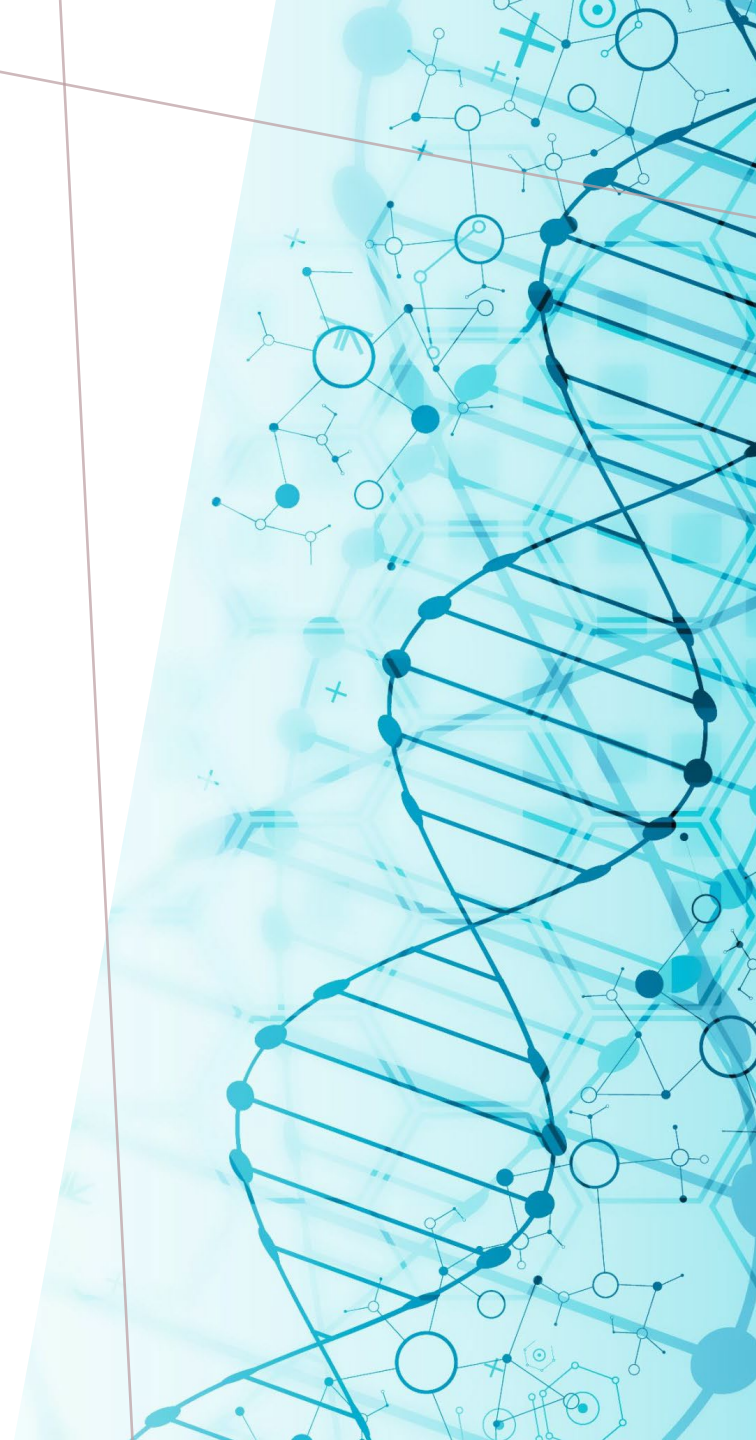
FAFSA BASICS

BY TIFFANY MILLER – ACADEMIC ADVISOR

FAFSA 101





WHO WE ARE

The Educational Opportunity Center

Free Services

- Career Counseling & Assessment
- College Planning & Selection
- College Admissions Application Assistance
- FAFSA Assistance
  - Creating a FSAID
  - Filing a FAFSA Form
  - Making Corrections
- High School Equivalency Referral
- Defaulted Student Loan Counseling
- Scholarship Search Guidance



WHO WE ARE

The Educational Opportunity Center

Schedule a free appointment

816.604.4400

Visit us at:
3100 Main St., Suite 100
KC, MO 64111

Monday-Wednesday
(Virtual Fridays)
8am-4:30pm

Thursdays - Penn Valley FAFSA Workshop
9am – 4:30pm

www.mcckc.edu/eoc

HELP US OUT!

Section 1 - Bio graphics

Please include:

DOB, Last 4 of SSN, & Email Address

Section 2 - Demographics

Please include:

Number of household, Ethnicity & Taxes if possible

Section 3 - Education

Please include:

Please include signature & date



EOC Participant Information

3100 Main Street, Suite 100, Kansas City, MO 64111
816.604.4400 or www.mcckc.edu/eoc

A TRIO program, 100% funded by the U.S. Department of Education. All information is kept secure and confidential.

Last Name	First Name	MI	Birth Date	Age	Social Security # (Last Four)

Address	City	State	Zip Code	Phone Number

Email Address	Student ID # (If applicable)

Citizenship: US Citizen [ ] Permanent Resident [ ] Other [ ]_____ **Is English your first language?** Yes [ ] No [ ]

Did either of your biological parents graduate with a bachelor's degree? Yes [ ] No [ ]

DEMOGRAPHICS

Gender: Female [ ] Male [ ] **Marital Status:** Single [ ] Married [ ] Separated/Divorced [ ] Widowed [ ]

Military affiliation? Veteran [ ] Active Duty [ ] Spouse of Active-Duty Military [ ] Child of Active-Duty Military [ ] N/A [ ]

Do you have a physical or intellectual disability? Yes [ ] No [ ] **Employment:** Full-Time [ ] Part Time [ ] Unemployed [ ]

Number in Household:_____ **Do you provide over 50% support for children and/or dependents?** Yes [ ] No [ ]

Check if any apply to you: Emancipated Minor by a Court [ ] In Legal Guardianship by someone other than Parent(s) [ ]
Any time since turning age 13: Both parents were deceased [ ] In Foster Care [ ] or a Dependent/Ward of the Court [ ]
Determined to be an Unaccompanied youth who was Homeless or Self-supporting and at risk of being Homeless [ ]

Ethnicity: Are you of Hispanic, Latino, or Spanish origin? Yes [ ] No [ ]

Check all that apply: American Indian or Alaskan Native [ ] Asian [ ] Black/African American [ ] White [ ]
Native Hawaiian or other Pacific Islander [ ] Two or More Races [ ]

Check the range that last year's taxable household income fell into (Line 15 on Form 1040 [NOT total income]):

[ ] $0 - 23,940	[ ] $40,981 - 49,500	[ ] $66,541 - 75,060
[ ] $23,941 - 32,460	[ ] $49,501 - 58,020	[ ] $75,061 - 83,580
[ ] $32,461 - 40,980	[ ] $58,021 - 66,540	[ ] $83,581 or more

EDUCATION

Did you receive a High School Diploma or Equivalent? Yes [ ] (If yes, go to next section) No [ ]
Currently enrolled in High School [ ] or GED/HiSet classes (High School Equivalency program) [ ] **Grade Level:**_____

Currently enrolled in college classes. Yes [ ] No [ ]

If **not** enrolled, did you stop taking college classes for one or more semesters? Yes [ ] No [ ]

Have you received any of the following: Certificate [ ] Associate's degree [ ] Bachelor's degree [ ]

Are you receiving services from any of the following TRIO or federally funded programs?

[ ] Upward Bound [ ] Student Support Services
[ ] Talent Search [ ] GEAR UP
[ ] Other (i.e. GED Classes, Vocational Rehab.):_____

How did you hear about the EOC? (i.e., Speaker, Agency, School)

_____

EOC Services Requested:

[ ] Financial Aid Application Assistance
[ ] College Application Assistance
[ ] Academic Advising/Career Advising
[ ] Financial Literacy Advising
[ ] Defaulted Student Loan Advising
[ ] High School Equivalency Referral
[ ] Scholarship Search Guidance/Referral

I hereby certify that the above information is complete and accurate to the best of my knowledge.

_____ _____ _____

Signature of Participant/Parent **Date** EOC Advisor



AGENDA

- Introduction
- Terms
- Financial Aid
- FAFSA
- Questions

COMMON TERMS

- Contributor
- Dependency Status
- Federal Student Aid ID (FSAID)
- Financial Aid
- IRS Data Retrieval Tool
- Grants
- Loans
- Student Aid Index (SAI)

FINANCIAL AID

- Grants
- Scholarships
- Loans



WHAT IS FAFSA?

Free

Application for

Federal

Student

Aid

<u>2 ways to file:</u>

Online

- studentaid.gov
- Faster to process

Paper

- Slower to complete & process

Must reapply for FAFSA every academic year.

FAFSA Forms are good for 1 school year (Fall, Spring, Summer)

Current FAFSA Year: *<u>26</u>/27***

- *Fall of '26, Spring '27, Summer '27*

Next Year's: <u>27</u>/28

- *Available Oct. 1, 2026.*

You will need your federal taxes from 2 years prior to file for FAFSA Year. How you can know what taxes you will need is from the first number in the FAFSA Year (Example: 2026/2027 FAFSA needs the 2024 Federal Taxes).

FEDERAL AID PROGRAMS

Grants

- Pell
  - $7,395 is maximum for 26/27 FAFSA Year
- FSEOG
  - Need-based
  - $4,000 max for 26/27 FAFSA Year
- MO Access
  - Public 2-YR max $1,700
  - Public 4-YR max $3,500

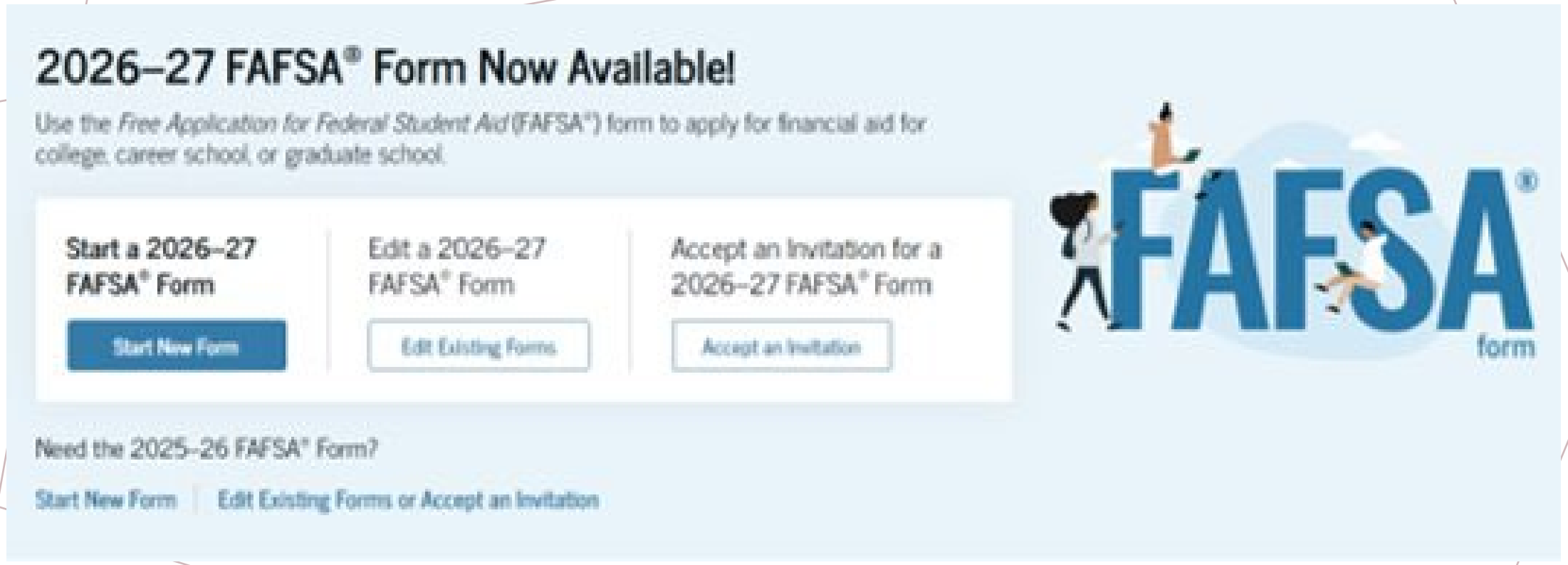
- Priority Date to apply: Feb. 1st

Loans

- Direct Subsidized (need-based)
  - Interest-free while in school
  - $3,500 max as dep. freshman
- Direct Unsubsidized
  - Interest accrues while in school
  - $5,500 (- Sub amt.) is the max for a dependent freshman (6.39% interest rate 26/27)
- Direct PLUS
  - Parent Loan for Undergraduate Students (8.94% interest rate 26/27)
  - Subject to a credit check, may require cosigner

Workstudy

- Students are paid to work on-campus
- Receive bi-weekly paycheck
- Earnings don't count against the student for future FAFSA
- Money can be used for academic or cost-of-living expenses



WHERE TO START

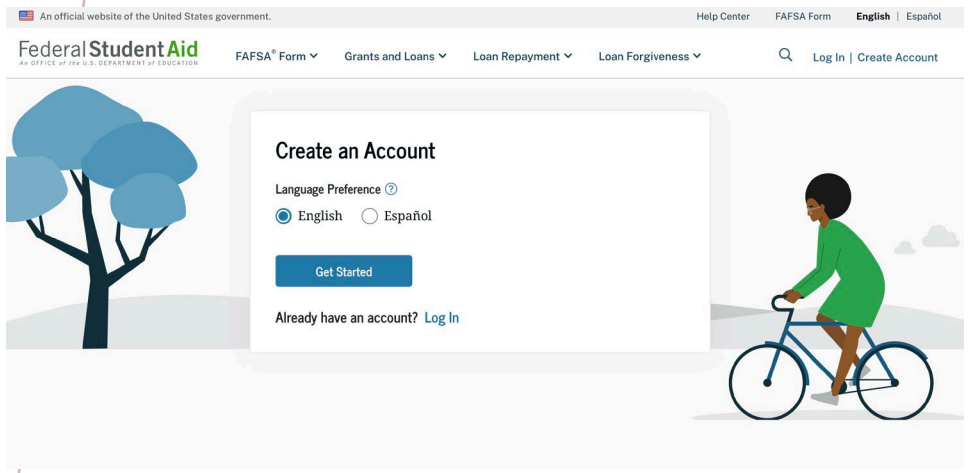
STUDENTAID.GOV

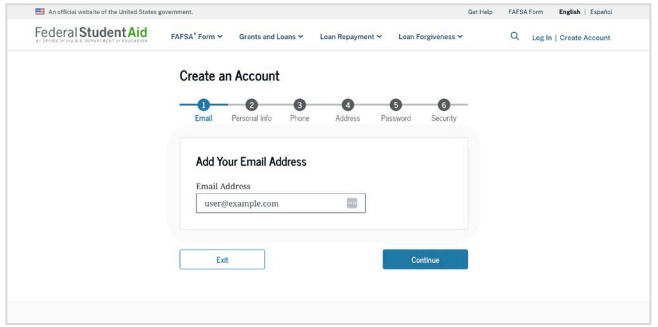
Creating a StudentAid.gov Account

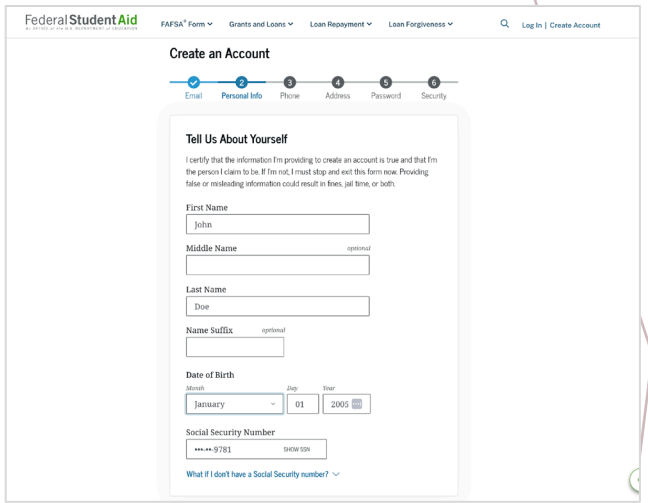
Students and other contributors, such as a parent or spouse, each need their own StudentAid.gov account. Accounts can't be shared. An email address can be linked to only one account.

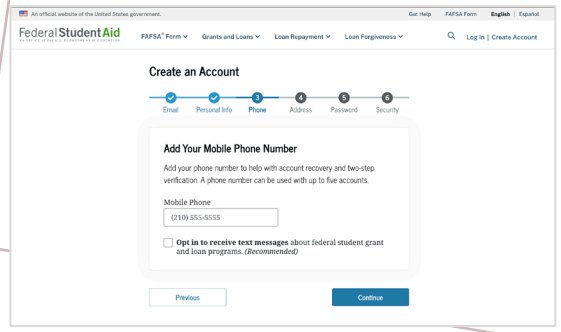
- What you will need:
  - Personal email address
    - You must have access to this, and it cannot be full
  - Cell number
    - Also, cannot be connected to another account
  - Full Legal name, Address, & Birthdate.

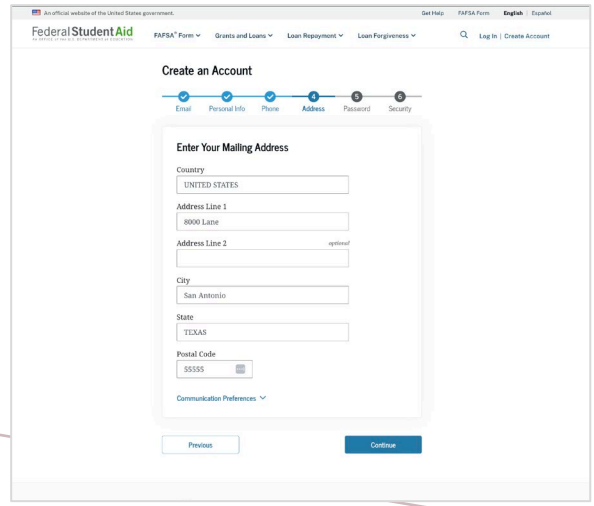
Creating a StudentAid.gov Account

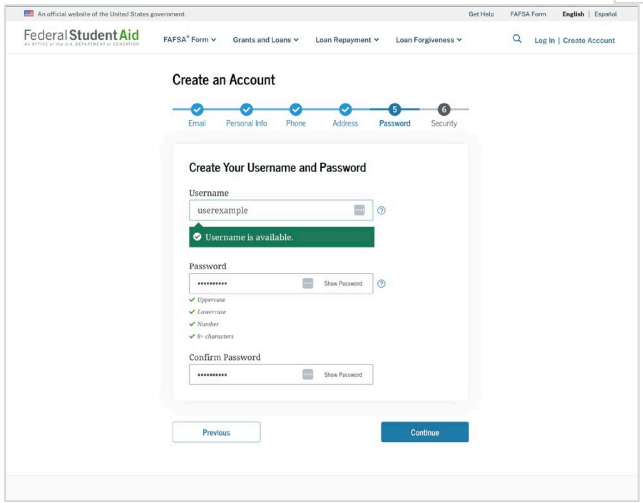


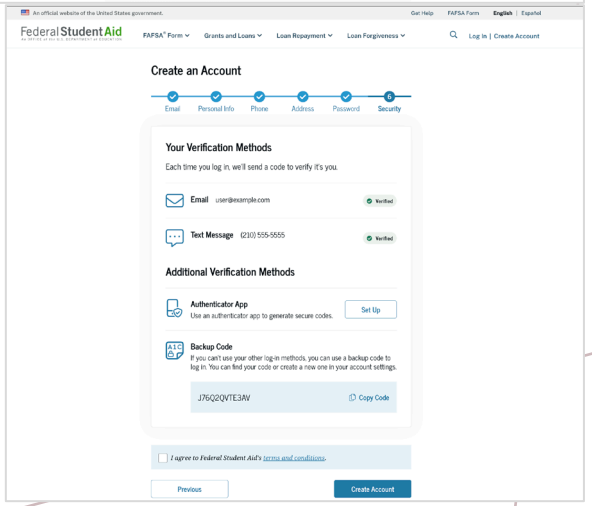












Creating a StudentAid.gov Account

Create an Account

Email ✓ — Personal Info ✓ — Phone ✓ — Address ✓ — Password ✓ — 6 Security

Your Verification Methods

Each time you log in, we'll send a code to verify it's you.

Email user@example.com — Verified

Text Message (210) 555-5555 — Verified

Additional Verification Methods

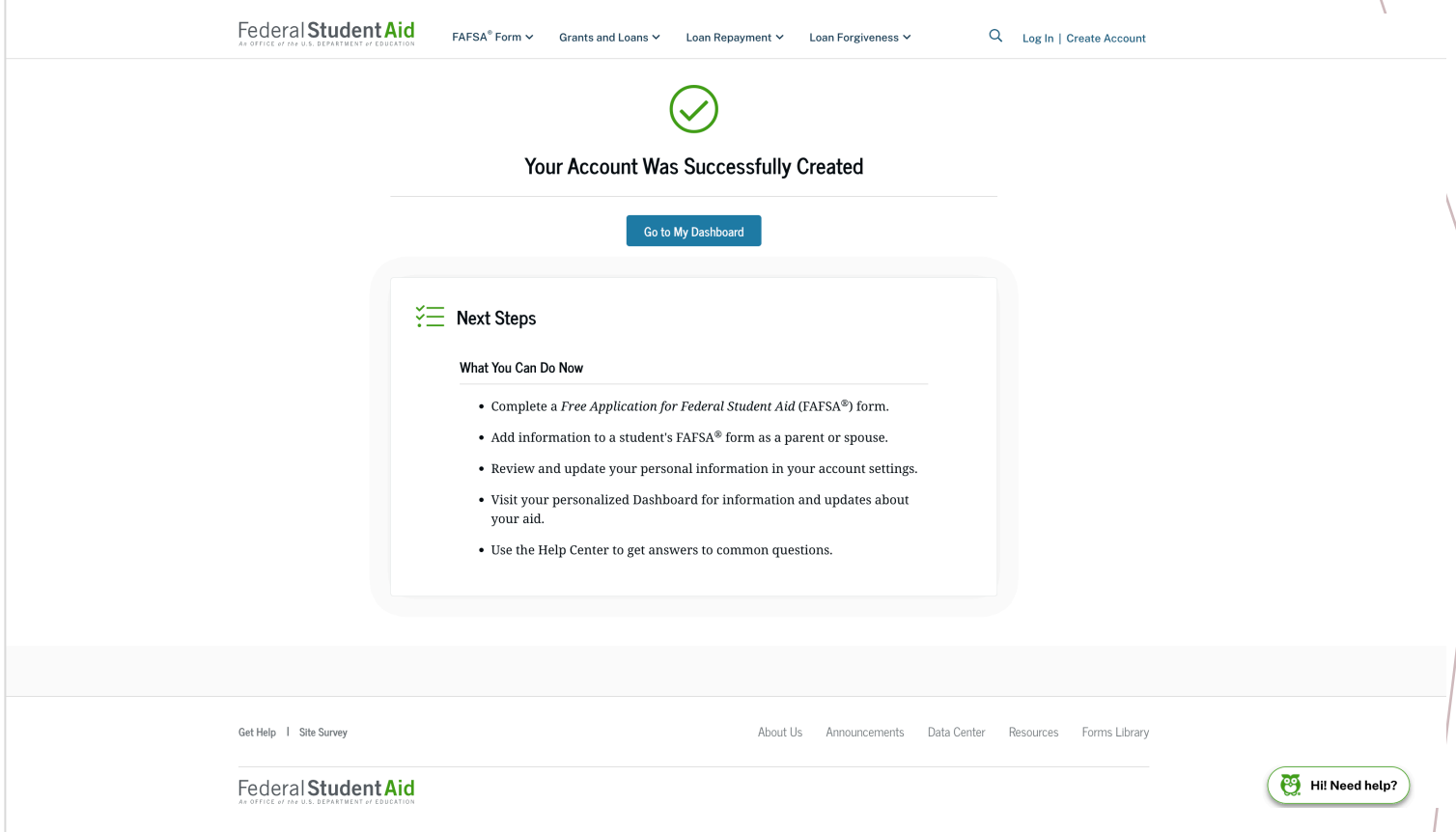
Authenticator App
Use an authenticator app to generate secure codes. [Set Up]

Backup Code
If you can't use your other log-in methods, you can use a backup code to log in. You can find your code or create a new one in your account settings.

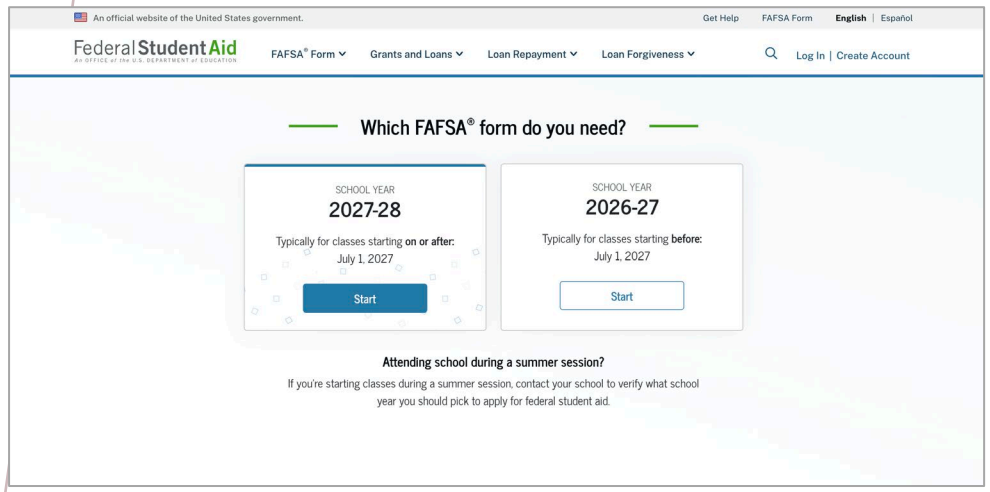
J76Q2QVTE3AV [Copy Code]

☐ *I agree to Federal Student Aid's terms and conditions.*

[Previous] [Create Account]

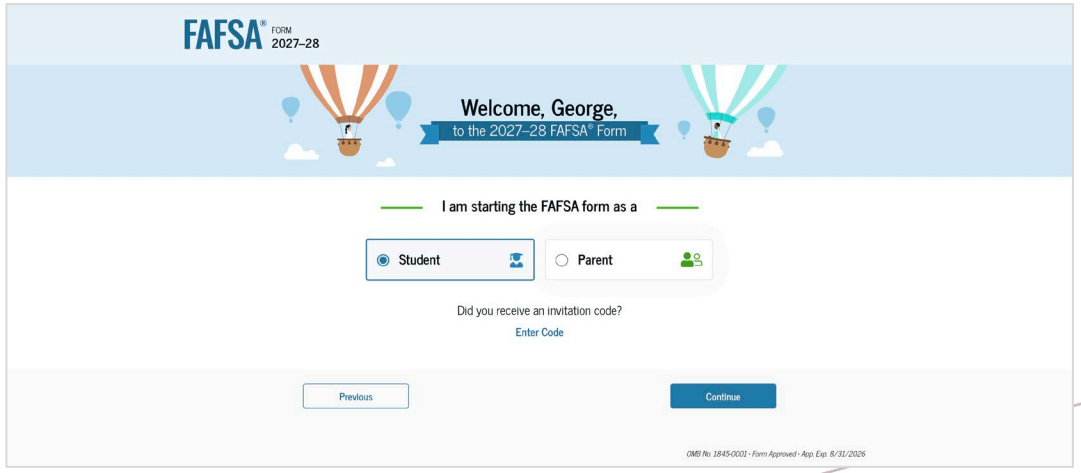


APPLYING FOR FAFSA



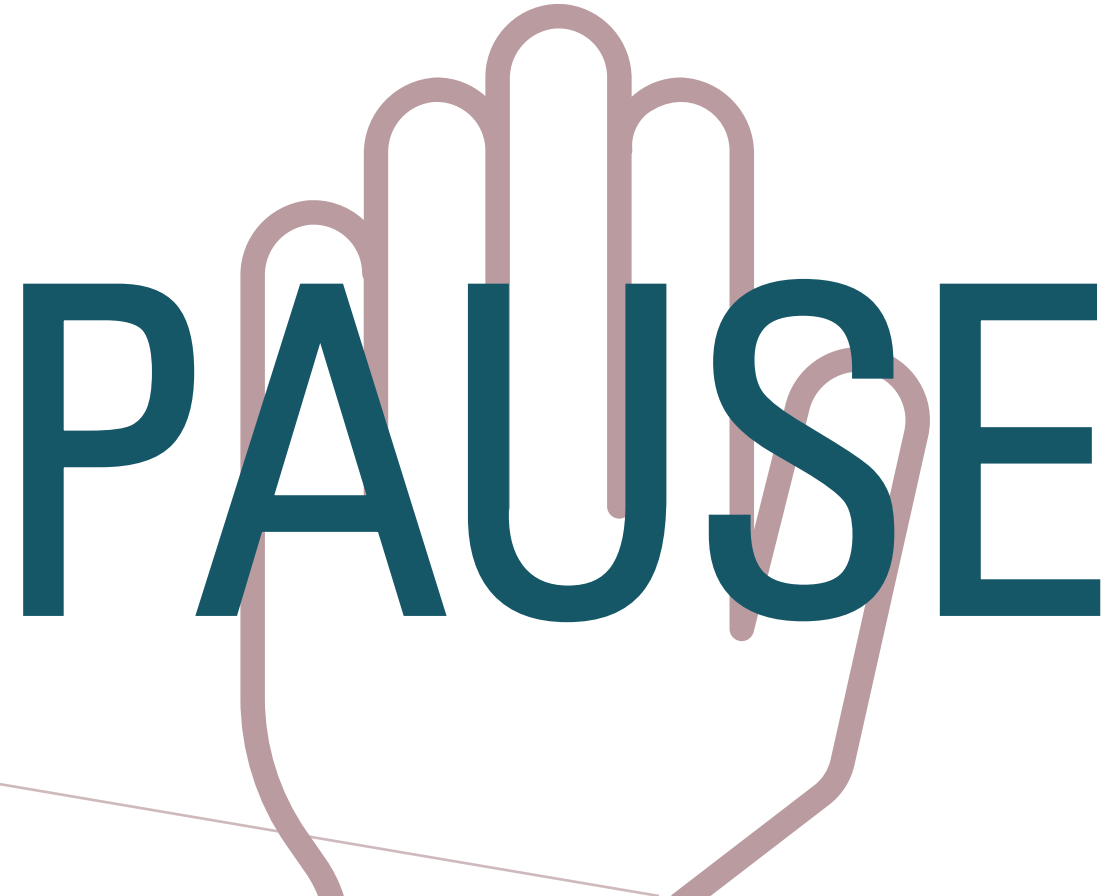
Depending on when your student will be starting college, will depend on what FAFSA you will need to file.

When starting a FAFSA, it is important to make sure you are clicking the right radio dial.



APPLYING FOR FAFSA

Things to know before you start: Dependency Status



DEPENDENCY STATUS

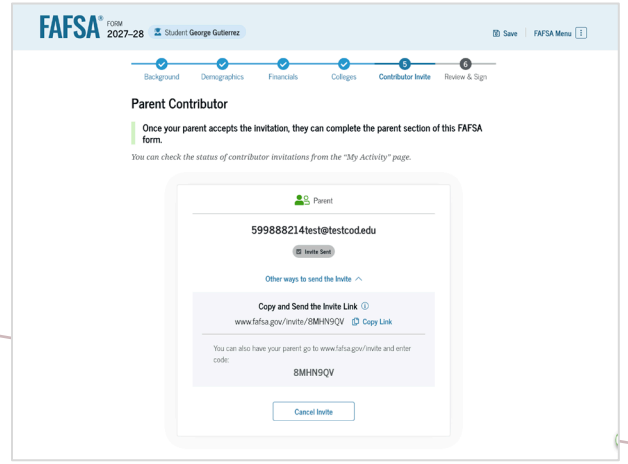
Dependency Status is what determines if a student will need their parents' federal tax information. This is done when the student is filling out their portion of the FAFSA form. Students are only considered an "*Independent*" student if:

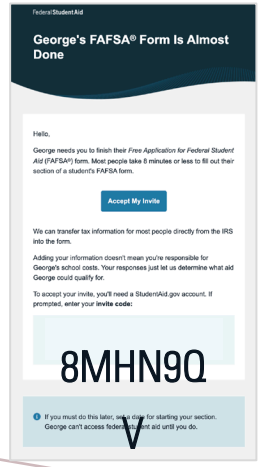
- 24 years old and up
- Married and/or have children of their own
- In foster care, guardianship or ward of the court after age 13
- Legally Emancipated Minor
- Veteran or active duty in the military
- Documented McKinney-Vento students
- Other special circumstances (examples)
  - Victim of Human Trafficking
  - Left an abusive home
  - Parent(s) are incarcerated, and contact would pose a threat to student
  - Has refugee/asylee status and parents are in another country

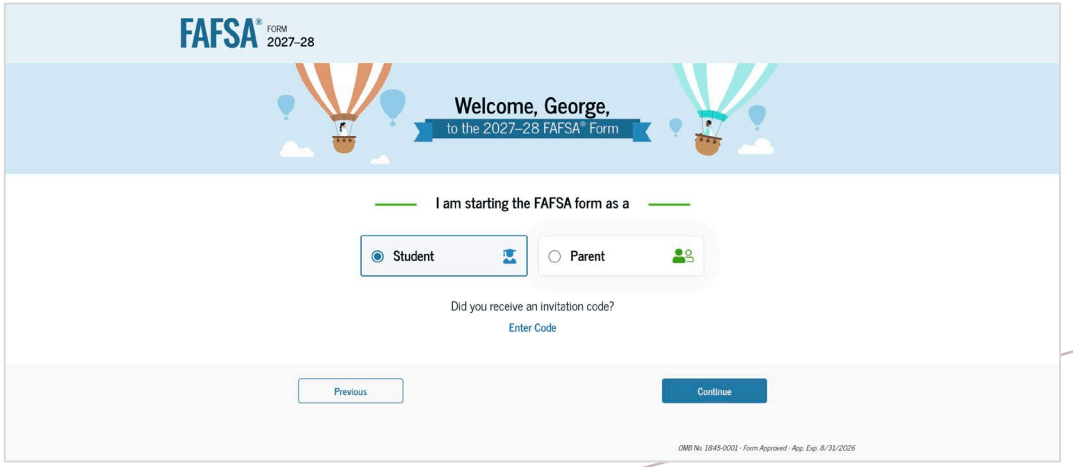
APPLYING FOR FAFSA

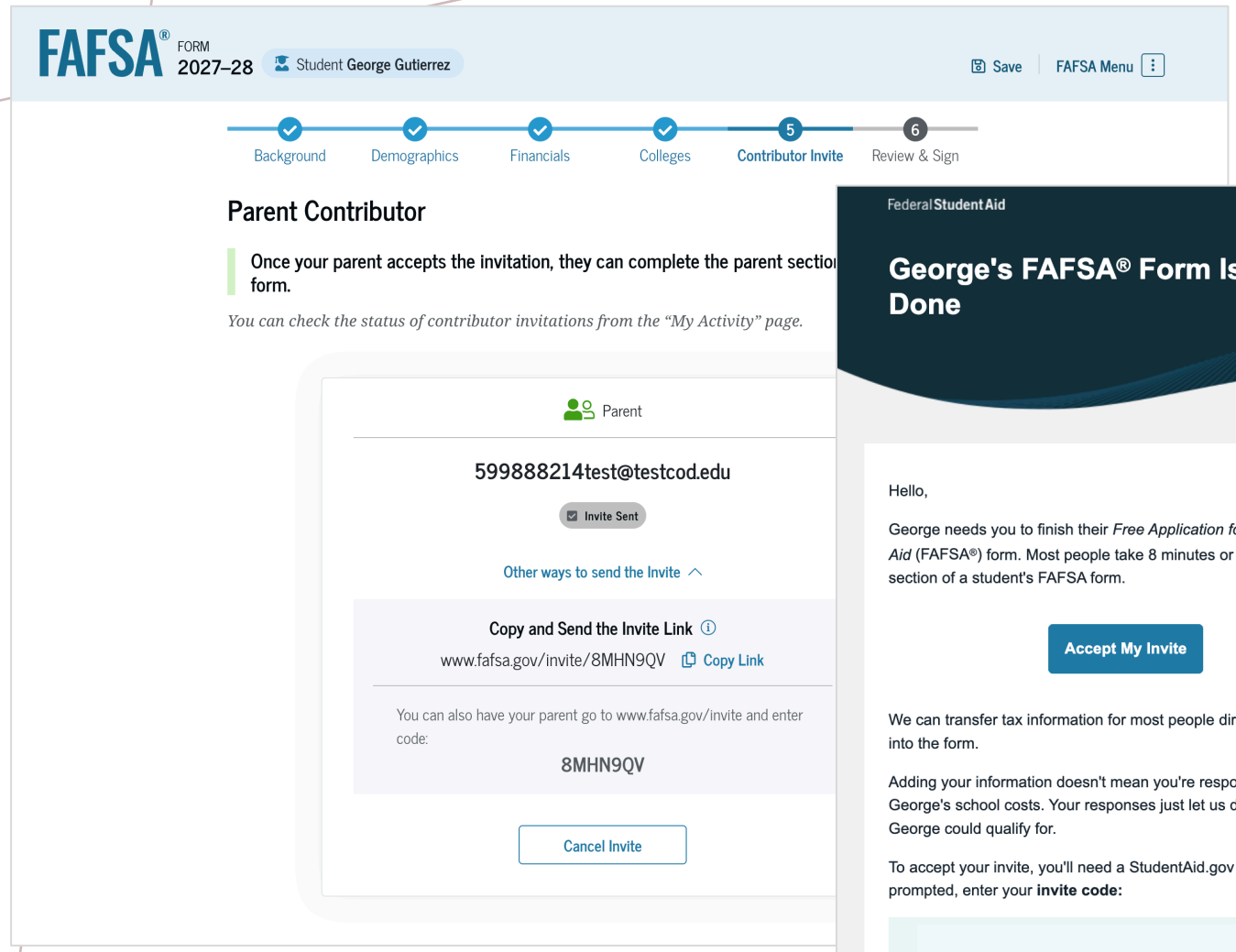
Contributor Invite Code To Access a FAFSA® Form

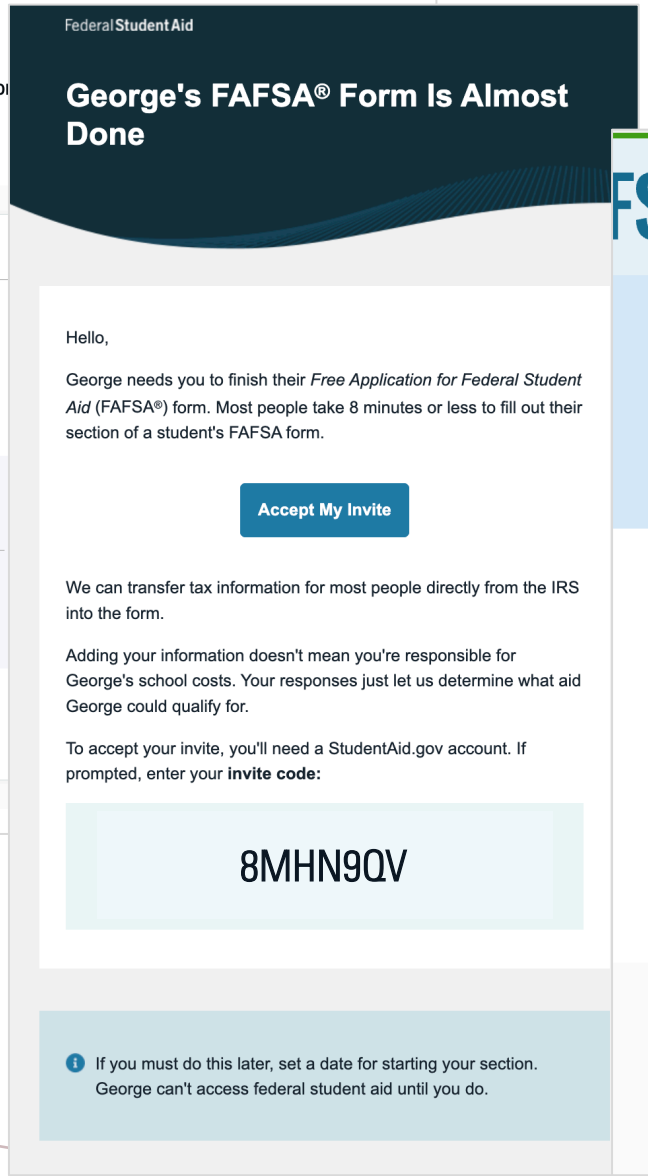
Most dependent students are required to invite a parent contributor to their FAFSA® form. Married students who didn't file taxes jointly with their spouse are required to invite a spouse contributor to their FAFSA form.

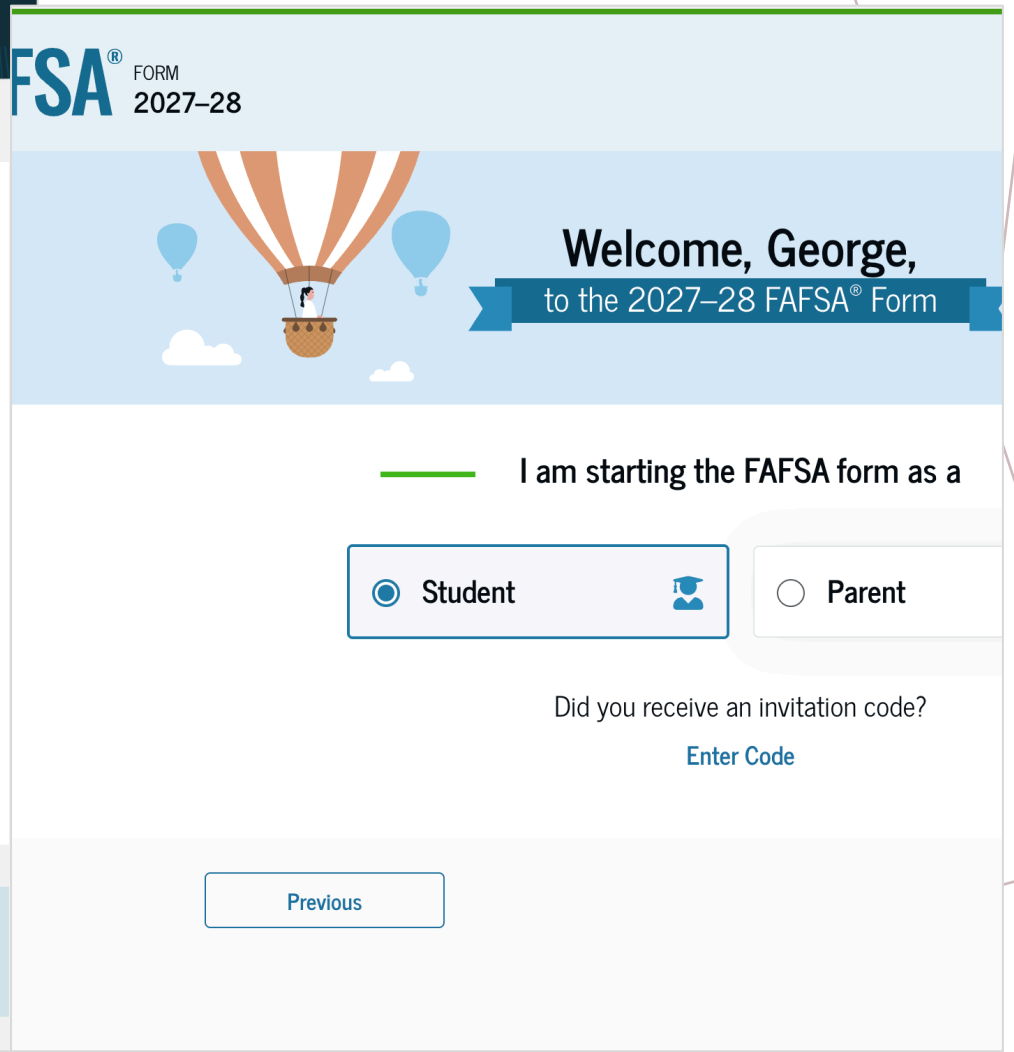







FAFSA® FORM 2027–28
Student George Gutierrez
Save
FAFSA Menu
Background
Demographics
Financials
Colleges
5
Contributor Invite
6
Review & Sign
Parent Contributor
Once your parent accepts the invitation, they can complete the parent sectio
form.
You can check the status of contributor invitations from the "My Activity" page.
Parent
599888214test@testcod.edu
Invite Sent
Other ways to send the Invite
Copy and Send the Invite Link
www.fafsa.gov/invite/8MHN9QV
Copy Link
You can also have your parent go to www.fafsa.gov/invite and enter code:
8MHN9QV
Cancel Invite


Federal Student Aid
George's FAFSA® Form Is Almost Done
Hello,
George needs you to finish their Free Application for Federal Student Aid (FAFSA®) form. Most people take 8 minutes or less to fill out their section of a student's FAFSA form.
Accept My Invite
We can transfer tax information for most people directly from the IRS into the form.
Adding your information doesn't mean you're responsible for George's school costs. Your responses just let us determine what aid George could qualify for.
To accept your invite, you'll need a StudentAid.gov account. If prompted, enter your invite code:
8MHN9QV
If you must do this later, set a date for starting your section. George can't access federal student aid until you do.

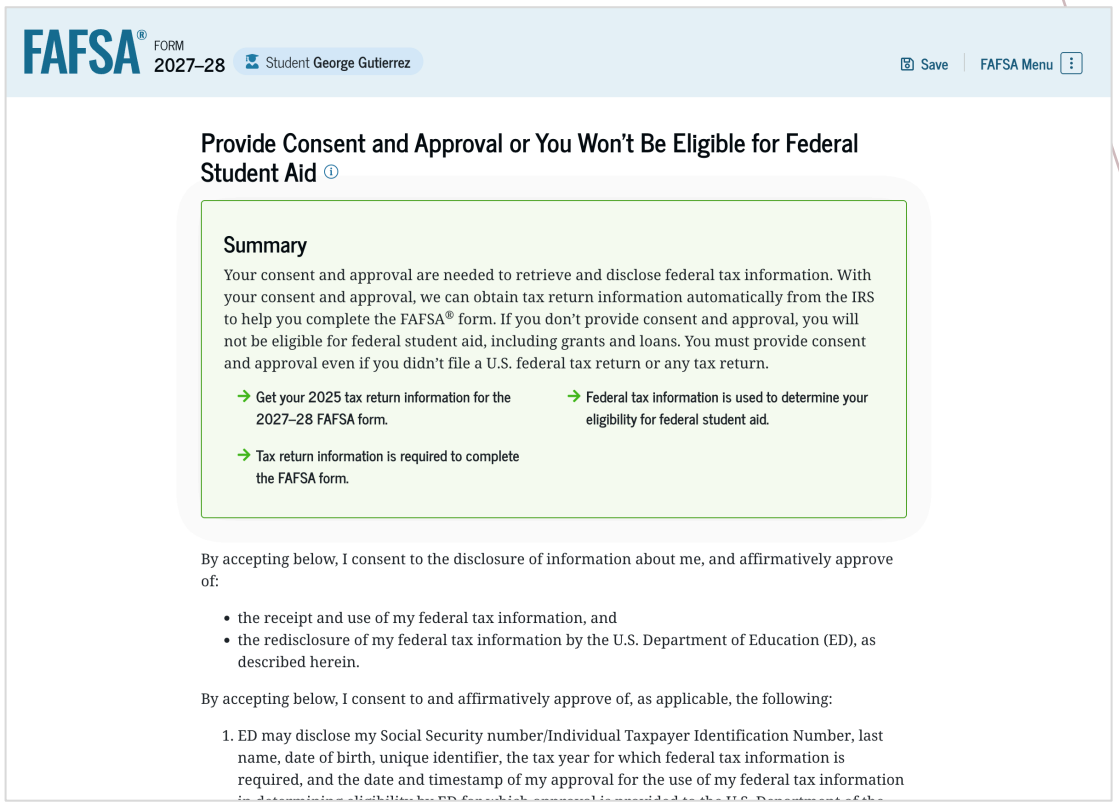

FSA® FORM 2027–28
Welcome, George,
to the 2027–28 FAFSA® Form
I am starting the FAFSA form as a
Student
Parent
Did you receive an invitation code?
Enter Code
Previous

APPLYING FOR FAFSA

Two last things to be aware of when filing FAFSA:

1. Make sure to **approve consent** for taxes to transfer with the **IRS Data Retrieval Tool**

2. A student can add up to 20 schools on the FAFSA. Make sure to add the **TOP 3 Choices first on the list**



SATISFACTORY ACADEMIC PROGRESS (SAP)

- Minimum Requirements
  - 2.0 GPA
  - 67% Completion Rate
  - Scholarship Requirements may be different
    - 2.5 GPA for MO funding
- IF Not Meeting SAP
  - 1st Time – Warning Semester
    - Eligible for Aid
  - 2nd Time – Termination
    - Appeal process, if extenuating circumstances

NEXT STEPS

After FAFSA is complete and processed, you will await the award letters from the schools your student has finished the admissions process at.

WHY APPLY?

A+

Intuitional Grants

For Scholarship Opportunities

CONTACT US



Got Questions?
We can help!

EDUCATIONAL OPPORTUNITY CENTER

3100 MAIN ST, SUITE 100
KC, MO 64111

816-604-4400 or EOC@mcckc.edu

mcckc.edu/eoc