000	\$14,000

Categories of Financial Aid

Two Types:

Need-based aid

Non-need-based aid



SCHOLARSHIPS



GRANTS



LOANS



EMPLOYMENT

Gift Aid:

Money that does not have to be paid back

Scholarships

Based on merit, skill, or unique characteristic



Grants

Based on financial need



Self-Help Aid: Loans

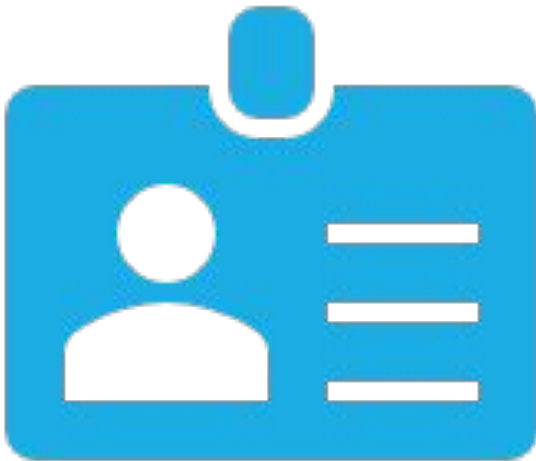
Money students and parents borrow to help pay college expenses

Repayment typically begins after education is finished (students)

Only borrow what is really needed

Look at loans as an investment in the future

Self-Help Aid: Work-Study Employment



Allows student to earn money to help pay educational costs

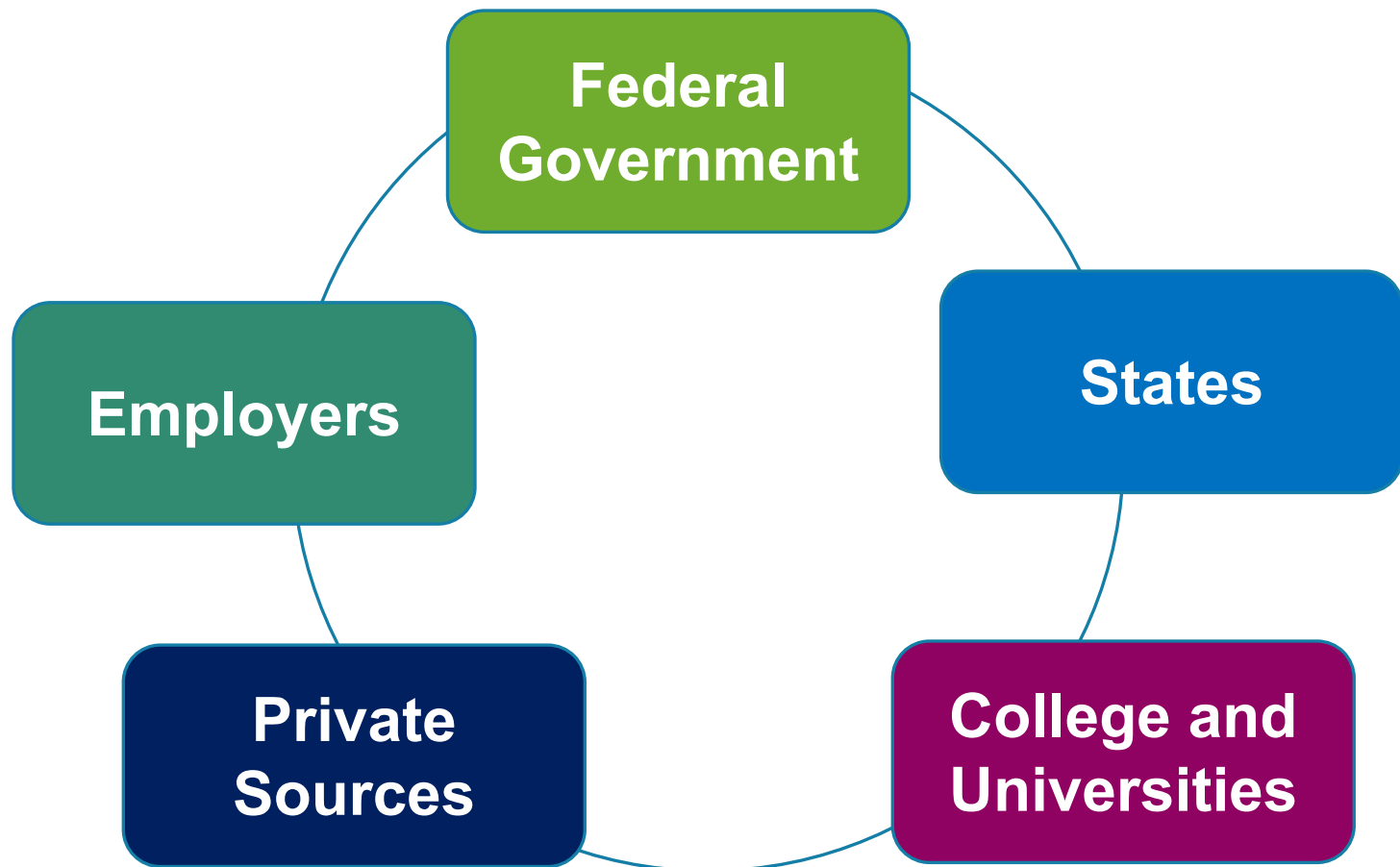
A paycheck; or

Nonmonetary compensation, such as room and board

Student decides whether or not to work or number of hours to work

While eligibility may be shown on aid offer, separate application is necessary

Sources of Financial Aid



Federal Student Aid Programs

Federal Pell Grant

Federal Supplemental
Educational
Opportunity Grant
(FSEOG)

Teacher Education
Assistance for College
and Higher Education
(TEACH) Grant

Federal Work-Study
(FWS)

Federal Direct Student
Loans (Direct Loans)

Federal PLUS Loans

Ohio Student Aid Programs 2026-27

Ohio College Opportunity Grant (OCOG)

Governor's Merit Scholarship

Ohio War Orphans & Severely Disabled Veterans' Children Scholarship

Ohio Safety Officers College Memorial Fund

Ohio National Guard (ONG)

Nurse Education Assistance Loan Program (NEALP)

Choose Ohio First Scholarships

Ohio Work Ready Grant

College Adoption Grant

Grow Your Own (GYO) Teacher Scholarship

Visit higher.ed.ohio.gov to learn more!



Colleges and Universities

Awarded on the basis of both merit and need

Awards might be gift aid or self-help aid

Use information from the FAFSA and/or other applications

Deadlines and application requirements vary by institution

Check with each college or university

Outside Sources

Foundations

Local businesses

Charitable organizations

Civic organizations

Church

Parents' employers

VA – Post 9/11 GI Bill

Deadlines are generally in the spring

Small scholarships add up!

Everything
g FAFSA

FAFSA = Free Application for Federal Student Aid

Application for:

- Federal grants, work-study, and federal student loans
- State of Ohio grants
- For some schools, institutional scholarships and grants

Information Provided:

- Demographic (student and parent if dependent)
- Taxable and untaxed income for 2024



Where and When



Studentaid.gov or Paper FAFSA (last resort)



The FAFSA for 2026-27 will open for all on or by October 1, 2025



Create your FSA ID now!



Many colleges set FAFSA priority deadlines



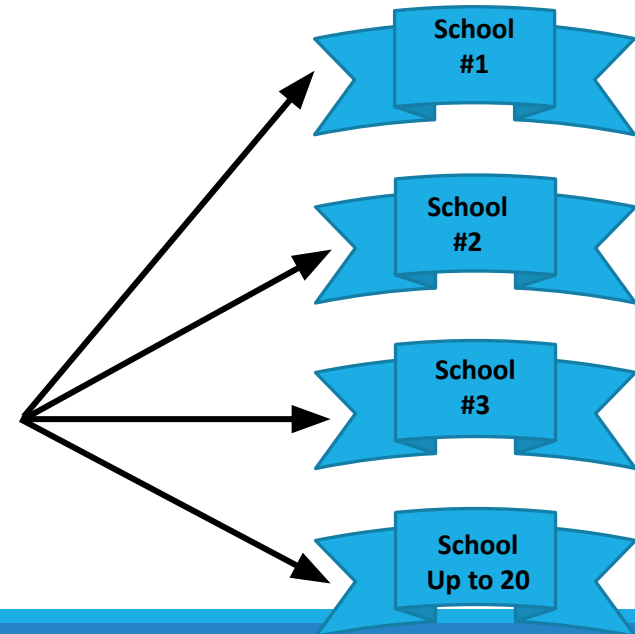
Student does not have to be admitted to a school to submit the FAFSA



Submit a new form every year –opens October 1st



One FAFSA
per student,
per year

A screenshot of the Federal Student Aid (FAFSA) website. The header includes the "FederalStudentAid" logo and navigation links for "FAFSA", "Loans & Grants", "Repayment", and "Loan Forgiveness". The main content area features a "Get Money to Pay for School" section with a "2024-25 FAFSA Form" and buttons for "Start a New Form" and "Edit Existing Form". Below this is a "Check FAFSA* Deadlines for the State You Live In" section with dropdown menus for "School Year" and "State of Residence", and a "Find Deadlines" button. At the bottom, there are three informational boxes: "Who Should Complete This?", "How Long Will it Take?", and "What Do I Need?".

How to Create an FSA ID (StudentAid.gov account)

Student and parent(s) will each need individual FSA IDs

- Go to studentaid.gov – Top right has “Create an account” button
- Enter Log-in Information
- Enter Personal Information
- Enter Mailing Address, Email, Phone and language preference, Challenge Questions

<https://studentaid.gov/fsa-id/create-account/launch>

FSA ID TIPS

Phone numbers, SSNs, and emails can only be associated with one FSA ID

Do not use high school email accounts

Use the Who is My Contributor tool -
<https://studentaid.gov/fafsa-apply/parents>

Each student filing a FAFSA needs an FSA ID

FSA ID should not be shared

Completing FAFSA

Landing Page

Federal Student Aid
an OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

🔍 🔔 👤 Raya ▾

Get Money To Help Pay for School

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

Start a 2025–26 FAFSA® Form

Start New Form

Edit a 2025–26 FAFSA® Form or Accept an Invitation

Edit Existing Forms



FAFSA®

form

Need the 2024–25 FAFSA form?

[Start New Form](#) | [Edit Existing Forms](#)

Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year
▾

State of Residence
▾

Find Deadlines

[View All FAFSA Deadlines](#)



Who should complete the FAFSA® form?

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

1 hr

How long will it take?

It takes most people less than one hour to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.



What do I need?

- Verified account username and password (FSA ID)
- Parent or spouse contributor name, date of birth, Social Security number, and email address
- Income and asset information (if required)

FAFSA Roles

FAFSA[®] FORM 2024–25

Welcome, Raya,
to the FAFSA[®] Form

I am starting the FAFSA form as a

☒ Student 

☐ Parent 

[Previous](#) [Continue](#)

Student Identity Information

To update any of the personal information, the student must access their Account Settings on StudentAid.gov.

For fields related to the student's mailing address, the student can edit them directly on this page.

FAFSA[®]
Form
2025-26

Student **Raya Tran**

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

rayaatran@gmail.com

Mobile Phone Number

(555) 555-5555

To update this information for all U.S. Department of Education communications, go to Account Settings.

IRS Consent Required – Tax Filers or Not

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

Provide Consent or 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 the FAFSA* 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.

- 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 your 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 FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6103(i)(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 FTI 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;
 - state higher education agencies; and
 - 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.

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

Who should provide consent?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent for you to access their tax information?

What happens after I provide consent?

What happens if I revoke consent?

What happens if I decline consent?

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

Previous Decline Approve

IRS Consent Required – Tax Filers or Not

EVERYONE who contributes the FAFSA will be required to provide consent to transfer data from the IRS.

This includes non-filers, people without social security numbers, and foreign tax filers.

The processing system will confirm if there is tax information on file and bring it directly into the FAFSA.

Will confirm those who are non-filers which may reduce verification burden.

NO CONSENT = NO FEDERAL AID

Importing Data

FAFSA[®] Form 2025–26 Student Raya Tran Save FAFSA Menu



We're securely importing your information.



Success!

We have confirmed your information with the IRS, but you may have to answer additional questions in the Finances section. Select "Continue" to proceed.

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Student Dependency Status

Dependent

Under the age of 24 with no unusual circumstances. If a student is dependent, they will report their own and their parent(s)/contributor(s) information.

Independent

Independent students will report their own (and their spouse if they are married) income.

Student Dependency Status

Orphan/ward of
court/foster care

Graduate Student

Emancipation/Legal
Guardianship

Marital Status

Has
children/dependents

Veteran

Student Other Circumstances

FAFSA[®] Form 2025–26  Student **Raya Tran**  Save | FAFSA Menu 

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Personal CircumstancesDemographicsFinancialsCollegesSignature

Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☐ Yes

☐ No

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Student Other Circumstances

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Personal Circumstances Demographics Financials Colleges Signature

Student Homelessness

At any time on or after July 1, 2024, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

☒ Yes

☐ No

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

☐ None of these apply.

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Student Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s).

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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.

☐ Yes ☐ No

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Provisionally Independent

If the student answers yes to the questions in the “Other Student Circumstances” section, they will be considered Provisionally Independent and will need to connect with their college’s financial aid office.

FAFSA[®]
Form
2025-26

Student **Raya Tran**

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Personal Circumstances | Demographics | Financials | Colleges | Signature

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 college's or career 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.

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Student Dependency Status

This is the only option if the student's parents are totally unwilling to provide information.

The college will determine the student's eligibility for a Direct Unsubsidized Loan only.

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FORM
2024-25

Student: Raya Tran

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Personal Circumstances | Demographics | Financials | Colleges | Signature

Student Dependency Status



Dependent Student

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select "Yes" if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan **only**.

☐ Yes

☒ No

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Student Demographics

Student will be asked about gender, race, and ethnicity

Responses to the demographic questions are for research purposes only

Answers will **not**

- Affect student eligibility for federal student aid
- Be used in any calculations
- Be shared with the schools to which the student applies

Student Citizenship Status

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Personal Circumstances

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Student Citizenship Status

☐ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

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Parent Education Status

FAFSA® Form
2025–26

Student Raya Tran

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FAFSA Menu



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

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Student's Parent Killed in Line of Duty

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Personal CircumstancesDemographicsFinancialsCollegesSignature

Parent Killed in Line of Duty

Was the student's parent or guardian killed in the line of duty while either (1) serving on active duty as a member of the U.S. armed forces on or after the events of 9/11, or (2) performing official duties as a public safety officer?

Public safety officers include law enforcement officers, firefighters, and emergency service workers.

☐ Yes

☐ No

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Student High School Completion Status

FAFSA[®]

Form
2025–26



Student **Raya Tran**



Personal Circumstances



Demographics



Financials



Colleges



Signature

Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2025–26 school year?

☐

High school diploma

☐

State-recognized high school equivalent
(e.g., GED certificate)

☐

Homeschooled

☐

None of the above

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Student High School Information

FAFSA[®]

Form
2025-26

Student **Raya Tran**



Student High School Information

From what high school did or will the student graduate?

State

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Student High School Information

From what high school did or will the student graduate?

State

Washington (WA)

City

Bassett

High School Name - optional

Bassett High

Search



To add a high school to this application, choose a school from the following list, and select "Continue."

Search Results 1 to 1 of 1

SORT BY:

MOST RELEVANT

A-Z

☐ Bassett High
Bassett, WA

Student Financials – 2024 Taxes

FAFSA[®] FORM 2026–27 Student Alex Tran Save FAFSA Menu

✓

✓

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Personal Circumstances

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Contributor Invite

Signature

Student Tax Filing Status

Did or will the student file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☒ Yes

☐ No

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Student Assets

FAFSA[®] Form
2025–26

Student Raya Tran

Personal Circumstances Demographics Financials Colleges Signature

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid.

\$.00

Current Net Worth of Investments, Including Real Estate

Don't include the home the student 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 student's businesses and for-profit agricultural operations. Net worth is the value of the businesses and farms minus any debts owed against them.

\$.00

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Search and Select Colleges

FAFSA[®] FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics Financials **Colleges** Signature

Selected Colleges

These are the colleges you want to receive your FAFSA information

To change the position of a school in your list, use the up and down arrow buttons to the left of the school's name.

School list guidelines for Connecticut residents

To be eligible for state grant aid in Connecticut, you must list an eligible in-state college within the first 2 positions. If you update your school choices later, please notify your state agency by sending an email to sfa@ctohe.org

12 of 20 Schools Selected

Showing 1 to 10 of 12

1	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
2	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
3	University of California Northridge, CA	Federal School Code G03453	Remove	View Info

4	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
5	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
6	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
7	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
8	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
9	University of California Northridge, CA	Federal School Code G03453	Remove	View Info
10	University of California Northridge, CA	Federal School Code G03453	Remove	View Info

Search and Select Schools

< Previous 1 2 Next >

Previous Continue

Select up to 20 schools to receive your FAFSA information

Who is My Parent?

Are the parents married to each other?

☐ Yes ☒ No

Do the parents live together?

☐ Yes ☒ No

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

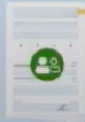
If both parents provided an exact equal amount of financial support or if they don't support the student financially, select "No," and refer to the parent with the greater income or assets in the next question.

☐ Yes ☒ No

Has the parent you identified in the previous question remarried?

Remember, this applies to the parent with the greater income and assets.

☐ Yes ☒ No

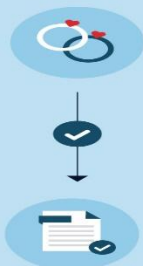
 **Provide Information for This Parent Only**
Based on your answers in the previous section, you'll need to provide information about only this parent on the FAFSA® form. You can invite this parent to the form and have them complete their required sections.

Online tool: studentaid.gov/fafsa-apply/parents

Is My Parent a **CONTRIBUTOR** When I Fill Out My FAFSA® Form?

A **parent** means your legal (biological or adoptive) parent or a person that the state has determined to be your legal parent. A **stepparent** is considered a parent if they have adopted you. Stepparents that have not adopted you will be identified as a parent spouse.

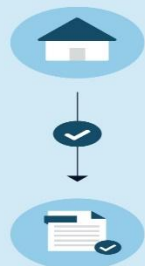
Are your biological or adoptive parents married to each other?



Your parents' marital status is married (not separated), and both of your parents' information must be included on the FAFSA® form. If your parents did not file taxes jointly, then both of your parents are contributors. Their individual information, consent and approval, and signatures will be required on the FAFSA form. If your parents filed taxes jointly, only one parent is required as a contributor and will report information for both parents.

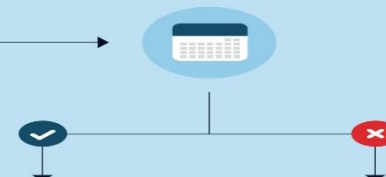
Note: Dependent students are required to report parent information on the FAFSA® form, and in most cases, a parent will be identified as a contributor for these students. All contributors are required to provide their information, signature, and consent and approval to have their federal tax information transferred directly from the IRS into the FAFSA form. Being a contributor on the FAFSA form does not mean an obligation to pay for the student's education.

Do your biological or adoptive parents live together?



Your parents' marital status is unmarried (both legal parents living together), and both of your parents are contributors, even if they were never married, are divorced, or are separated. Their individual information, consent and approval, and signatures will be required on the FAFSA® form.

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



The individual information, consent and approval, and signature of the parent who provided more financial support over the past 12 months will be required on the FAFSA® form, and this parent will be identified as a contributor.

The individual information, consent and approval, and signature of the parent who has the greater income or assets will be required on the FAFSA® form, and this parent will be identified as a contributor.


Has this parent married/remarried?



Your parent's marital status is married/remarried. Your stepparent will also be identified as a contributor on the FAFSA® form if they didn't file their taxes jointly with your parent.

Your parent's marital status is single (never married), separated, divorced, or widowed. An additional parent will not be identified as contributor.

Student will invite Parent to FAFSA

Dependent Students
will need to know
their parent email
address



The screenshot shows the FAFSA 2026-27 interface for Student Alex Tran. At the top, a progress bar indicates the following steps: Personal Circumstances (checked), Demographics (checked), Financials (checked), Colleges (checked), Contributor Invite (active), and Signature (pending). The main heading is "Invite a Parent as a Contributor". Below this, a text box explains: "A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state. Stepparents and other types of guardians do not count unless they have legally adopted the student." To the right of the text is an illustration of a man and a woman, with the man standing and the woman sitting at a desk with a laptop. At the bottom, there are "Previous" and "Continue" buttons. The top right corner includes "Save" and "FAFSA Menu" options.

Key Guidance: Inviting Parent

Only one parents info is needed to progress through the form, the second parent can be invited by the first parent, if needed

The parent can access the form by accepting the invitation in the email.

The student is also provided an invitation link and invitation code that can be shared directly with the parent.

Recommendation: Talk through the parent wizard questions before starting the FAFSA



FAFSA[®] FORM
2026–27
Student Alex Tran
Save | FAFSA Menu

Continue To Sign Your Form

Here's a summary of the information you provided on the FAFSA[®] form. Continue once you're ready to submit.



✔ Scroll To Continue

After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Student Sections
Expand All

✔ Introduction
Personal Identifiers

✔ Section 1
Personal Circumstances

✔ Section 2
Demographics

✔ Section 3
Financials

✔ Section 4
Colleges

Contributor Section

This Section is Shared with 1 Contributor(s) [Manage Contributor Information](#)

Contributor(s)	Role	Invite Code	Status
599887939test@testcod.edu	Parent	7NDNKA	Invite Sent

Previous
Continue

Student Review Page

Student Signature

FAFSA® Form 2025-26 Student: Raya Tran Save FAFSA Menu



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 this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.



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.

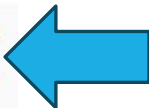
Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

You must sign your FAFSA® form now and then your contributor can submit your form when complete.

☐ I, **Raya Tran**, agree to the terms outlined above.

Cancel

Sign



Student Section Complete

FAFSA FORM 2026-27 Student Alex Tran Save FAFSA Menu

Student Section 2 Parent Section

Pending Submission
Check With Your Contributor

Parent Contributors

Requirements for Dependent Students
Your FAFSA® form can't be submitted until your contributor(s) fill out their section of the form and sign it. The last contributor to sign will be able to submit the form for processing.

Contributor(s)	Role	Invite Code	Status
599887939test@testcod.edu	Parent	7NDNUKA	Invite Sent

[Manage Invitations](#)

Track and Manage Your FAFSA® Form and Contributors
Your application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of your FAFSA status; review, edit, or delete information on your form; and monitor the status of your contributor(s).

[View Status](#)

Here's What You Can Do Next

- Check Your Email**
You'll receive an email version of this page at the following email address:
raya.tran@email.com.
- Your FAFSA® Form Still Needs Contributor Information**
The contributor(s) you selected will receive an email invitation to join your form.

Things You Should Know



View Your FAFSA Submission Summary

Once your application is complete and submitted, you can view your FAFSA Submission Summary, a summary of the information you provided on your FAFSA form. You'll be able to access the FAFSA Submission Summary one to three days after you submit your application by logging back in with your account username and password (FSA ID).



Questions About The FAFSA® Process?

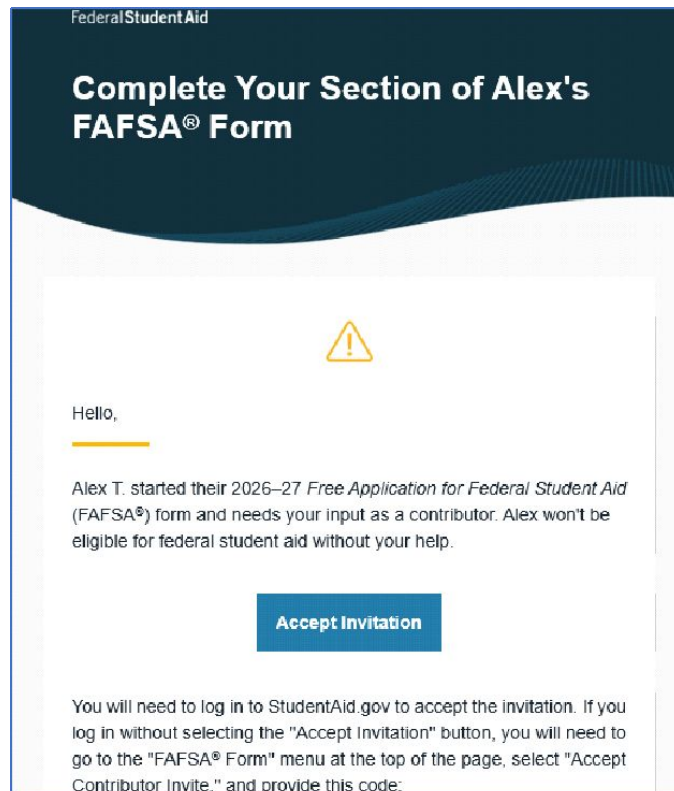
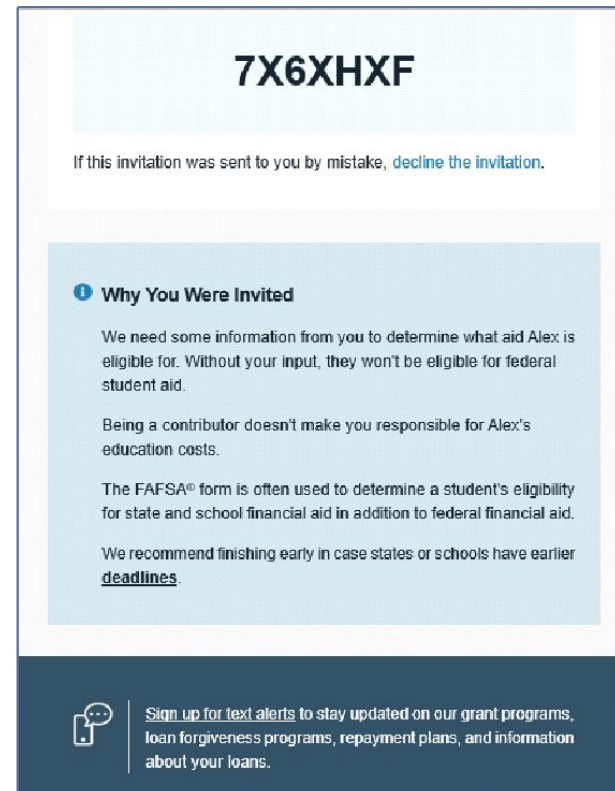
Visit the "FAFSA Help" page for more information.

[Get Help](#)

We strongly recommend that your parent(s) complete their own section. If that isn't possible, you can manually provide their information, but you will not be eligible for federal student aid, including grants and loans, until they provide consent and approval, and sign the form.

[Provide Parent Information Manually](#)

Parent Invitation Email



Parent Log-In

The screenshot shows the Federal Student Aid website's login interface. At the top, the header includes the Federal Student Aid logo, navigation links for FAFSA Form, Grants and Loans, Loan Repayment, and Loan Forgiveness, and a search icon with links for Log In and Create Account. The main content area is titled "Log In" and contains a form with a label "Email, Phone, or Username". A text input field contains the email address "599887939test@testcod.edu". Below the input field is a link for "Forgot email, phone, or username?". A blue "Continue" button is positioned below the form. At the bottom of the page, there is a link for "Create an Account".

This screenshot shows the same Federal Student Aid login interface, but at the password entry stage. The "Email, Phone, or Username" field now displays a back arrow and the email address "599887939test@testcod.edu". Below it, the "Password" label is followed by a text input field containing masked characters "*****". To the right of the password field is a "Show Password" button with an eye icon. A link for "Forgot password?" is located below the password field. A blue "Log In" button is at the bottom of the form. The "Create an Account" link remains at the bottom of the page.

The parent is taken from their email to the "Log In" page to enter their credentials. To access the FAFSA[®] form, all users are required to have a StudentAid.gov account username and password. If the parent doesn't have a username and password, they can select "Create an Account."

Parent Accepts Invitation

001100 / 1 / 1

[← FAFSA Home Page](#)

Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

Submit

Need to accept an Invitation for a different year?

Go to [My Activity](#) where you can find any existing invitations for an earlier year FAFSA form.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Parent Accepts Invitation - Continued

← FAFSA Home Page

Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

7NDNUKA

Submit

By Accepting This Invitation to Alex T's FAFSA Form You Agree To Share Your Information

We will need to use some personal information we already have on file about you in order to fill out the necessary steps in this FAFSA® form.

Decline Accept

Need to accept for a different year? Go to "My Account" to view all invitations for this form.

code? We have invited you. They have sent the code to your inbox for

Parent Questions

Confirm identity information

Provide consent and approval for
use of federal tax information

Demographic information

Current marital status

State of Residence

Federal Benefits Received

FAFSA[®] Form
2025–26

Parent of Raya Tran

Demographics

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3
Signature

Federal Benefits Received

Responses Don't Affect Federal Student Aid Eligibility

Your answers to these questions will not affect the student's eligibility for federal student aid or these federal benefits.

At any time during 2023 or 2024, did the parent or anyone in their family receive benefits from any of the following federal programs?

Select all that apply:

☐ Earned Income Credit (EIC)

☐ Federal Housing Assistance

☐ Free or Reduced Price School Lunch

☐ Medicaid

☐ Refundable Credit for Coverage Under a Qualified Health Plan (QHP)

☐ Supplemental Nutrition Assistance Program (SNAP)

☐ Supplemental Security Income (SSI)

☐ Temporary Assistance for Needy Families (TANF)

☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

☐ None of these apply

Previous

Continue

Parent Family Size

FAFSA[®] Form 2025–26 Parent of **Raya Tran** Save FAFSA Menu

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Family Size

Is the parent's family size different from the number of individuals claimed on their 2023 tax return?

Family size includes the parent (and their spouse), the student, and other people, if they now live with the parent and the parent will provide more than half of their support between July 1, 2025, and June 30, 2026. This includes dependent children who meet these criteria, even if they live apart because of college enrollment.

☒ Yes ☐ No

Based on answers to previous questions, we've made some assumptions about your family. The student and the student's parent (and parent's spouse, if married) are always included in the family size. The box below shows your family size based on our assumptions and the number of children or other dependents you report.

 The parent's family size is **3**.

Parent: **1** Parent Spouse or Partner: **1** Student: **1** Parent's Children and Other Dependents: **0**

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, 2025 and June 30, 2026.

Do not include the student applicant.

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Parent – Number in College

FAFSA[®] Form 2025–26  Parent of Raya Tran  Save  FAFSA Menu

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Number in College

How many people in the parent's family will be in college between July 1, 2025, and June 30, 2026?

Do not include parent(s).

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Continue

This information will not be used in the SAI calculation

Tax Filing Status – 2024 tax info

FAFSA[®] FORM 2026–27  Parent of Alex Tran Save FAFSA Menu

1 Demographics

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3 Signature

Parent Tax Filing Status

Did or will the parent file a 2024 IRS Form 1040 or 1040-NR? ⓘ

☒ Yes

☐ No

Did or will the parent file a 2024 joint tax return with their current spouse? ⓘ

☒ Yes

☐ No

Previous Continue

Parent Tax Return Information

FAFSA[®]

H 340

2024 27

Parent of Alex Tran

Save

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Signature

Parent 2024 Tax Return Information

Refer to the parent's 2024 tax return to answer the following questions.
If the answer is zero or the question does not apply, enter 0.

1

Report Combined Taxes

Report the combined tax information for the parent and their spouse.

☒ Where to find this information on the tax form

Filing Status

☐ Single

☐ Head of household

☒ Married filing jointly

☐ Married filing separately

☐ Qualifying surviving spouse

Income Earned From Work

IRS Form 1040 (or 1040-LINE) Line 7 + Schedule 1: Lines 3 + 6. If a tax form line value is negative, treat it as zero in your calculation.

\$ 40,000 .00

Tax Exempt Interest Income

IRS Form 1040: Line 2a

\$ 1,000 .00

Education Credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit)

IRS Form 1040 Schedule 3: Line 3 + IRS Form 1040: Line 29

\$ 0 .00

Did the parent file a Schedule A, B, D, E, F, or H with their 2024 IRS Form 1040?

☐ Yes

☒ No

☐ Don't know

Net Profit or Loss From IRS Form 1040 Schedule C

IRS Form 1040 Schedule C: Line 31

\$ 0 .00

Amount of College Grants, Scholarships, or AmeriCorp Benefits Reported as Income to the IRS

People typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the parent is married, include the amount their spouse reported. If the response is other than zero, the amount is typically not the same as the amount reported on IRS Form 1098-T (Box 5) or the adjusted gross income reported on the tax return.

\$ 0 .00

Foreign Earned Income Exclusion

IRS Form 1040 Schedule 1: Line 8d

\$ 0 .00

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Parent Assets

FAFSA FORM 2026-27 Parent of Alex Tran Save FAFSA Menu

1 Demographics 2 Financials 3 Signature

Annual Child Support Received
Enter the total amount of child support the parent received for the last complete calendar year.

\$ 0 .00 ⓘ

Parent Assets

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

\$ 0 .00 ⓘ

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.

\$ 0 .00 ⓘ

Current Net Worth of Businesses and Farms
Enter the net worth of the parent's businesses and income-producing farms. Net worth is the value of the businesses and farms minus any debts owed against them. Don't include a family business with 100 or fewer full-time employees, farms where the family resides, or a commercial fishing business and related expenses.

\$ 0 .00 ⓘ

Previous Continue

ASSETS DON'T INCLUDE

- Value of your primary residence
- Value of life insurance
- Traditional retirement plan

Parent Spouse/Partner Invite

FAFSA[®]

Form
2025-26

 Parent of **Raya Tran**

 Save

FAFSA Menu



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Invite the Parent Spouse or Partner to This FAFSA[®] Form

We Need Information About the Parent Spouse or Partner

The parent spouse's or partner's information is needed for the student to receive federal student aid, including grants and loans. This doesn't make them financially responsible for the student's education. Invite the parent spouse or partner to the FAFSA form now and have them complete their required section.

Enter the following information about the parent spouse or partner.

If they already have a StudentAid.gov account username and password (FSA ID), the information entered here must exactly match that account.

IMPORTANT: If your contributor doesn't have a Social Security number, you may encounter an issue that impacts your ability to add them to your form. If you receive this error, review the [guidance and recommended workaround](#) and try again.

Provide the parent spouse's or partner's full legal name as it appears on their Social Security card. Their email doesn't have to match their StudentAid.gov account.



Parent Spouse or Partner

First Name

Last Name

Date of Birth

Month

Day

Year

Social Security Number (SSN)

Hide

☐ The parent spouse or partner doesn't have an SSN. **Checking this box when the spouse does have an SSN may delay processing of the FAFSA form.**

Email Address

Confirm Email Address

Send Invite

Almost Done

FAFSA[®]

Form
2025-26

Parent of Raya Tran

Save

FAFSA Menu

Review Your FAFSA[®] Responses

If you need to change any of your FAFSA responses, select the question to return to that page.



Parent Sections

Expand All

Introduction

Personal Identifiers

Section 1

Demographics

Section 2

Financials

Contributor Section

This Section Is Shared With One Contributor

Manage Contributor Information

This FAFSA[®] form is shared with the individual listed below. View who you invited and the status of their section.

Contributor	Role	Date Added	Status
Fox Mulder	Parent Spouse or Partner	9/5/2024	Invite Sent

Previous

Continue

FAFSA[®]

Form
2025-26

Parent of Raya Tran

Save

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Sign and Submit the FAFSA[®] Form

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.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

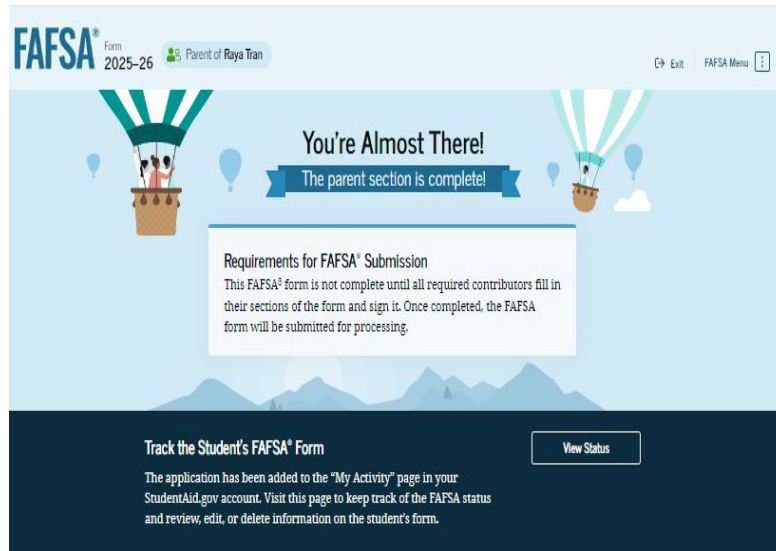
Sign for yourself and submit the application for Raya Tran (Student).

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

Previous

Sign and Submit

FAFSA Confirmation



The left screenshot shows the FAFSA confirmation page for the 2025-26 form year. The header includes the FAFSA logo, the form year '2025-26', and the user's role 'Parent of Raya Tran'. A navigation bar at the top right contains 'Exit' and 'FAFSA Menu' links. The main content area features a large banner with the text 'You're Almost There! The parent section is complete!' and a box titled 'Requirements for FAFSA® Submission' which states that the form is not complete until all required contributors fill in their sections and sign it. Below this, a section titled 'Track the Student's FAFSA® Form' provides instructions on how to track the application in the StudentAid.gov account and includes a 'View Status' button.

FAFSA® Form 2025-26 Parent of Raya Tran Exit FAFSA Menu

You're Almost There!

The parent section is complete!

Requirements for FAFSA® Submission

This FAFSA® form is not complete until all required contributors fill in their sections of the form and sign it. Once completed, the FAFSA form will be submitted for processing.

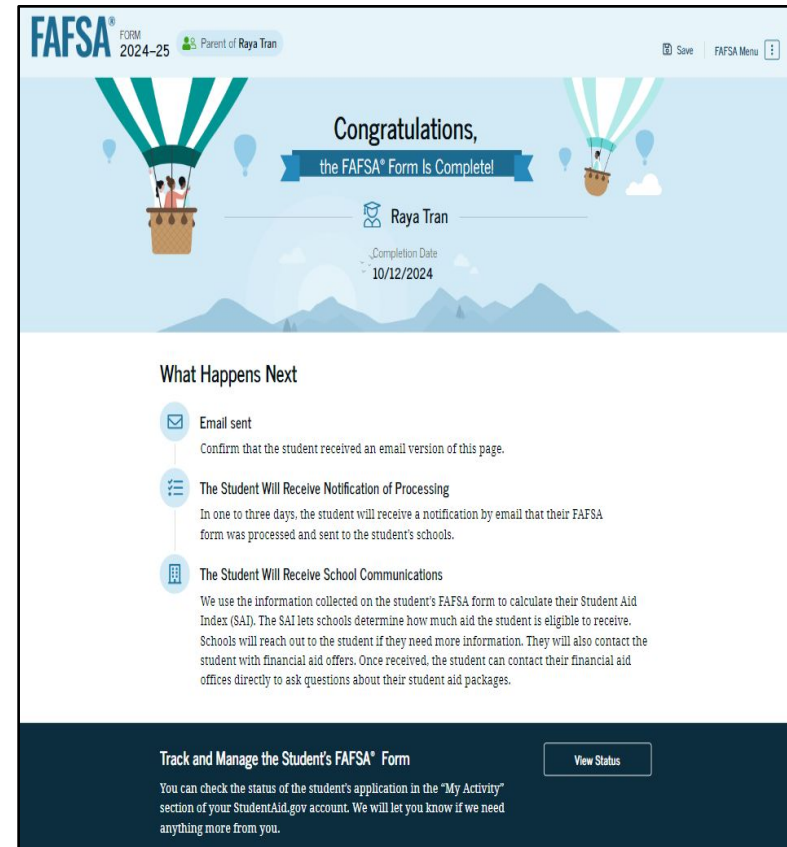
Track the Student's FAFSA® Form

The application has been added to the "My Activity" page in your StudentAid.gov account. Visit this page to keep track of the FAFSA status and review, edit, or delete information on the student's form.

[View Status](#)

Here's What You Can Do Next

-  **Check Your Email**
You'll receive an email version of this page at the following email address: alcina.tran@email.com.
-  **Action Still Needed**
You submitted your sections, but the student's FAFSA® form is not complete. Either the student or another contributor needs to resolve errors in their section and provide their signature. Once this is done, the form can be submitted for processing.



The right screenshot shows the FAFSA confirmation page for the 2024-25 form year. The header includes the FAFSA logo, the form year '2024-25', and the user's role 'Parent of Raya Tran'. A navigation bar at the top right contains 'Save' and 'FAFSA Menu' links. The main content area features a large banner with the text 'Congratulations, the FAFSA® Form Is Complete!' and the student's name 'Raya Tran'. Below this, a section titled 'What Happens Next' lists three steps: 'Email sent', 'The Student Will Receive Notification of Processing', and 'The Student Will Receive School Communications'. At the bottom, a section titled 'Track and Manage the Student's FAFSA® Form' provides instructions on how to track the application in the StudentAid.gov account and includes a 'View Status' button.

FAFSA® FORM 2024-25 Parent of Raya Tran Save FAFSA Menu

Congratulations, the FAFSA® Form Is Complete!

Raya Tran

Completion Date 10/12/2024

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

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.

[View Status](#)

FAFSA Submission Summary



FAFSA Submission Summary

Student Raya Tran

Application Received
Sept. 10th, 2024

Application Processed
Jan. 16th, 2024

Data Release Number
1234

Viewing: Submission 1

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Your Student Aid Index (SAI)

Your SAI is an index number used by your school to determine your federal student aid eligibility and to build your financial aid offer. Your SAI may change due if you update or correct your FAFSA information or due to verification.

[What does this mean?](#)

-355

[Eligibility Overview](#) [FAFSA Form Answers](#) [School Information](#) [Next Steps](#)

Your Estimated Federal Student Aid

Federal Pell Grant

A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.

Up to **\$4,556**

Federal Direct Loans

A federal direct loan is money lent to you by the government to you that you must repay with interest.

Up to **\$4,556**

Federal Work-Study

Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

You May Be Eligible

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)



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.

May be needed for scholarship applications

Verification

Prescribed by the US Department of Education

If required, all schools need to complete the review

Additional documentation would need to be submitted to each school your student is considering

IRS Consent may reduce verification documentation needed

Used to confirm accuracy of FAFSA data

Special Circumstances (Things that can't be explained on the FAFSA)



Special Circumstances

Each college handles this process differently; no universal procedures

College will review and request additional information if necessary

Send written explanation and documentation to financial aid office at each college

Getting Help

College Financial Aid Offices

<https://studentaid.gov>

- Resource page – infographics, videos, etc.

High school guidance counselors

Net Price Calculators

Be cautious if a consultant will help you for a “*small fee*”!

Questions?

Name:

Title:

Contact information: