

2027-2028 FAFSA



Presented by:
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College of DuPage

Free Application for Federal Student Aid, FAFSA

- **2027-2028 FAFSA**
 - Fall Semester 2027
 - Spring Semester 2028
 - Summer Semester 2028– depends on eligibility
- **Apply online at student.gov**
- **Application opens October 1, 2026**



Beta Testing – 2027/2028 FAFSA



- Sign up to complete the FAFSA prior to October 1st
- During Beta Testing, you are submitting an actual FAFSA
- It allows Federal Student Aid to monitor issues/concerns prior to October 1st.

Account Username & Password (FSA ID)

studentaid.gov > Create Account

Manage and Repay Your Federal Student Loans

[Get Repayment Tips](#)

[View Your Loans](#)

POPULAR TOPICS

[Use Loan Simulator To Compare Repayment Plans >](#)

[Find Your Student Loan Servicer >](#)

[Apply for a Direct Consolidation Loan >](#)

[Apply for an Income-Driven Repayment Plan >](#)

[Fill Out a FAFSA® Form >](#)

Who needs to create a FSA ID.....

Anyone who is required to provide consent on the FAFSA

- **Student**
- **If parents are married AND filed a joint tax return with current spouse**
 - Only 1 parent provides consent and 1 parent needs to have a FSA ID
- **If parents are married AND filed separate tax returns**
 - Both parents provide consent and both parents need to have a FSA ID
- **If parents are unmarried BUT live together**
 - Both parents provide consent and both parents need to have a FSA ID
- **If parent(s) did not file a tax return**
 - Both parents provide consent and both parents need to have a FSA ID

Welcome, Alex,
to the FAFSA[®] Form

I am starting the FAFSA form as a

☐ Student



☐ Parent



Did you receive an invitation code?

[Enter Code](#)

[Previous](#)

[Continue](#)

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ^①

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

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under 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, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid (FAFSA[®])* form.

Direct Data Exchange: Allows IRS information to transfer directly to the FAFSA

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(1)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?



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



What happens after I provide consent and approval?



What happens if I decline consent and approval?



Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

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Decline

Approve

NOTE: When completing the 27/28 FAFSA, the tax year will be 2025

Student Section

- Personal Circumstances
- Demographics
- Financials
- Colleges
- Contributor Invite
- Signatures





Student Personal Circumstances

Select all that apply or "None of these apply."

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training. ⓘ
- ☐ The student is a veteran of the U.S. armed forces. ⓘ
- ☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2026, and June 30, 2027. ⓘ
- ☐ 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 ward of the court. ⓘ
- ☐ At any time since the student turned 13, they were in foster care. ⓘ
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence. ⓘ
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. ⓘ
- ☒ None of these apply.



On the 27/28 FAFSA, the dates will reflect July 1, 2027 to June 30, 2028



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 Appeal:

If student answers Yes, the student will follow up with their respective college to provide documentation

Personal Circumstances

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Personal Circumstances

Demographics

Financials

Colleges

Contributor Invite

Signature

Your Dependency Status



Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA[®] form. This information helps determine how much federal student aid you're eligible to receive.

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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Only answer Yes... If parents are refusing to provide their information on the FAFSA This allows the student to only be eligible for a Direct Unsubsidized Loan



Student High School Completion Status

What will the student's high school completion status be at the beginning of the 2026–27 school year? ⓘ

☒ High school diploma

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

☐ Homeschooled

☐ None of the above

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Common Mistake:

Students indicate
None of the
Above

NOTE: For the 27/28 FAFSA, it will reference High School completion for the 27/28 school year

Student can list up to 20 schools...student does not need to be Admitted first

FAFSA[®]

FORM
2026–27

Student Vanessa Lynna

Save

FAFSA Menu

✓

✓

✓

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Personal Circumstances

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Where should we send the FAFSA[®] information?

You can add more schools after submitting your form.

0 out of 20 schools selected

View Selected Schools

Search by School Name or Code

Search by Location

School Name or Code

Search

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Invite a Parent as a Contributor

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.



Who counts as a parent on the FAFSA form?

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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?



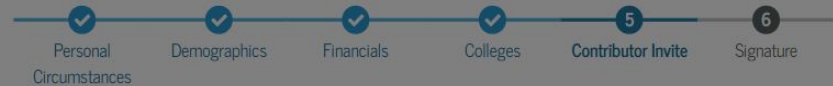
Parent

Invite a Parent Contributor

Email



Send Invite

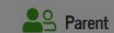


Invite Your Parent to This FAFSA[®] Form

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?



Parent

Send Invite to 599887939test@testcod.edu?

We'll send an invitation link and an access code to this email address.

Go Back

Send Invite



Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the "My Activity" page.



Parent

599887939test@testcod.edu

☒ Invite Sent

[Other Ways to Send the Invite](#) ^

Copy and Send the Invite Link ⓘ

www.fafsa.gov/invite/7NDNUKA [Copy Link](#)

You can also have them go to www.fafsa.gov/invite and enter code:

7NDNUKA

Cancel Invite

Helpful Note:

Be sure the student takes a screenshot of this page

- If parent accepts invite from the email, the parent will not need to enter the code
- If the parent goes directly to studentaid.gov to accept the invite, the parent will need to enter the code from this page

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	7NDNUKA	Invite Sent

Previous Continue

After the student has read the terms and conditions,

- Student will digitally sign their section of the form by
 - checking the checkbox and
 - selecting "Finish Student Section."

Terms & Conditions

View the terms and conditions of the FAFSA® form, then confirm that you completed your section of the form accurately and to the best of your ability.

[View Terms & Conditions](#)

Viewed

Sign the Student Section of the FAFSA® Form

☒ I, Alex Tran, agree to the terms.

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

- Finish your section now.
- Reach out to the other contributor(s) and ask them to complete their section and submit the form.

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Finish Student Section

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](#)

If parent logs into studentaid.gov....

[← 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.

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ^①

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

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

1. ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under 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, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their *Free Application for Federal Student Aid (FAFSA[®])* form.

Direct Data Exchange: Allows IRS information to transfer directly to the FAFSA

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(1)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?



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



What happens after I provide consent and approval?



What happens if I decline consent and approval?



Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

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Decline

Approve

NOTE: When completing the 27/28 FAFSA, the tax year will be 2025

Parent Section

- Demographics
- Financials
- Signatures



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Parent Current Marital Status ⓘ

☐ Single (never married)

☐ Unmarried and both legal parents living together

☒ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

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If the student's legal parents are:

- Not married to each other and live together,
 - Select “Unmarried and both legal parents living together.”
- Divorced but living together,
 - Select “Unmarried and both legal parents living together.”
- Separated but living together
 - Select “Married”

Which parent should include information?

Scenario 1:

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.

Scenario 2:

If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.

Which parent should include information?

Scenario 3:

- 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 both parents provided an exactly equal amount of financial support **during the past 12 months**, or if they don't support the student financially, answer the questions about the parent **with the greater income and assets**. (The parent who provided more financial support may or may not be the parent that the student lives with.) If this parent is remarried as of today, answer the questions about that parent and the stepparent.



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Family Size

Based on answers to previous questions, we've made some assumptions about the parent's 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 the parent's family size based on our assumptions and the number of children or other dependents you report.



The parent's family size is **5**.

Parent: 1

Parent Spouse or Partner: 1

Student: 1

Parent's Children and Other Dependents: 2

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, 2026, and June 30, 2027.

Include dependent children who meet these criteria, even if they live apart because of college enrollment.

Do not include the student applicant.

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Number in College

Out of the 5 people in the parent's family, how many will be in college between July 1, 2026, and June 30, 2027?

Never include the student's parent(s). Always include the student applicant. Also include the parent's other children or dependents if they will also be in college during this time.

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Note:

- For the 2027/2028 FAFSA, the year referenced will be July 1, 2027 to June 30, 2028
- Under FAFSA Simplification – the number in college will not be used when determining financial need for the Pell Grant or calculating the Student Aid Index (SAI)



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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](#)

Note: For the 2027/2028 FAFSA, the tax year referenced will be 2025

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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.

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-NR): Line 1z + Schedule 1: Lines 3 + 6. If a tax form line's 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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Note: For the 2027/2028 FAFSA, the tax year referenced will be 2025

Manual Entry for Tax Info:

- Marital Status has changed since filing 2025 tax return
- IRS cannot retrieve the tax information

Demographics

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Annual Child Support Received

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

\$ ⓘ

Parent Assets

Current Total of Cash, Savings, and Checking Accounts

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

\$ ⓘ

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.

\$ ⓘ

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.

\$ ⓘ

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**Child Support Received:
Last complete calendar year**

Example:

27/28 FAFSA filed in 2026,
then child support received
is from 2025

27/28 FAFSA filed in 2027,
then child support received
is from 2026

Investments

Investments include:

- Real estate (do not include the home in which you live)
- Rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member),
- Trust funds, UGMA and UTMA accounts,
- Money market funds, mutual funds, certificates of deposit,
- Stocks, stock options, bonds, other securities,
- Installment and land sale contracts (including mortgages held), commodities, etc
- Qualified education benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans.
 - If the student is required to report parent information on the FAFSA form, parents should not report the value of education savings accounts for other children. Qualified education benefits or education savings accounts must be reported as an asset of the parent if the student is required to report parent information.
- UGMA and UTMA accounts are considered the assets of the student and must be reported as an asset of the student on the FAFSA form, regardless of whether the student is required to report parent information.

Investments/Business/Farms

Investments do not include:

- The home you live in
- The value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc
- UGMA/UTMA accounts for which the student is the custodian but not the owner
- Value of qualified education benefits or education savings accounts that are for the benefit of the parent's other children (not the student).
- Businesses and farms do not include businesses with 100 or fewer full-time (or full-time equivalent) employees
- The value of a family farm on which the family resides
- The value of crops that are grown solely for consumption by the student and their family
- A commercial fishing business and related expenses, including fishing vessels and permits owned and controlled by the family; or the home in which you live.

Identity Verification

Continue on your mobile device

No device? Select 'Decline Identity Verification.' Then contact any of your schools to be verified.

Option 1: Receive a link via SMS text message

We'll text a secure link to the number you enter.



Standard messaging and data rates may apply

Send SMS

Option 2: Scan QR code

Use your mobile device's camera to scan the QR Code below. Select the link that appears on your device's screen to continue.



powered by  Socure

[Decline Identity Verification](#)

If you decline to verify your identity now, you won't be able to get federal student aid until a school verifies your identity.

While completing the FAFSA, if selected, student will need to present an unexpired government issued ID:

- Driver's License
- State ID
- U.S. Passport
- Permanent Resident Card

Be sure student has an unexpired government issued ID with them when completing the FAFSA.

Questions