



Applying for Financial Aid

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APPLYING FOR FINANCIAL AID

Free Application for Federal Student Aid (FAFSA)

- U.S. Citizens & Permanent Residents

MN Dream Act

- Minnesota residents regardless of federal immigration status.



- Whichever Financial Aid application you use, it needs to be completed once every school year. 2026-27 application is for Fall 26, Spring 27 & Summer 27
- Applications open October 1!

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DEPENDENCY STATUS

Students who are under 24 (born after December 31,2002) years of age are considered dependent (include parent information) unless:

- Married
- Graduate or professional student
- Veteran or Active-duty military
- Children or legal dependents
- Orphan, ward of the court, foster care
- Emancipated minor or legal guardianship
- Homeless or self-supporting and at risk of homelessness

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DEPENDENCY STATUS

Student Homelessness

At any time on or after July 1, 2025, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes

No

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DEPENDENCY STATUS

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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DEPENDENCY STATUS

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?

This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

Yes No

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UNUSUAL CIRCUMSTANCES

- Conditions that justify an institution making an adjustment to a student's dependency status
 - Cannot contact parent or contact poses risk to student
- Student does not provide parental data on FAFSA
 - Considered provisionally independent
- Student follows institution's process for dependency override determination

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Parent Information

Who is considered a legal parent?

- Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Other Parent section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the **greater portion of the student's financial support**, even if the student does not live with them. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.

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Parent Information

Invite Your Parent to This FAFSA® Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.

[Who counts as a parent on the FAFSA form?](#)



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2024 Income Information

- **2024** income information:
 - Taxed income: Federal 1040 Income Tax Return, W-2s, 1099s or other records of earnings
 - Untaxed income: tax-exempt interest, untaxed portions of IRA dist/pensions
 - Benefits received (EITC, housing assistance, Medicaid, SNAP, SSI, TANF, WIC,

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2024 Income Information

Student 2024 Tax Return Information

Refer to the student's 2024 tax return to answer the following questions.

If the answer is zero or the question does not apply, enter 0.

IRA Rollover Into Another IRA or Qualified Plan

\$.00

Pension Rollover Into an IRA or Other Qualified Plan

\$.00

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2024 Income Information

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

Students typically answer this question with a zero because most scholarships and grants, including Federal Pell Grants, are not considered taxable income. If the student 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.

\$.00

Foreign Earned Income Exclusion

IRS Form 1040 Schedule 1: Line 8d

\$.00

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Current Assets

- Asks of both students and parents
- Total of cash/savings/checking
- Stocks, bonds, Coverdell/529 accounts
- Child support received
- Business or farm value if over 100 employees (market value of land, buildings, machinery/equipment, inventory less any debts against
- Does not include primary residence, life insurance, or qualified retirement plans.

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Current Assets

Student Assets

Current Total of Cash, Savings, and Checking Accounts

Don't include student aid, retirement accounts, or investments.

\$.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. 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.

\$.00

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SPECIAL CIRCUMSTANCES

- Student should contact each institution's financial aid office for more information



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Studentaid.gov

A screenshot of the Studentaid.gov website. The page features a navigation bar with links for "FAFSA® Form", "Grants and Loans", "Loan Repayment", and "Loan Forgiveness". The main heading is "Get Money To Help Pay for School". Below this, there are three buttons: "Start a 2026-27 FAFSA® Form", "Edit a 2026-27 FAFSA® Form", and "Accept an Invitation for a 2026-27 FAFSA® Form". A section titled "Need the 2025-26 FAFSA Form?" includes buttons for "Start New Form" and "Edit Existing Forms or Accept an Invitation". There is also a section for "Check FAFSA® Deadlines for the State You Live In" with dropdown menus for "School Year" and "State of Residence". At the bottom, three informational cards are displayed: "Who should complete the FAFSA® form?", "How long will it take?", and "What do I need?".

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Create Federal Student Aid account

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA Loans & Grants Ref

Log In ↻

Email, Phone, or FSA ID Username
raya.tran

Password
***** Show Password

Log In

[Forgot My Username](#) | [Forgot My Password](#)

[Create an Account](#)

[Help Me Log In to My Account](#)

- Student and at least one parent must create
- Unique to each individual

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PARENTS=CONTRIBUTORS



- Accept email invitation or use invitation link or invitation code to complete parent portion of student's FAFSA
- Parents must use FSA ID to access FAFSA

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PARENTS=CONTRIBUTORS





Welcome, Raya,
to the FAFSA® Form

I am starting the FAFSA form as a

Student  Parent 

Did you receive an invitation code?
Enter Code

← FAFSA Home Page

Accept 2026–27 FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

Need to accept an invitation for a different year?

Go to My Account 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.

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Consent Required

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid

Summary

Your consent and approval are needed to retrieve and disclose federal tax information. With your consent and approval, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent and approval, you 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.

- Get your 2024 tax return information for the 2026–27 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.

SIGN AND SUBMIT!

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 StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

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

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Minnesota Dream Act Application

Preparing for College
Choosing a College
Paying for College
Overseas
High School & Campus Resources
Research, Data & Reports

Qualifying undocumented students eligible for:

- In-state tuition rates and private scholarships at state schools
- State financial aid programs such as MN State Grant, Child Care Grant, Work Study (if student has work permit), SELF Loan



The screenshot shows the 'Minnesota Dream Act' section of a website. It includes a navigation bar at the top with links like 'Preparing for College', 'Choosing a College', 'Paying for College', 'Overseas', 'High School & Campus Resources', and 'Research, Data & Reports'. Below the navigation is a header for 'Minnesota Dream Act' with a sub-header 'UPDATE 9/5/2017'. The main content area contains text explaining the program, eligibility requirements, and a 'Changes to DACA September 2017' section. A sidebar on the left lists various financial aid topics like 'Financial Aid Estimator', 'Online Applications', and 'About Financial Aid'.

NORMANDALE
COMMUNITY COLLEGE

Minnesota Dream Act application

Submit the required documents to MOHE after submitting

- MN high school transcripts showing attendance at a MN high school for at least 3 years (do NOT have to be certified copies)
- MN high school diploma (or transcript showing the student graduated) or copy of GED earned in MN (does NOT have to be certified copy)
- Copy of Selective Service card
- Copies of 2024 Federal 1040 Income Tax Returns
- Other documents as requested by MOHE

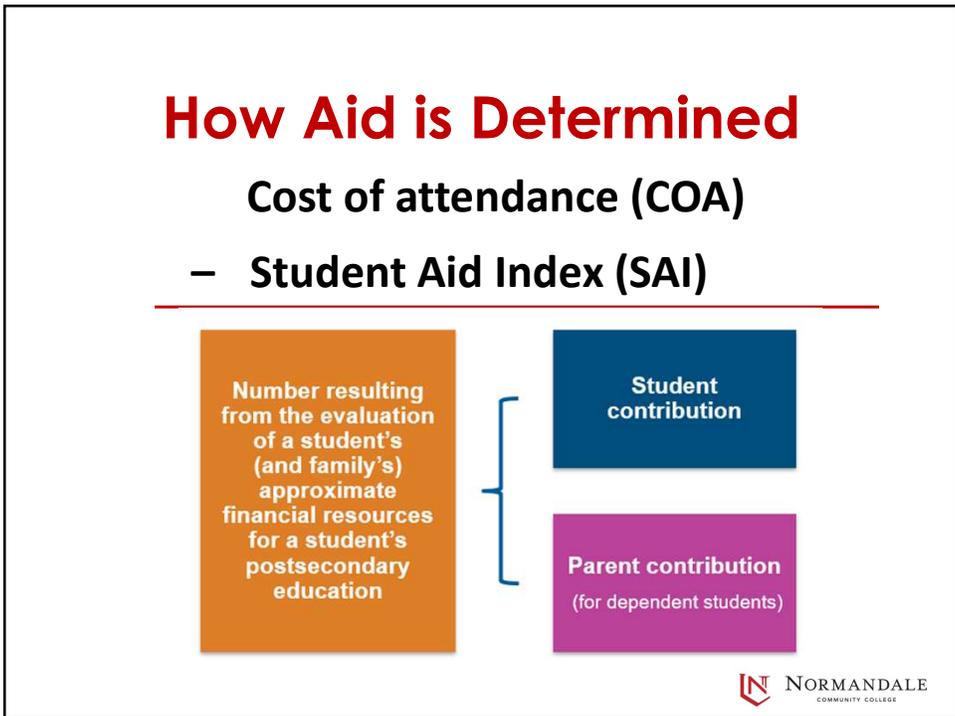
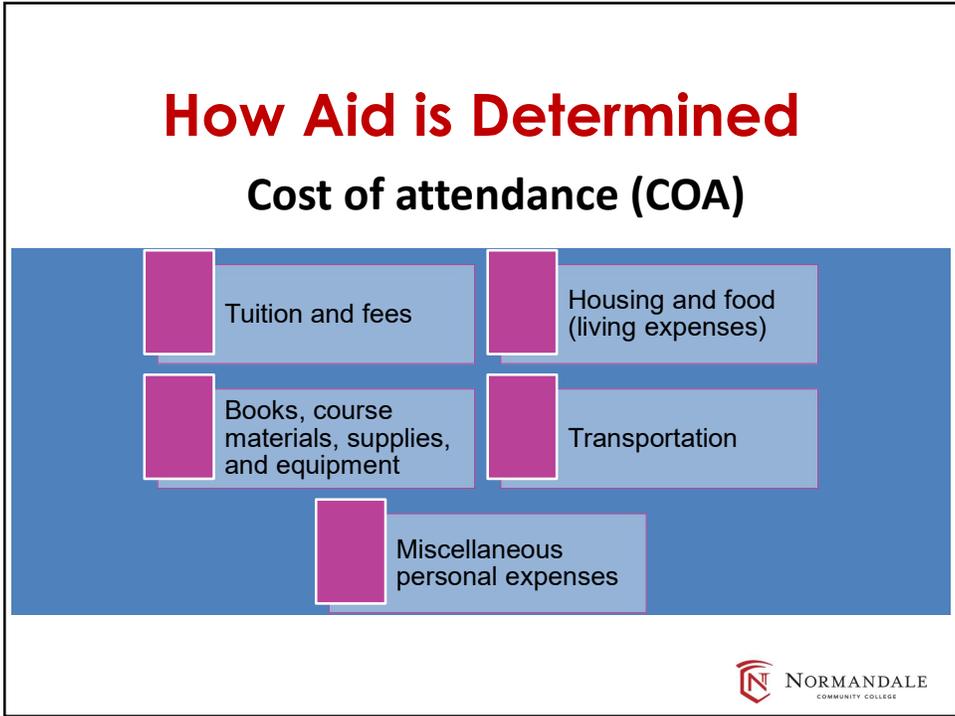


Next Steps

- Less than 20% of FAFSA applications are selected for VERIFICATION - not an audit or that you've done anything wrong
- Check with the Financial Aid Office before you make corrections to your FAFSA
- Does your college/university require other forms such as the Profile?

<https://profileonline.collegeboard.com>





How Aid is Determined

$$\begin{aligned} &\text{Cost of attendance (COA)} \\ &- \text{Student Aid Index (SAI)} \\ \hline &= \text{Financial need} \end{aligned}$$



Types of Financial Aid

Gift Aid (Free Money)	Self-Help Aid (Earned Money)	Loans (Borrowed Money)
<ul style="list-style-type: none">• Need-Based Grants• Merit-based Scholarships	<ul style="list-style-type: none">• Student Employment/ Work-study	<ul style="list-style-type: none">• Student Loans (Federal, Private)• Parent Loans (Federal)



PARENT PLUS CHANGES



- New borrowers on or after July 1, 2026:
 - Annual loan limit: \$20,000 per dependent student
 - Aggregate loan limit: \$65,000 per dependent student
- Legacy borrowers may borrow at previous loan limits for the shorter of:
 - 3 academic years; or
 - Time for student to complete program

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State Aid Programs

- MN State Grant/MN Dream Act Grant
- Postsecondary Child Care Grant
- Minnesota Indian Scholarship
- MN GI Bill
- Fostering Independence Grant
- North Star Promise Scholarship
- Be aware of deadlines!

Resources

- Federal Student Aid
 - www.studentaid.gov
- Minnesota Office of Higher Education
 - <https://www.ohe.state.mn.us/>
- Minnesota Goes to College!
 - College Knowledge Month and FAFSA completion events
- Net Price Calculator
- Scholarship searches – check with your high school, www.fastweb.com
- Financial Aid Completion events



Tips and Tricks

- Create your FSA ID prior to starting the FAFSA (if you do not already have one)
- Check and make sure that you have entered name, SSN, date of birth, and addresses correctly
- Use the help feature as you go through the questions
- The last screen will be a summary of your answers – make sure to review closely
- You can delete the FAFSA if you need to
- Help is available through chat, phone and email. There may be long wait times
- If you are completing the MN Dream Act, you will have to use their portal to submit related documents.

