

2027-2028 Financial Aid Overview

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Financial Aid Basics

- Funds provided to students and families to help pay for college/educational expenses.
- The Federal Government looks to BOTH the student and family to cover educational expenses.
- Financial aid is designed to assist all families regardless of financial circumstances.
- The process begins with the Free Application for Federal Student Aid (FAFSA®).

Types of Financial Aid



Scholarships – Free money awarded based on student academics and/or financial need



Grants – Free money awarded based on financial need



Loans – Borrowed monies repaid typically after graduation



Work – Money earned through employment

What to complete

Different schools require different applications

Check with the Financial Aid and Admission Offices at each school

Some standard applications include:

- Admission Application
- FAFSA®
- Additional financial aid application (e.g.: CSS Profile form)
 - Not required for federal financial aid
- Scholarship Applications

Complete the FAFSA® Form



StudentAid.gov

- The **FREE** Application for Federal Student Aid
 - AVOID websites **not** affiliated with the U.S. Department of Education (ED) that charge a FEE.
- 



The FAFSA[®] Form

Application for:

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

Information provided:

- **Demographic**
- **Taxable and untaxable income for 2025**
- **Assets (value as of date the FAFSA[®] is signed)**

**Students should submit the FAFSA regardless of income.
Income is not the only factor in determining eligibility.**

2027-2028 Financial Aid Timelines



**For students beginning
enrollment Fall 2027
(possibly Summer 2027)**



**Available:
October 1**



**Submit early/meet college
FAFSA® Priority Date**

***Early application allows time to
compare aid offers**

***Early application could
maximize aid eligibility**



**Student does not need to be
admitted to submit the
FAFSA®**

***College may not review FAFSA®/offer aid
until admitted**



**Re-apply/submit the
FAFSA® every year
starting in October**

StudentAid.Gov Account

(Username and Password)

- Student and parent(s) each need individual FSA ID's/login
- Go to Studentaid.gov > Top Right > “Create and Account” > Get Started
- Takes about 7 Minutes
- Email
 - Students do not use high school email
 - Can only be used with one account
- Personal Info
 - Name
 - Date of Birth
 - Social Security Number
- Phone
 - Can be used with up to 5 accounts
 - Optional but recommended
- Address
- Username and Password
- Security/Multi-Factor Authentication (MFA)

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

What You Can Use Your Account For

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

What You'll Need

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

Student FAFSA® Form Landing Page

The image shows a screenshot of the Federal Student Aid FAFSA Form Landing Page. A blue arrow points from the 'FAFSA® Form' link in the top navigation bar to the main content area. The main content area is titled 'Which FAFSA® form do you need?'. It features two options: '2027-28' (circled in orange) and '2026-27'. The '2027-28' option is for classes starting on or after July 1, 2027. The '2026-27' option is for classes starting before July 1, 2027. A brown arrow points to the '2026-27' option with the text 'Prior Year FAFSA®'. Below the options, there is a section for 'Attending school during a summer session?' with a note to contact the school for verification.

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FAFSA® Form ^ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Complete the FAFSA® Form

Learn About the FAFSA® Form

How To Fill Out the FAFSA Form

FAFSA Deadlines

How To Check Your FAFSA Status

How To Review and Correct Your FAFSA Form

Learn About the FAFSA Summary

FAFSA Help Center

Manage Federal

Get Repay

An official website of the United States government.

Get Help FAFSA Form English | Español

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Search Log In | Create Account

Which FAFSA® form do you need?

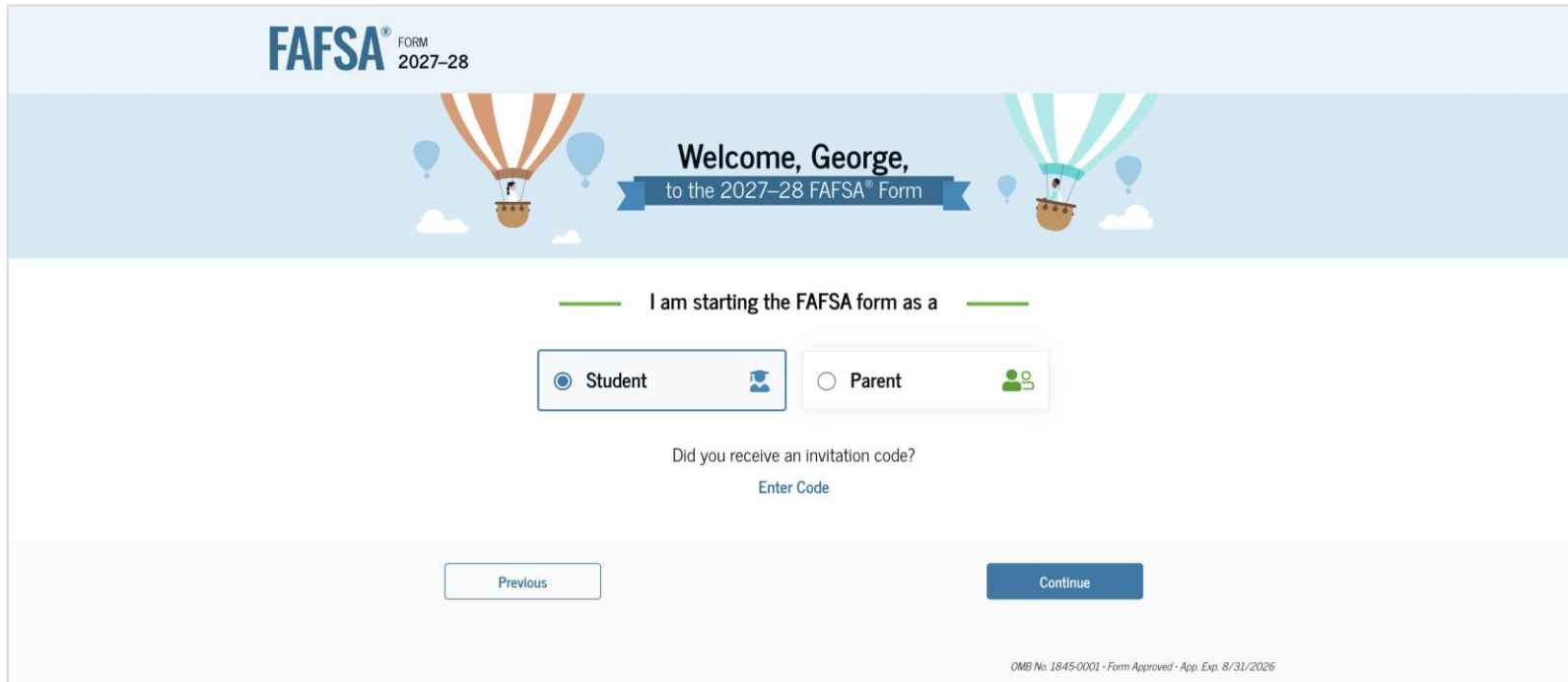
SCHOOL YEAR
2027-28
Typically for classes starting on or after:
July 1, 2027
Start

SCHOOL YEAR
2026-27
Typically for classes starting before:
July 1, 2027
Start

Attending school during a summer session?
If you're starting classes during a summer session, contact your school to verify what school year you should pick to apply for federal student aid.

Prior Year FAFSA®

Start FAFSA form as Student



The screenshot shows the FAFSA 2027-28 welcome page. At the top, it says "FAFSA® FORM 2027-28". Below this is a banner with two hot air balloons and the text "Welcome, George, to the 2027-28 FAFSA® Form". The main section is titled "I am starting the FAFSA form as a" and has two options: "Student" (selected with a radio button and a graduation cap icon) and "Parent" (unselected with a radio button and a family icon). Below these options is the question "Did you receive an invitation code?" with a link "Enter Code". At the bottom, there are "Previous" and "Continue" buttons. The footer contains the text "OMB No. 1845-0001 • Form Approved • App. Exp. 8/31/2026".

- Recommend starting with student
- Series of tutorial videos

Parents or Spouses

Your answers on the FAFSA® form will determine if any contributors (your spouse, your biological or adoptive parent[s], or your parent's spouse) need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they won't be financially responsible for your education.

How To Invite

Contributors will need to log in with their own StudentAid.gov account username and password to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their email address.

Student Identity Information

- First page within the student section.
- Pulled from account created.
- Student can verify information is correct.
- Update personal information on **StudentAid.gov**.

The screenshot shows the FAFSA Student Identity Information page for a student named George T. Gutierrez. The page header includes the FAFSA logo, the form year 2027-28, the student's name, and links for saving and accessing the FAFSA menu. The main heading is "Student Identity Information" with a sub-instruction to review and verify the information. A link is provided to learn about data usage. The form fields are as follows:

Field	Value
Name	George T Gutierrez
Date of Birth	02/15/2006
Social Security Number	***-**-8270
Email Address	599888270test@testcod.edu
Mobile Phone Number	(555) 557-6231
Permanent Mailing Address	80000 Lane
City	San Antonio
State	TX
Zip Code	00000
Country	US

At the bottom of the form, there is a "Continue" button and a "Need help?" link.

Student Provides Consent

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

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 2025 tax return information for the 2027-28 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 to determine my eligibility for federal student aid.

[Hit Need help?](#)

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 won't be eligible for federal student aid.

[Previous](#)

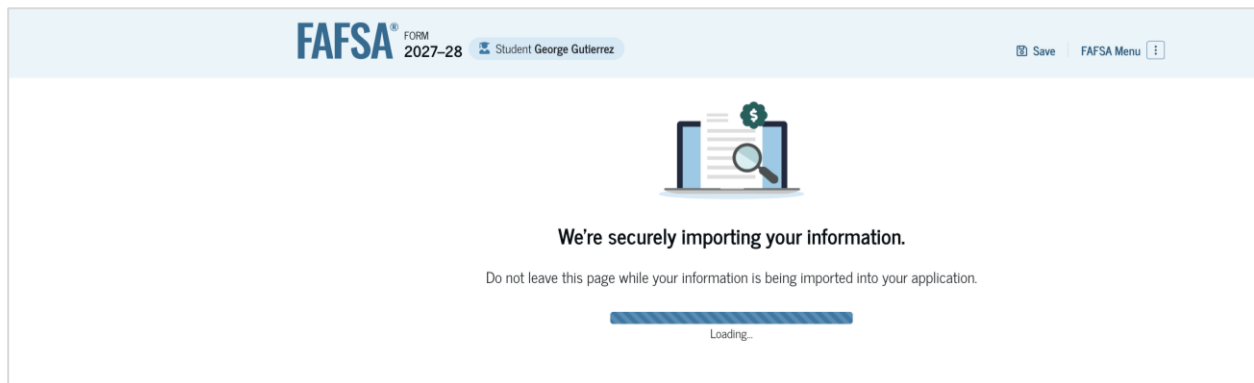
[Decline](#)

[Approve](#)

- **By providing consent, the student's federal tax information is transferred directly into the FAFSA[®] form from the IRS.**
- **Declining: student will not be eligible for federal student aid.**

Imports Student's IRS Information

- Transfers Federal Tax Information (FTI) into the FAFSA® form to help complete the "Your Finances"
- Eliminates most manual entry of data
- Student will have a few more questions to answer under finances.
- Student will provide information on assets. If the student has nothing to report, enter zero.



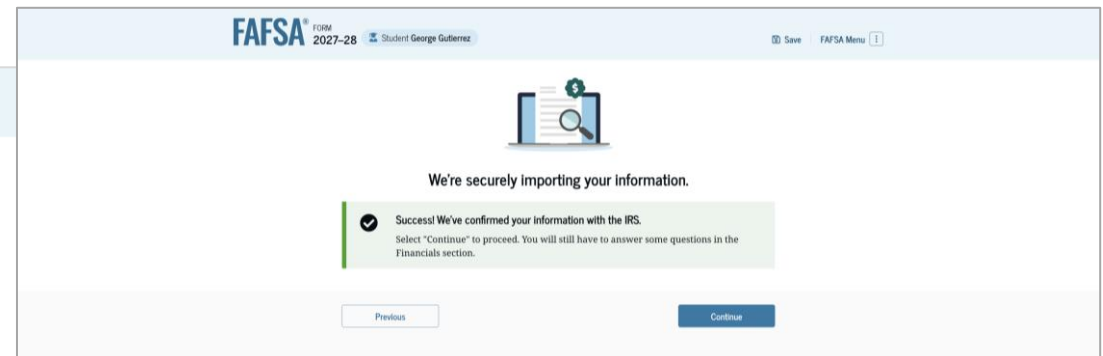
FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu



We're securely importing your information.

Do not leave this page while your information is being imported into your application.

Loading...



FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu



We're securely importing your information.

✓ Success! We've confirmed your information with the IRS. Select "Continue" to proceed. You will still have to answer some questions in the Financials section.

Previous Continue

Student Personal Circumstances/Dependency Status

- **Dependent** = Parent(s) apply with the student.
- **Independent** = Student (and spouse).
- **Categories of an independent student:**
 - Age = 24 as of January 1
 - Graduate Student
 - Married
 - Veteran/Active Duty
 - Children/Dependents
 - Orphan/Ward of Court/Foster Care = Age 13 or older
 - Emancipation/Legal **Guardianship**
 - Homeless or at risk of homeless and self-supporting

Student Personal Circumstances

FAFSA[®] FORM
2027-28 Student George Gutierrez

Save FAFSA Menu

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

Student Current Marital Status

☒ Single (never married)

☐ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

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Hi! Need help?

FAFSA[®] FORM
2027-28 Student George Gutierrez

Save FAFSA Menu

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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, 2027, and June 30, 2028.

☐ 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.

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Hi! Need help?

FAFSA[®] FORM
2027-28 Student George Gutierrez

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Student Homelessness

At any point in 2026 or after, has the student faced one of these situations?

☐ They didn't live with a parent or guardian, and they were homeless.

☐ They didn't live with a parent or guardian, were supporting themselves, and were at risk of becoming homeless.

☒ They didn't face either of these situations.

Previous

Continue

- Determines Dependency Status.



Unusual Circumstances

- Conditions that justify an institution adjusting student's dependency status
- Student does not provide parent information = provisionally independent
- Student follows institution's process for dependency override determination

FAFSA® FORM 2027-28 Student George C. [redacted]

1 Background 2 Demographics 3 Financials 4 Colleges 5 Contributor Invite 6 Review & Sign

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 experienced a change in custody 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

Previous Continue

Need help?

Most high school students will be dependent.

Dependent Student/Parent Refusal

- This is an option if the student's parents are unwilling to provide information.
- If the student had selected "Yes," a modal would appear to warn about missing out on other potential federal student aid.

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

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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

Previous Continue

Hi! Need help?

Which Parent is considered a Contributor?

Married (not separated) & filed 2025 taxes jointly: only one parent is a contributor.

Married (not separated) & filed 2025 taxes separate: both are contributors.

Not married to each other & live together: both are contributors.

Parents are divorced, separated, or never married and don't live together: the parent who provided more financial support during the last 12 months.

Parents are divorced, separated, or never married and don't live together and provide equal financial support or do not support financially: the parent with greater income and assets is the contributor.

- If parent is now married and didn't file 2025 taxes jointly with their current spouse, their spouse is also a contributor.

Student Demographic Information

- Student is asked:
 - Race
 - Gender
 - Ethnicity
- FOR Research Purposes only.
- Response does not impact aid.
- Schools do not see responses.

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Student Demographic Information

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

Your answers will not

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

What is the student's sex? ⓘ

☒ Male

☐ Female

Previous

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

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

Student Race and Ethnicity ⓘ

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

Your answers will not

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

What is the student's race and/or ethnicity? ⓘ

Select all that apply and enter additional details in the spaces below.

☐ American Indian or Alaska Native

☒ Asian

☐ Chinese

☐ Asian Indian

☐ Filipino

☐ Vietnamese

☐ Korean

☐ Japanese

Other Asian (Enter, for example, Pakistani, Hmong, Afghan, etc.)

☐ Black or African American

Student Selects Colleges

- The student searches for a school by entering a state, city, and/or school name.
- After selecting "Search," they select the correct school from the search results.
- Students can select to send their FAFSA® information to a maximum of 20 schools.

FAFSA® FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

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

Dependent Student: School Search (2 of 4 slides)

FAFSA® FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

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

FAFSA® FORM 2027-28 Student George Gutierrez

Background Demographics Financials **Colleges** Contributor Invite Review & Sign

Where should we send the FAFSA® information?
You can add more schools after submitting your form.

1 out of 20 schools selected View Selected Schools

Search by School Name or Code Search by Location

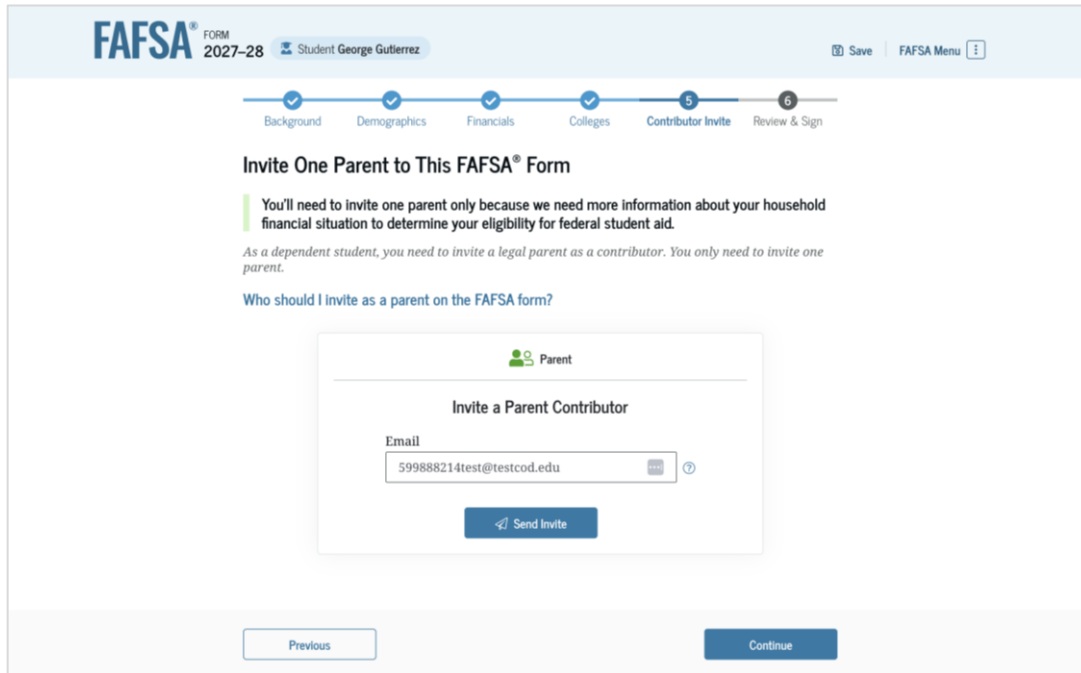
School Name or Code

Search Results 1 of 1

UNIVERSITY OF TEXAS-AUSTIN Austin, Texas (TX)	Federal School Code 003658	☒ Selected
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Student Invites Contributor

- Student enters parent's email address to send invite.
- Parent can access form by accepting invitation in the email.
- Student is also provided an invitation link and invitation code that can be shared directly with the parent.



FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Invite One Parent to This FAFSA[®] Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Who should I invite as a parent on the FAFSA form?

Parent

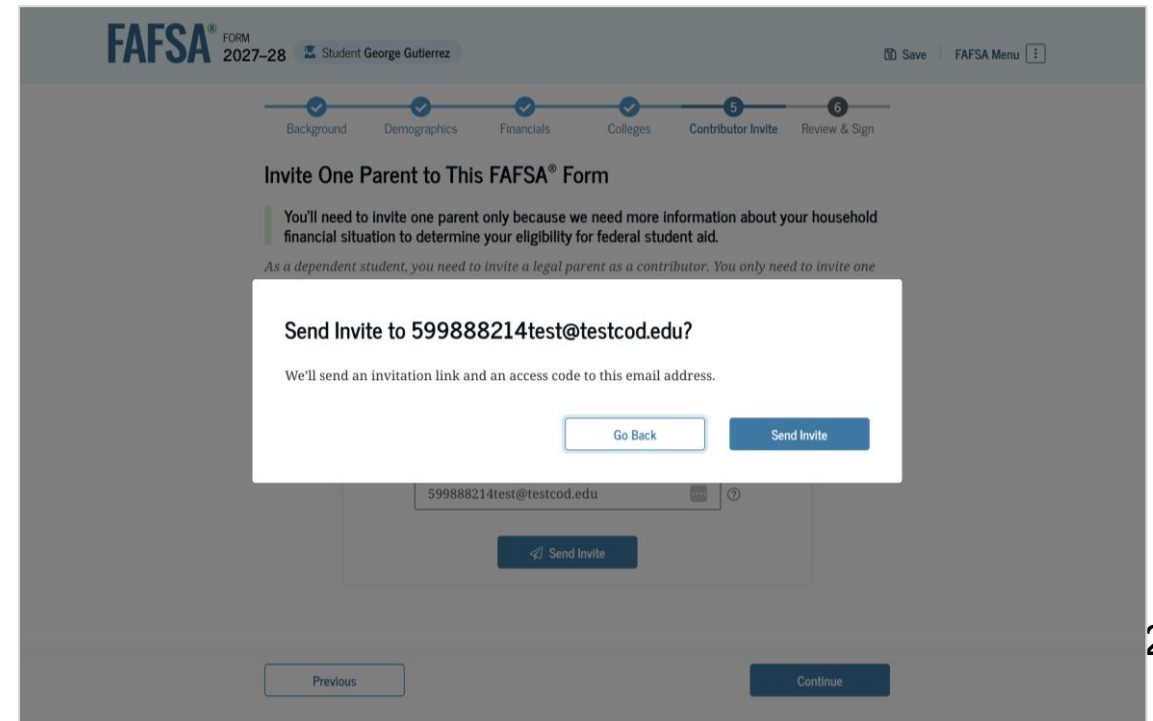
Invite a Parent Contributor

Email

599888214test@testcod.edu

Send Invite

Previous Continue



FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Invite One Parent to This FAFSA[®] Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Send Invite to 599888214test@testcod.edu?

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

Go Back Send Invite

599888214test@testcod.edu

Send Invite

Previous Continue

Student Review Page

- Displays the responses student provided.
- View all responses by selecting "Expand All" or expand each section individually.
- To edit a response, select the question's hyperlink.

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

You're Almost Done!

- Review your answers on the next page.
- Select "Continue" on the review page to sign your section.
- Make sure your contributor completes their section and your FAFSA form is submitted.

ALMOST DONE!

Previous Continue

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges Contributor Invite Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

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 Updated Expand All

- Introduction Personal Identifiers
- Section 1 Background
- 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
599888214test@testcod.edu	Parent	8M4N9QV	Invite Sent

Terms and Conditions

Student Signature

- Student can sign and complete their section.
- If parent information has not been provided yet, the student will not have a submit option.
- The form is not considered complete and cannot be processed yet.

Terms and Conditions

Note:

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.

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.

By signing this application electronically using your StudentAid.gov account username and password, you 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 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.

Done

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA® form and filled out your section of the form accurately to the best of your ability.

[View Terms & Conditions](#)

Viewed

Sign and Submit Your FAFSA® Form ⓘ

☒ I, George Gutierrez, agree to the terms outlined above.

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.

[Previous](#)

[Finish Student Section](#)

Student Identity Verification

Identity Verification Needed

We've flagged your FAFSA form for potential fraud. Clear this up right now by verifying your identity. You will need:



Your government-issued photo ID



Your smartphone or tablet

Get started

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.

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

powered by Socure

[Decline Identity Verification](#)

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

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.



FederalStudentAid

Let's get you verified

It will only take 2 minutes.

Start Verification

< verify.socure.us >

Consent to Verify ID

We will verify your identity for ongoing fraud prevention purposes using our service provider Socure to analyze your selfie and document images captured via photo or video with automated technology, including facial recognition.

You have read, understood, and agree to Socure's [Terms of Use](#), including class action waiver and arbitration agreement, and [Privacy Notice](#), which explains how they collect, use, retain, transfer, and secure your facial biometrics and other personal information, their use of service providers, and your data rights.

Consent

Decline

powered by Socure

< verify.socure.us >

"verify.socure.us" Would Like to Access the Camera

Cancel

Allow

< verify.socure.us >

- Happens to *very few students*
- MAY be triggered when a student selects to submit
- Can complete or decline
- Accept = show a valid government-issued photo ID and complete a live camera face capture
- Decline = FAFSA submitted but not calculated and complete identity verification with the school

Student Section Complete

Reminder that form is not completed and can't be submitted until the parent completes the contributor section of the form and signs it.

FAFSA[®] FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Student Section Parent Section

Pending Submission
Check With Your Contributor

Parent Contributors

Requirements for Dependent Students
Your FAFSA[®] form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Contributor(s)	Role	Invite Code	Status
599888214test@testcod.edu	Parent	8MHN9QV	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

Hi! Need help?

Student Section Complete

- Viewing the FAFSA® Submission Summary

Here's What You Can Do Next



Check Your Email

You'll receive an email version of this page at the following email address:
599888270test@testcod.edu.



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 after your form is processed. Most FAFSA forms are processed immediately, but some take one to three days.

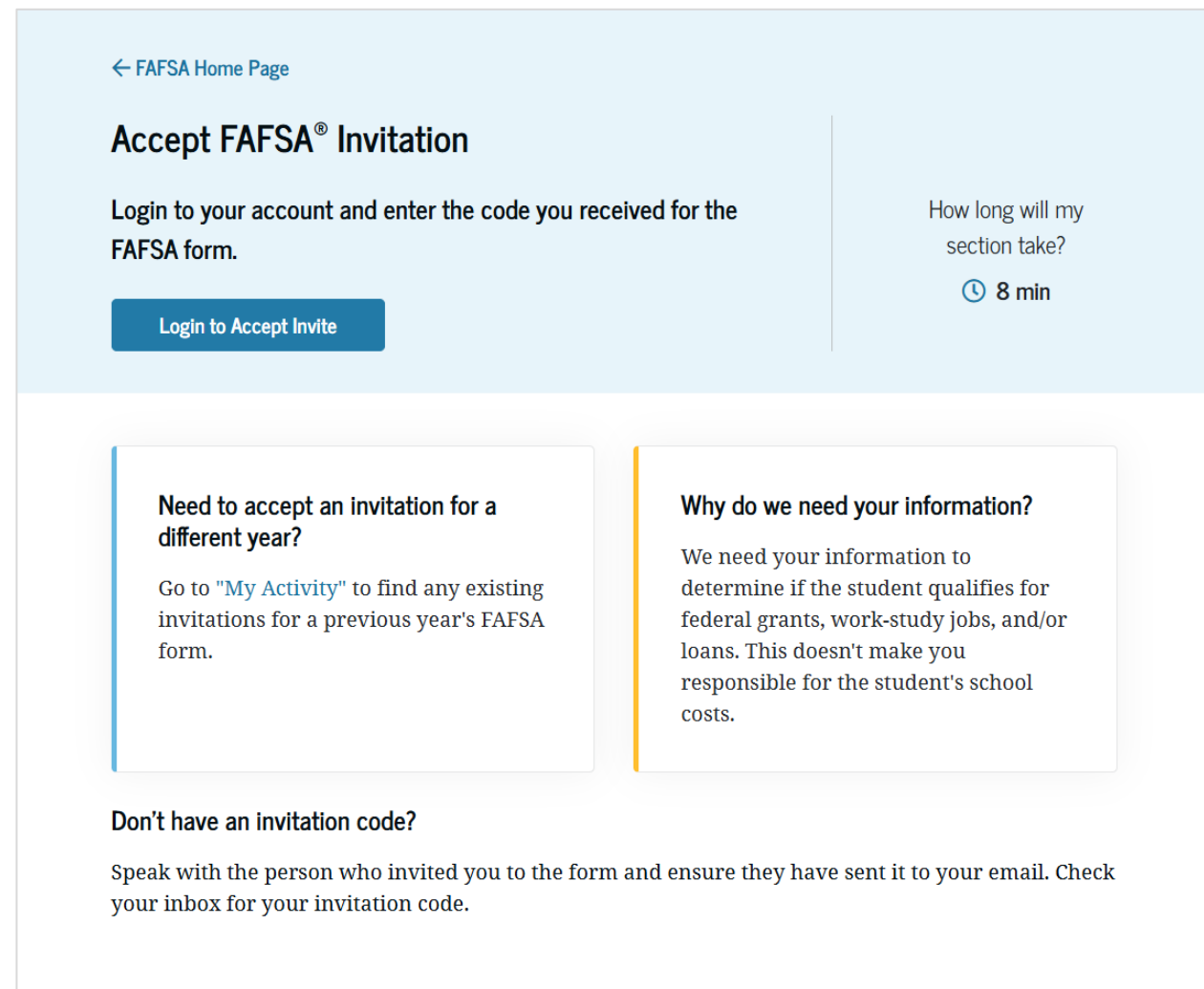
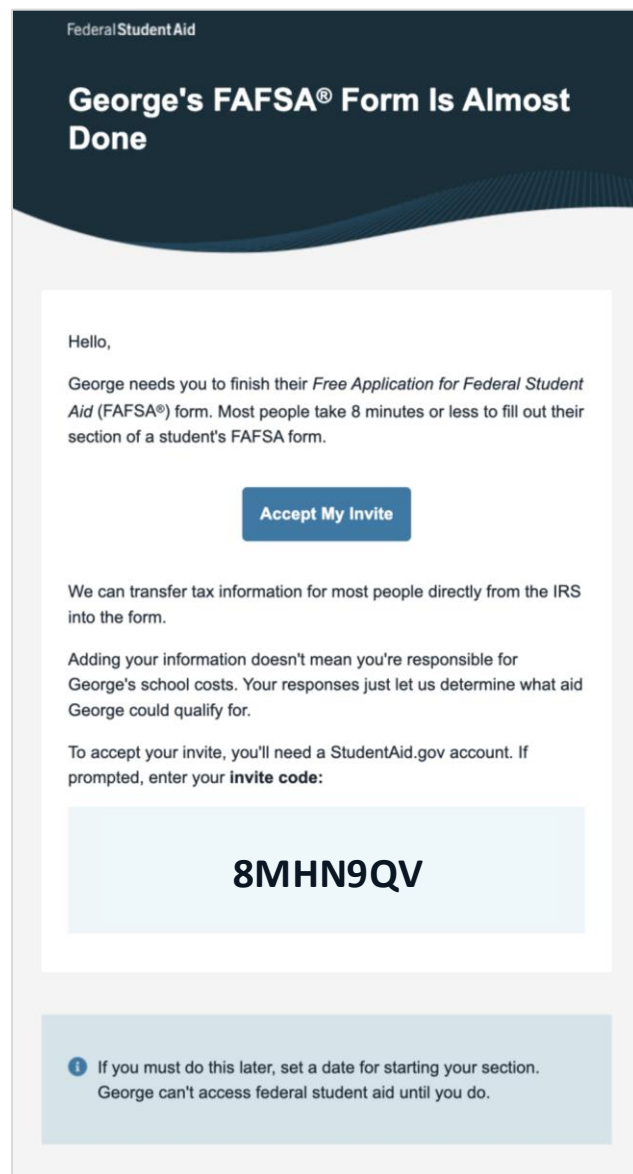


Questions About The FAFSA® Process?

Visit the "FAFSA Help" page for more information.

[Get Help](#)

Parent Invitation



This view demonstrates a parent opening the FAFSA® invitation from their **email**. The parent selects “Log In” and is taken to StudentAid.gov.

Parent Log-in

Log In

Email Address or Username

599888270test

[Forgot email address or username?](#)

[Continue](#)

Log In

← 599888270test

Password

***** [Show Password](#)

[Forgot password?](#)

[Log In](#)

[Create an Account](#)

[← FAFSA Home Page](#)

Accept FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

8MHN9QV [Accept Invite](#)

How long will my section take?

⌚ 8 min

Need to accept an invitation for a different year?

Go to ["My Activity"](#) to find any existing invitations for a previous year's FAFSA form.

Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

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 logs in and is taken to the "Accept 2027-28 FAFSA® Invitation".
- Invitation code automatically fills in the box if the parent used the link from email.

Parent Contributing to the FAFSA® Form

← FAFSA Home Page

Accept FAFSA® Invitation

Enter the code you received in your email

Invitation Code

8MHN9QV

How long will my section take?
⌚ 8 min

George G invited you to their FAFSA® form.

George G invited you to their FAFSA® form.

If you know George G and want to join this FAFSA form as a contributor, select "Accept."

If you don't want to join this FAFSA form, select "Decline."

Need to accept a different year?

Go to "My Account" to view and accept invitations for a different year.

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.

Information?

Go to "My Account" to view and accept invitations for a different year. If you are a student, you must be a U.S. citizen or eligible non-citizen to qualify for federal student aid. You must also be enrolled in a college or university that is eligible for federal student aid.

Parent Identity Information

- First page within the parent section.
- Pulled from account created.
- Student can verify information is correct.
- Update personal information on **StudentAid.gov**.

FAFSA[®] FORM

2027-28

Parent of George Gutierrez

Save

FAFSA Menu

Parent Identity Information

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

[Learn about how we use the information we collect on the FAFSA[®] form.](#)

Name
Ben Z Gutierrez

Date of Birth
03/14/2004

Social Security Number
***-**-8223

Email Address
599888223test@testcod.edu

Mobile Phone Number
(555) 557-6184

To update this information for all U.S. Department of Education communications, go to [Account Settings](#).

Permanent Mailing Address
Include apartment number.
80000 Lane

City
San Antonio

State
TX

Zip Code
00000

Country
US

Continue

Parent Provides Consent and Approval

- Informs the parent about consent, approval, and the use of their federal tax information
- Once the parent provides consent and approval, their federal tax information is transferred directly from the IRS into the FAFSA® form to help complete the "Parent Finances" section

FAFSA® FORM 2027–28 Parent of George Gutierrez Save FAFSA Menu

Consent and Approval Will Be Applied To All FAFSA Applications

By providing consent and approval, you approve the use and disclosure of 2025 federal tax information to the U.S. Department of Education for the purpose of completing this and all other 2027–28 FAFSA® forms.

Provide Consent and Approval or the Student 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 your section of the student's FAFSA® form. If you don't provide consent and approval, the student will not be eligible for federal student aid, including grants and loans. You must provide consent and approval even if you didn't file a U.S. federal tax return or any tax return.

→ Get your 2025 tax return information for the 2027–28 FAFSA form.

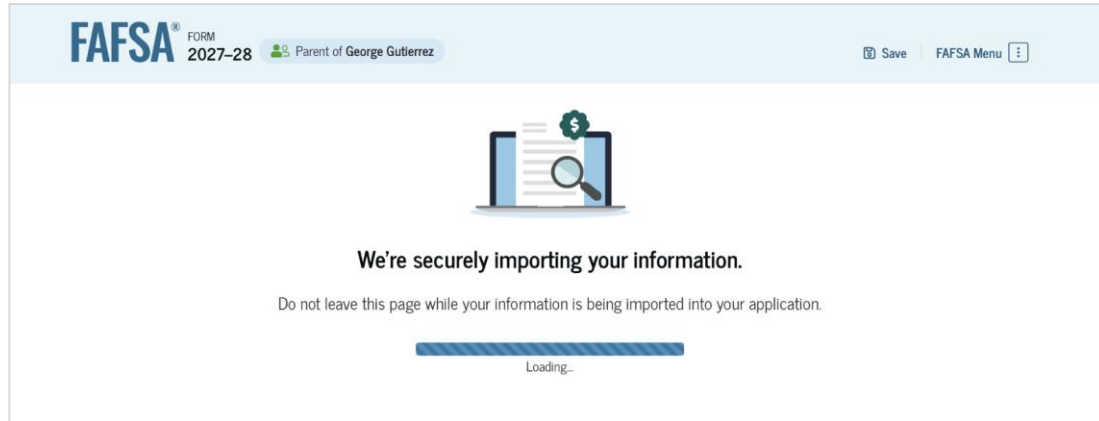
→ Federal tax information is used to determine the student's eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. 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(d)(13)(E)] for the purpose of determining eligibility for and the amount of federal

Parent Imports IRS Information



FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu



We're securely importing your information.

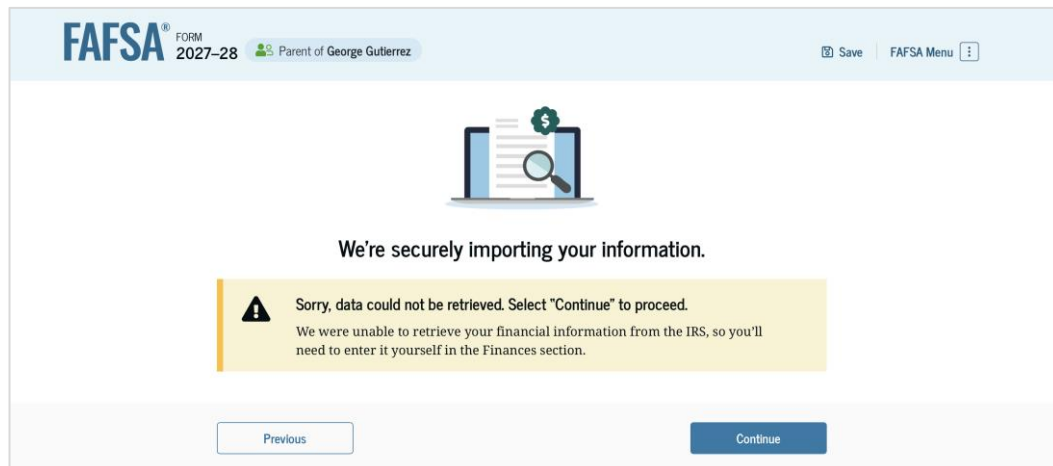
Do not leave this page while your information is being imported into your application.

Loading...

Parent's federal tax information directly transferring from the IRS into the FAFSA[®] form to help complete the "Parent Finances" .

We're securely importing your information.

✓ **Success!** We've confirmed your information with the IRS.
Select "Continue" to proceed. You will still have to answer some questions in the Financials section.



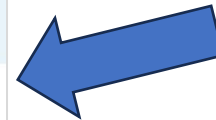
FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu



We're securely importing your information.

⚠ Sorry, data could not be retrieved. Select "Continue" to proceed.
We were unable to retrieve your financial information from the IRS, so you'll need to enter it yourself in the Financials section.

Previous Continue



- There is no federal tax information available from the IRS.
- Manually enter tax information.

Parent Current Marital Status

The parent is asked about their current marital status.

The screenshot shows the FAFSA 2027-28 form for the parent of George Gutierrez. The form is titled "Parent Current Marital Status" and includes a progress bar with three steps: 1. Demographics, 2. Financials, and 3. Review & Sign. The "Demographics" step is currently active. The form lists seven marital status options, each with a radio button: "Single (never married)", "Unmarried and both legal parents living together", "Married (not separated)" (which is selected and highlighted with a blue border), "Remarried", "Separated", "Divorced", and "Widowed". At the bottom of the form, there are two buttons: "Previous" and "Continue".

FAFSA[®] FORM 2027-28 Parent of George Gutierrez

Save FAFSA Menu

1 Demographics 2 Financials 3 Review & Sign

Parent Current Marital Status ⓘ

☐ Single (never married)

☐ Unmarried and both legal parents living together

☒ Married (not separated)

☐ Remarried

☐ Separated

☐ Divorced

☐ Widowed

Previous Continue

Parent Federal Benefits Received

- Did parent/anyone in the family receive these federal benefits?
- Helps to identify families with limited financial resources.
- Can allow for certain assets to be excluded from SAI calculation

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

1 Demographics 2 Financials 3 Review & Sign

Federal Benefits Received

Responses Won't Reduce Federal Student Aid Eligibility
Answering these questions won't reduce the student's eligibility for federal student aid or these programs.

In 2025 or 2026, did the parent, or anyone in their family, get benefits from any of the federal programs listed below? ⓘ
A parent's family includes their spouse, children, and other dependents. Select all programs that apply.

☐ Medicaid ⓘ

☐ Supplemental Nutrition Assistance Program (SNAP) ⓘ

☐ Free or Reduced Price School Lunch (based on income) ⓘ

☐ Earned Income Tax Credit (EITC) ⓘ

☐ Lower Premiums for a Plan Purchased Through the Health Insurance Marketplace ⓘ

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

☐ Supplemental Security Income (SSI) ⓘ

☐ Federal Housing Assistance (for example, Housing Choice Voucher (Section 8) or public housing) ⓘ

☐ Temporary Assistance for Needy Families (TANF) ⓘ

☒ None of these apply.

Previous Continue

Parent Tax Filing Status

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

Demographics Financials Contributor Invite Review & Sign

Parent Tax Filing Status

Did the parent file a U.S. federal income tax return for 2025 (or will they)? ⓘ
Did the parent file a U.S. federal income tax return for 2025 (or will they)?

☒ Yes ☐ No

Did the parent file a 2025 income tax return in Puerto Rico or another U.S. territory (or will they)? ⓘ

☐ Yes ☒ No

Did the parent file their 2025 tax return jointly with their current spouse (or will they)? ⓘ

☒ Yes ☐ No

Previous Continue

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save

Demographics Financials Review & Sign

Parent Spouse Information

Based on your responses, we need to know your spouse's date of birth.
We need to know their age to determine the student's eligibility for federal student aid.

Month Day Year
01 01 1980

Previous Continue

- If parents file a joint return in 2025, only need spouse date of birth to complete parent information.
- If parents file separate return in 2025, parent will be required to **invite 'other' parent** to complete the form.

Parent Family Size

The screenshot shows the FAFSA 2027-28 interface for a parent of George Gutierrez. The progress bar at the top indicates three steps: 1. Demographics (completed), 2. Financials (current step), and 3. Review & Sign. The 'Family Size' section is displayed, explaining that the family size is based on previous answers and assumptions. It states that the parent's family size is 2, which includes the parent, the student, and 0 other dependents. A text box prompts the user to 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, 2027, and June 30, 2028. The input field currently shows '0'. Below the input field are 'Previous' and 'Continue' buttons.

FAFSA[®] FORM 2027-28 Parent of George Gutierrez Save FAFSA Menu

1 Demographics 2 Financials 3 Review & Sign

Family Size

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 **2**.

Parent: 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, 2027, and June 30, 2028.

Include dependent children who meet these criteria, even if they live apart because of college enrollment.
Do not include the student applicant.

0 ⓘ

Previous Continue

Parent may 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, 2027, and June 30, 2028.

Parent Tax Information

- Imported IRS Data cannot be seen
- In remaining fields, parent enters their tax information
- If nothing to enter, enter a 0

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.

\$ 0 .00

Tax Exempt Interest Income
IRS Form 1040: Line 2a

\$ 0 .00

Retirement Income: Untaxed Amount of IRA Distributions
IRS Form 1040: Line 4a minus Line 4b

\$ 0 .00

Retirement Income: Untaxed Amount of Pensions
IRS Form 1040: Line 5a minus Line 5b

\$ 0 .00

Adjusted Gross Income
IRS Form 1040 (or 1040-NR): Line 11

\$ 0 .00

Income Tax Paid
IRS Form 1040: Line 24. If negative, enter a zero.

\$ 0 .00

IRA Deductions and Payments to Self-Employed SEP, SIMPLE, and Qualified Plans
IRS Form 1040 Schedule 1: Total of Lines 16 + 20

\$ 0 .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 2025 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
The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those completing their FAFSA® form again, not to first-time applicants. If married, include amount parent's spouse/partner received.

\$.00 ⓘ

Foreign Earned Income Exclusion
If you qualified for this exclusion, you entered the amount on Schedule 1 (IRS Form 1040), Line 8d. (Note: Schedule 1 is an additional form attached to the 1040.) Add that amount here.

\$ 0 .00 ⓘ

Previous Continue

Parent Assets

- Child Support Received is for last calendar year.
- All other assets are as of the date the form is signed.

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 (value today - debt = net worth)

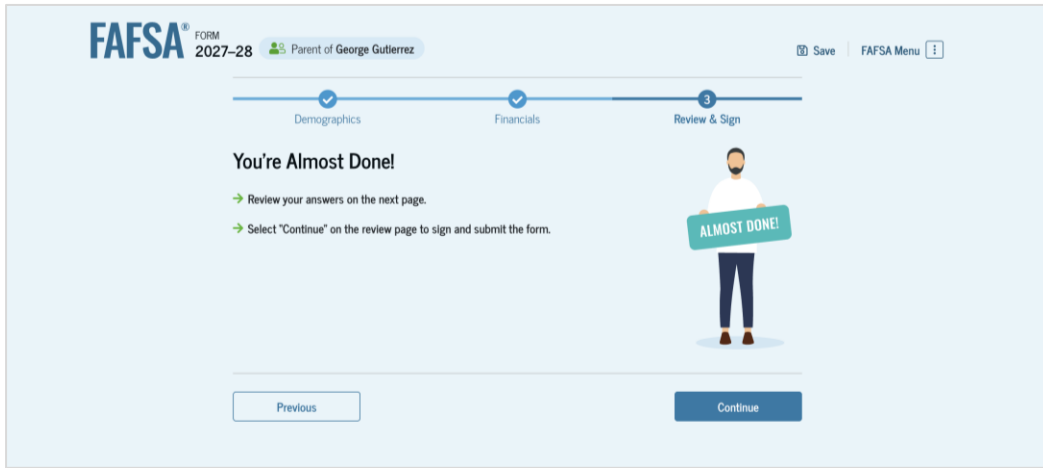
Included:

- Real Estate (not residence)
- Trust Funds
- Stocks, Bonds, CD's
- Money market, Mutual funds
- UGMA/UTMA
- Installment and land sale accounts
- Business/Farm with 100 or > employees
- Education Savings Account (like 529 plans)
 - Asset of the owner not the student (unless they are owner)

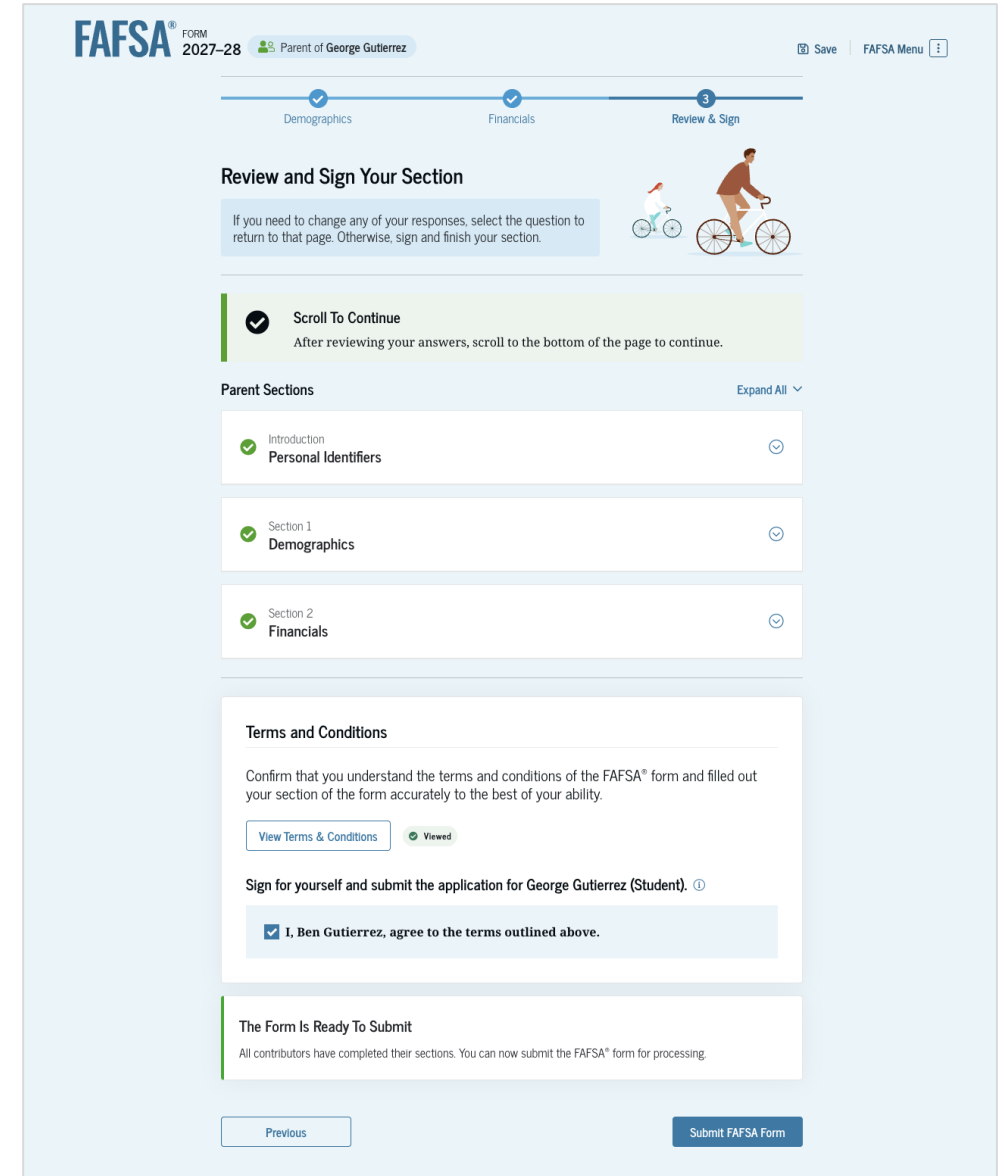
Excluded:

- Primary Residence
- Cash value of Life Insurance
- Family-owned farm and small farm/business with fewer than 100 employees.
- Traditional Retirement Accounts
 - 401 (k)/403 (b)
 - OPERS/STRS/SERS
 - Retirement IRA (non-education IRA)
 - Pension Funds
 - KEOG

Parent Signs and Submits



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



Parent Confirmation

With the student and parent sections completed and signed, the FAFSA® form is now considered complete and submitted for processing.

FAFSA[®] FORM 2027-28  Parent of George Gutierrez



Congratulations!

The student's FAFSA[®] form has been processed!

What to Know Now

1. The student's FAFSA Submission Summary has estimates of their eligibility for federal student aid.
2. The student should review the "Next Steps" section of their FAFSA Submission Summary to make sure there are no issues with their form. They'll also get an email.
3. Schools will contact the student. If a school needs more information to determine how much aid the student is eligible for, they'll reach out. Schools will also send financial aid offers. If the student has a question about a school's student aid package, they should contact the school's financial aid office directly.

[Return to My Dashboard](#)

Student Aid Index

Index/figure used
by schools to
determine eligibility
for aid

Calculated results
from information
provided on the
FAFSA®

Determines
eligibility for
federal and state
aid

Same figure
reported to all
schools

- Factors that determine the SAI:
 - Student and parent income (taxed and untaxed) for **2025**
 - Assets
 - Family Size

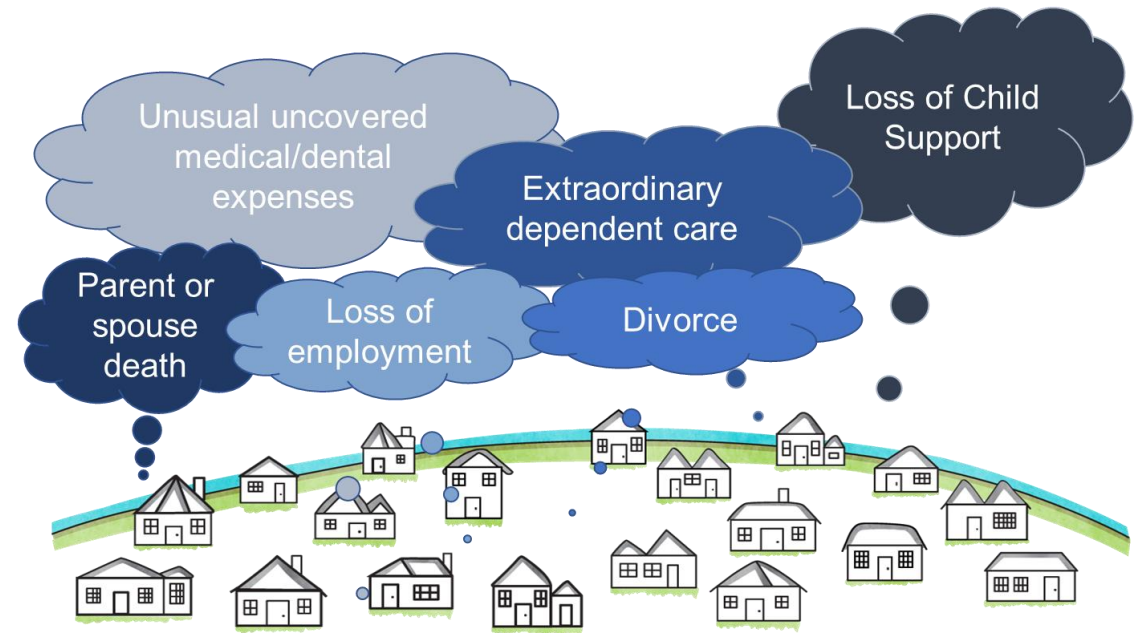
Special Circumstances

Conditions exist that cannot be documented on the FAFSA

Send written explanation and documentation to the financial aid office(s)

School will review and request additional information if necessary

School decisions final and not appealable to Department of Education

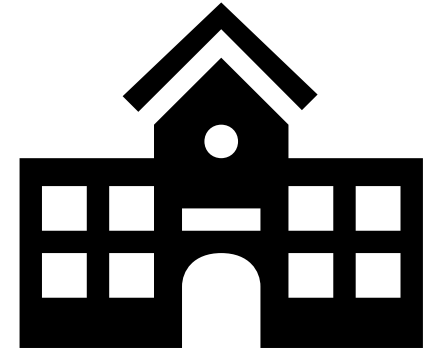


**May
require
additional
information**

- Verification of Income
 - 2025 Tax returns/w2s
- Family Size
- Identity Verification
- Documentation of high school completion

**Determines
Financial
Aid Offer**

- Sent by email or regular mail
- Amount of Aid awarded from each program
- How and when aid is disbursed
- Terms and conditions of student's offer



Financial Aid Office Review

School Communications



Most schools use a student portal

An online starting point where students can register for classes, view financial aid and billing, etc.



Most schools assigned email account

Students are required to activate and check regularly.
Schools will begin to communicate with the student primarily through this email account.

Student Privacy

- Once a student **enrolls**, their college record (academics and finances) is protected under **FERPA**
- Students can give parent/guardian permission to access this information if they choose.
- **EXAMPLE:**



Student Information Release

[View Audit](#)

Designee Information			Find	First	1 of 1	Last
Person/Org Person						
First Name	Last Name	Access Code	What is This?			
Phone	Email	Relationship				
Notes						
☐ Academic Information Release	More Information					
☐ Account Information Release	More Information					
☐ Financial Aid Information Release	More Information					

Getting Help/Resources

- College Financial Aid Offices
- Studentaid.gov
- Federal Student Aid's YouTube channel (www.youtube.com/@FederalStudentAid)
- High School Counselors
- OASFAA.org -> Counselor Resources -> Resources for Parents & Students

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



Contact Information:

- Faith Phillips
- Director of Student Financial Services
- The Ohio State University at Newark
- Central Ohio Technical College
- 740-366-9492
- phillips.495@osu.edu