

# 2018–2019

guide to

# FILING THE FAFSA®



**APPLYING FOR FINANCIAL AID  
JUST GOT A WHOLE LOT EASIER**

how to file  
how to set up an FSA ID  
how to appeal for more aid  
...and MORE

## CONGRATULATIONS!

Looks like you're getting ready to attend college. A big part of that preparation is filing the FAFSA. It's also something that tends to overwhelm and confuse incoming freshman and returning students (that's why our site exists!).

This guide is here to help you navigate the process and provide answers to the most common FAFSA-related questions that students and their families get stuck on.

## THE GOOD NEWS!

The good news is, you don't have to read this guide cover-to-cover (we fancy ourselves decent writers, but c'mon. No one wants to read a guide on filling out the FAFSA cover-to-cover). Use the Table of Contents to easily navigate to the subject you have a question about. We've done our best to provide you with helpful information and solutions, as well as links and phone numbers to additional resources to make the process as painless as possible.

**You're going to crush college, and this is where you start!**

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Edvisors helps millions of students and families make informed decisions about college costs and financial aid. Find additional help at the following websites:



# TABLE OF CONTENTS

Introduction to the FAFSA.....	1
Making Changes to the FAFSA.....	7
Understanding the 2018–2019 FAFSA.....	12
General Eligibility Requirements for Financial Aid.....	15
Am I A Dependent or Independent Student?.....	20
Who Is Considered a Parent for the FAFSA?.....	23
FSA ID Explained.....	26
Introduction to the CSS PROFILE.....	29
Mistakes to Avoid When Filing the FAFSA.....	32
Factors That Affect the Expected EFC.....	35
How Is My Expected Family Contribution Calculated?.....	38
Impact of College Savings on Student Financial Aid.....	41
How to Appeal for More Financial Aid.....	43
Private Student Loan Options.....	45
Commonly Asked Questions.....	48
College Packing List.....	54
Additional Resources.....	56
Glossary.....	58



# INTRODUCTION TO THE FAFSA

The Free Application for Federal Student Aid (FAFSA) is a form used to apply for financial aid from the federal and state governments, and most colleges and universities. The FAFSA is also a prerequisite for obtaining low-cost federal education loans that do not depend on financial need.

## **THE FAFSA CALCULATES A NUMBER CALLED THE EXPECTED FAMILY CONTRIBUTION.**



### **WHAT IS THE EFC?**

This number is a measure of the income and assets of the student and the student's custodial parent(s) (if the student is a dependent student), or the student and the student's spouse (if the student is married).



### **WHAT ELSE IMPACTS THE EFC?**

The EFC is also based on family size, the number of children in college, and other demographic information (such as marital status).



### **ONCE THE FAFSA IS PROCESSED**

The student will receive an output document called a Student Aid Report (SAR). The SAR summarizes the information provided on the FAFSA. It also provides basic information about financial aid eligibility and indicates the EFC.

## **APPLY ONLINE**

The FAFSA can be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Paper and PDF versions are also available, but it is best to file the FAFSA electronically.

**BENEFITS OF  
FILING ONLINE**

- Reduced processing time (as little as 3-5 days)
- Built-in edit checks and database matches catch common errors
- Skip logic reduces the number of questions that must be answered
- Ability to list up to ten colleges (paper and PDF are limited to four colleges)

## FEDERAL STUDENT AID (FSA ID)

In order to complete and submit a FAFSA electronically, students and parents are required to use an FSA ID. The FSA ID is made up of a username and password. The FSA ID is used to 1) confirm identity, 2) perform IRS data retrieval and 3) sign the FAFSA.

***BOTH THE STUDENT AND AT LEAST ONE PARENT MUST HAVE AN FSA ID.***

1. The student and the parent may not share an FSA ID. Your FSA ID is your signature, so it has to be unique to you.
2. If you are a parent of a dependent student, you will need your own FSA ID if you want to sign your child's FAFSA electronically. If you have more than one child attending college, you can use the same FSA ID to sign all applications, but each child must have his or her own.
3. Once the FAFSA is submitted, the FSA ID can also be used to make corrections or add additional schools.



## DOCUMENTS NEEDED TO FILE THE FAFSA

Below is a list of paperwork and information the student will want to have on hand to complete the FAFSA easily and accurately. To complete the FAFSA, the **student** will need:

- The student's driver's license (if the student has one)
- The student's Alien Registration Card (if the student is not a U.S. citizen but is an eligible non-citizen)

The **student** and **parent** (if the student is a dependent student), the **student** and **spouse** (if the student is married), the independent student (if the student is single and not considered a dependent) will each need:

**HAVING THIS INFORMATION GATHERED AHEAD OF TIME WILL MAKE COMPLETING THE FAFSA MUCH EASIER**

- A social security number
- Federal tax information or tax returns, including IRS W-2 information, IRS 1040, 1040A, 1040EZ
- Foreign tax return and/or tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of untaxed income, such as child support received, interest income, and veterans noneducation benefits
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate (but not including the home in which the student or parent lives); and business and farm assets
- An FSA ID to sign electronically

**Note:** Make sure you have all of the above information for both the student and the parent/spouse. For example, if the student is a dependent who works, you will need both the student's tax information as well as the parent's.

The student should keep copies of all documents used to complete the FAFSA along with a copy of the FAFSA application summary page and confirmation page (if the FAFSA is submitted online) or a copy of the completed FAFSA (if a paper or PDF version of the FAFSA is filed), as well as a copy of the Student Aid Report (SAR), when received.

The financial aid administrator may ask for these documents.

## IRS DATA RETRIEVAL TOOL

When completing the FAFSA, the IRS Data Retrieval Tool (IRS DRT) allows students and their families to transfer tax report income information from an earlier tax year. The IRS DRT may be used to complete the initial FAFSA or to update information on the FAFSA. The IRS DRT will be available to use on the 2018–19 FAFSA form when the FAFSA is released on October 1, 2017.

Mark your calendar for filing the yearly FAFSA renewal! The FAFSA is released every October 1 for the next academic school year.

**TAXPAYER  
REQUIREMENTS FOR  
USING THE IRS DATA  
RETRIEVAL TOOL**

- Must have a valid social security number
- Must have an FSA ID and password
- Cannot file as married filing separately
- Cannot have a change in marital status after the end of the tax year
- Cannot list a different home address on the FAFSA and federal income tax return
- Cannot file a foreign income tax return instead of or in addition to the U.S. federal income tax return. Puerto Rican tax returns are not eligible to use the DRT.



### **FUN FACT**

**“Nationwide, graduating high school seniors who were Pell-eligible in 2013, but didn’t complete a FAFSA, missed out on \$2,955,475,413 in potential Pell Grant aid.”**

Source: <https://www.nerdwallet.com/blog/loans/student-loans/fafsa-college-money-left-on-table/>



# GOT A QUESTION ABOUT THE FAFSA?

## FREE HELP COMPLETING THE FAFSA



The Federal Student Aid Information Center (FSAIC) provides a toll-free hotline sponsored by the U.S. Department of Education to answer questions about the FAFSA and federal student aid. Call **1-800-4-FED-AID (1-800-433-3243)**. Hearing impaired people can call 1-800-730-8913.



FAFSA on the Web Help Section. For a list of answers to common questions, click on the **Help** icon at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or go directly to <https://fafsa.ed.gov/help.htm>.



College financial aid offices provide staff to help families with the FAFSA throughout the school year. Contact a local college or university in your area for dates set aside for FAFSA assistance.



Many high schools offer a financial aid workshop led by a qualified financial aid professional. Check with your child's high school guidance office to see if a session is being offered in your area.

# APPLYING FOR FINANCIAL AID AT MORE THAN TEN COLLEGES

Receipt of the SAR is a sign that the colleges listed on the FAFSA have received their copy of the information submitted on the FAFSA. Once the SAR is received the student can add, delete, or change the listed colleges by updating the information on the online FAFSA.

**Make FAFSA Corrections**  
[Click to add description]

Welcome, Brian [Logout](#)  [SEARCH](#)

**My FAFSA**

Welcome, Brian Demolastranet

**2018-2019** 2017-2018

**Current Application Status: Processed Successfully**

Congratulations, your FAFSA was successfully processed.

**What Happens Next**

- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

**Original Application**  
Submitted: 10/01/2017  
Processed: 10/01/2017

**Latest Correction**  
Submitted: 10/01/2017  
Submitted By: Student  
Processed: 10/01/2017

You can also:

- [View or Print your Student Aid Report \(SAR\)](#)
- [Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
- [View Correction History](#) to view corrections made to your FAFSA

**SELECT "MAKE FAFSA CORRECTIONS" AFTER LOGGING IN.**

**FAFSA Corrections Intro Pg**  
[Click to add description]

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An OFFICE of the U.S. DEPARTMENT of EDUCATION Free Application for Federal Student Aid

[Help](#)  [SEARCH](#)

Student Demographics **School Selection** Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

**Introduction Page - 2018-2019 Correction**

Use the **Next** and **Previous** buttons to move from page to page in the form. If you use your browser's back and forward buttons to move from page to page, you may lose your data.

[Making corrections to a processed FAFSA](#)

[How many steps does it take to complete?](#)

[How can I get help correcting my FAFSA?](#)

[Can I save my FAFSA if I can't finish it?](#)

[Signing the FAFSA](#)

[FAFSA on the Web Security and Privacy](#)

[NEXT](#)

[EXIT](#)

**THEN GO TO THE "SCHOOL SELECTION" PAGE.**

## Adding Additional Schools

[Click to add description]

**STUDENT**

School Name  (optional) OR

[Search Tips](#)

Select a school from the Search Results table and click **Add >>** to add a school to the Selected Schools table.

**Search Results: 22**

Sort By: Best Match | [School Name](#)

<input type="checkbox"/>	UNIVERSAL TRAINING INSTITUTE PERTH AMBOY, NJ Federal School Code: 042160 <a href="#">i</a>	
<input type="checkbox"/>	FAIRLEIGH DICKINSON UNIV-ED WMS CLG HACKENSACK, NJ Federal School Code: 002605 <a href="#">i</a>	<input type="button" value="ADD &gt;&gt;"/>
<input type="checkbox"/>	FAIRLEIGH DICKINSON UNIV-FLORHAM MADISON, NJ Federal School Code: 004738 <a href="#">i</a>	
<input type="checkbox"/>	FAIRLEIGH DICKINSON UNIV-TEANECK TEANECK, NJ Federal School Code: 002607 <a href="#">i</a>	

**Selected Schools**

Select up to 10 schools

ALABAMA AGRCLTL & MECHL UNIV NORMAL, AL Federal School Code: 001002 <a href="#">Remove</a>
UNIV OF CENTRAL FLORIDA ORLANDO, FL Federal School Code: 003954 <a href="#">Remove</a>
FAIRLEIGH DICKINSON UNIV-FLORHAM MADISON, NJ Federal School Code: 004738 <a href="#">Remove</a>

**CHOOSE THE OPTION TO ADD SCHOOLS**

## School Selection Summary

[Click to add description]

**STUDENT**

Application was successfully saved.

School Name	Federal School Code	Housing Plans	
ALABAMA AGRCLTL & MECHL UNIV	001002	On Campus ▼	<a href="#">Remove</a>

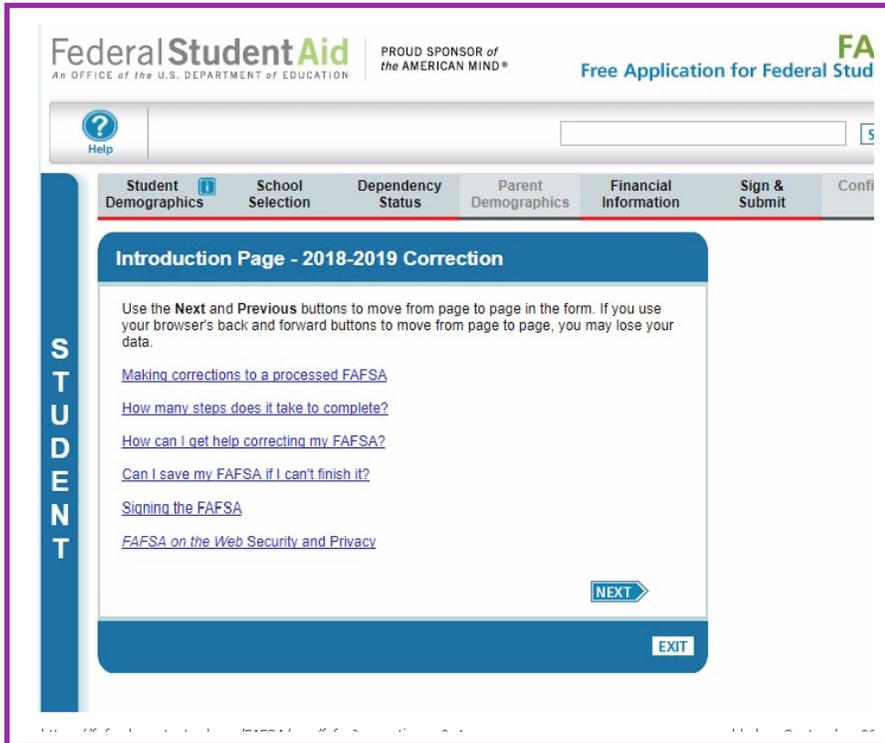
Site Last Updated: Sunday, September 24, 2017 Download [Adobe Reader](#)

[Privacy](#)

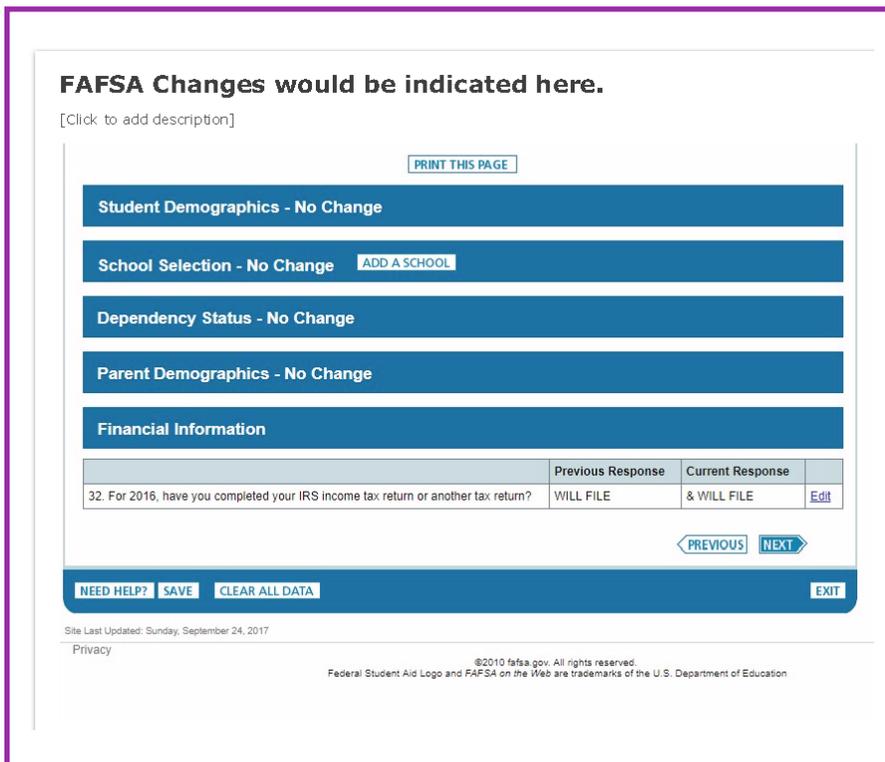
**YOU WILL SEE A CONFIRMATION SCREEN LIKE THIS ONE**

# MAKING OTHER CORRECTIONS TO THE FAFSA

If you need to make corrections or changes to the FAFSA, you can do so after the SAR is received.



**SELECT THE APPROPRIATE TAB TO MAKE CHANGES**



**A CONFIRMATION PAGE WILL APPEAR FOLLOWING YOUR CHANGES**

Students can also change the list of colleges by calling the Federal Student Aid Information Center at **1-800-4-FED-AID (1-800-433-3243)** and providing the Data Release Number (DRN) from the SAR.

Students can also add a school by giving the DRN to the school.

## FAFSA DEADLINES

**OCTOBER 1**

The FAFSA should be filed as soon as possible on or after October 1 of the senior year in high school and each subsequent year in college. Each state uses information from the FAFSA to determine how to award state aid. State financial aid deadlines may not align with the federal deadline, so it is important to know the deadline for your state.

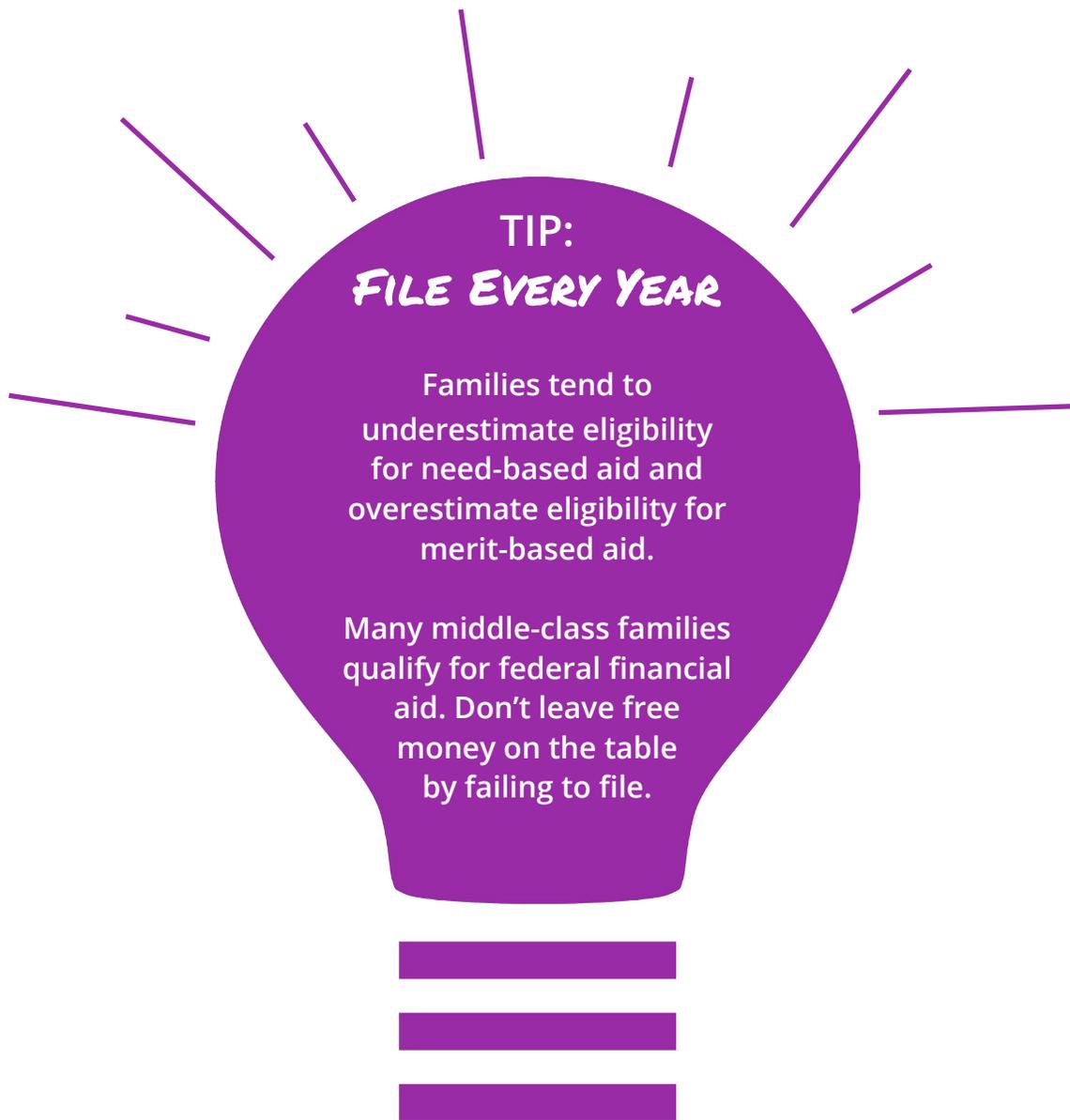
The FAFSA is now filed using your federal income tax return from the prior-prior year. This change in policy allows students and their families to fill out the FAFSA form in accordance with the new October 1 date. They no longer have to wait until their current year's tax return is complete.

For example, if you are filing a FAFSA for 2018-19, you will use your 2016 Federal Income Tax information in the form. This prior-prior year requirement also removes conflicts with priority filing deadlines and state deadlines, which must be met for some forms of financial aid.

The earlier you file, the earlier you may find out about potential aid from colleges as well.

## COMPLETE THE FAFSA EVERY YEAR

Most colleges and universities will require the student to **re-apply** for financial aid by **completing the FAFSA every year** they are enrolled in school. A student's eligibility for financial aid can differ from year-to-year. Even small changes may have a big impact on the amount and types of financial aid the student will receive. Examples include changes in income, student assets, the number of children enrolled in college at the same time as well as changes to the financial aid formulas.





# UNDERSTANDING THE 2018-2019 FAFSA

## FILING THE FAFSA DEADLINE FOR 2018-2019: WHO SHOULD FILE, WHAT YOU'LL NEED, AND WHEN TO START!

The FAFSA can be confusing, but it's a must if you're looking for federal student loans, as well as many grants and scholarships from federal and state governments and colleges. Even if you think you won't qualify for financial aid, it's a good idea to file. Many people who think they won't qualify actually would, and they leave millions of dollars in grant money unclaimed because they didn't file. With that in mind, here's a quick breakdown of the "five Ws" for the 2018-2019 school year.



### WHO should file the FAFSA?

All college-bound high school seniors and returning college students should file the 2018-2019 FAFSA. This applies to both dependent and independent students. You don't need to know which school you will be attending to file. List the colleges you're applying to on the FAFSA when you file. You can always edit your list later by simply logging in to your account.



### WHAT do you need to file the FAFSA?

Filing is easier if you have gathered everything you need before you get started. If you are a dependent student you will need the following information for yourself, as well as your parents. If you are married, you will need this information for your spouse, also.

WHAT YOU NEED TO FILE  
THE FAFSA

- Social security number (or Alien Registration Number if you are not a US citizen)
- Student's driver's license (if applicable)
- Tax return from the prior-prior year (for the 2018-2019 FAFSA, this is your 2016 tax return)
- Bank statements, records of investments, and records of untaxed income (such as veteran's non education benefits and child support)
- An FSA ID to electronically sign the form (students and parents will each need their own FSA ID)

You can obtain your [FSA ID here](#).

**NOTE:** The IRS Data Retrieval Tool (DRT) can make obtaining accurate tax information easier. However, there are some stipulations on who is eligible to use the DRT, so it's still a good idea to have the information on hand.



### **WHEN should you file the FAFSA (what is the FAFSA 2018-2019 deadline)?**

The 2018-2019 FAFSA is available for filing on or after October 1, 2017. The earlier you file, the better your chances are for getting certain types of financial aid. Filing early also helps to ensure you don't miss FAFSA deadlines for state and college aid. You can find state FAFSA deadlines at <https://fafsa.ed.gov/deadlines.htm>. For a specific school's FAFSA deadline, contact the college directly.



### **WHERE do you file the FAFSA?**

The FAFSA is available for filing online at <https://fafsa.ed.gov>. The FAFSA is always free to file, so be wary of websites mimicking the federal site or requesting a fee. Filing online can greatly speed up the review process and allows you to list up to ten potential colleges (you can only list four on the paper version of the FAFSA).

If you prefer to file your FAFSA the old-fashioned way, you can request a paper FAFSA (**call 1-800-433-3243 or TTY 1-800-730-8914 to request**) or complete the fillable PDF FAFSA, but know that your application will take longer to process if you do it this way.



### **WHY should you file the FAFSA?**

People tend to underestimate how much need-based aid (aid based on income and financial situation) they are eligible for, and overestimate how much merit-based aid (aid based on academic performance) they will receive.

When you file early, you will likely receive information on how much aid you qualify for before you receive admission notifications from colleges. This can help you decide how much you can afford, and which school will best meet your needs, both academically and financially.



# GENERAL ELIGIBILITY REQUIREMENTS FOR FEDERAL STUDENT AID

Financial aid can seem complicated, especially when it comes to understanding how to qualify. The first thing to understand is that all federal student aid is regulated by Title IV of the Higher Education Act. This simply means regardless of the college/university you are attending—or plan to attend—the process and rules for qualification will be the same.

**HERE, WE ADDRESS THE BASIC ELIGIBILITY AND APPLICATION REQUIREMENTS TO HELP YOU GET A BETTER UNDERSTANDING OF THE FEDERAL STUDENT AID PROGRAMS AND HOW THEY WORK.**

## BASIC ELIGIBILITY REQUIREMENTS

1. Be a U.S. Citizen, permanent resident or eligible non-citizen.
2. Have a high school diploma, the recognized equivalent of a high school diploma (including a General Educational Development (GED) certificate), or have completed a high school curriculum in a home school setting that satisfies the state's requirements for home schooling. (Students who first enrolled in an accredited college or university before July 1, 2012, may qualify by satisfying alternate criteria, such as passing an approved Ability-To-Benefit (ATB) test or completing six credit hours or equivalent course work toward a degree or certificate.)
3. Be enrolled, or accepted for enrollment, as a regular student in an eligible degree or certificate program at a college or university that is eligible for Title IV federal student aid. Students who are simultaneously enrolled in elementary or secondary school are not eligible.

### 3 Types of Federal Student Aid

 <p><b>1</b></p> <p><b>Free money.</b></p>	 <p><b>2</b></p> <p><b>Borrowed money.</b></p>	 <p><b>3</b></p> <p><b>Earned money.</b></p>
<p>Grants are usually based on financial need and don't have to be repaid.</p>	<p>Loans are an investment in your future. But remember, they must be repaid with interest.</p>	<p>A work-study job lets you earn money while you're in school.</p>

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# APPLICATION REQUIREMENTS

## TO QUALIFY FOR FEDERAL STUDENT AID, STUDENTS MUST:

- Complete the Free Application for Federal Student Aid.
- Comply with verification requirements, if the student's FAFSA is selected for verification by the college or university the student plans to attend or the federal government.
- Demonstrate financial need, if applicable. Some federal grant, work, and loan programs require the student to demonstrate financial need. The Direct Unsubsidized Loan, Grad PLUS Loan, and Parent PLUS loan do not depend on financial need.
- Sign a Statement of Educational Purpose, certifying that he or she will use Title IV federal student aid to pay for education costs only. (Students may not be enrolled in multiple colleges and universities solely to obtain Title IV federal student aid refunds (credit balances) to pay for non-educationally related expenses.)
- Most **Male students** must have registered with the Selective Service between the ages of 18 and 25 to be eligible for federal student aid. A failure to register must not be knowing and willful. Male students between the ages of 18 and 25 may check a box on the FAFSA to register with Selective Service.

## REQUIREMENTS RELATING TO PREVIOUSLY RECEIVED AID FUNDS

If you have previously received federal student aid funds, there are requirements that must be met in order to be eligible to reapply for federal student aid. The following requirements apply to the student.

TO QUALIFY FOR  
FEDERAL STUDENT AID,  
STUDENTS MUST:



- Not be in default on a Title IV federal student loan or owe a refund on a Title IV federal student grant or loan overpayment. If the student has borrowed in excess of annual or cumulative Title IV federal student loan limits, the student must return the excess funds to the lender.
- Have repaid Title IV federal student aid funds obtained fraudulently.
- Not have property subject to a judgement lien for a debt owed to the U.S. government.

## PROGRAM-SPECIFIC REQUIREMENTS

### **SOME SPECIFIC FEDERAL STUDENT AID PROGRAMS HAVE ADDITIONAL REQUIREMENTS.**

1.

If you have already obtained an academic degree, it may affect your eligibility for specific programs. For example, students who have already obtained a bachelor's degree are ineligible for the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and Teacher Education Assistance for College and Higher Education Grant (TEACH Grant). Students with only an associate degree remain eligible for these programs.

Students with a bachelor's degree remain eligible for the Direct Unsubsidized Loan,

2.

The Federal Pell Grant is subject to a lifetime eligibility limit of the equivalent of 12 semesters (six years).

3.

Eligibility for some forms of financial aid is affected by the student's enrollment status. For example, federal education loans require the student to be enrolled on at least a half-time basis, while the Federal Pell Grant does not. (A Federal Pell Grant will be prorated according to the student's enrollment status.)

4.

Direct PLUS Loan borrowers may not have an adverse credit history.

## MAINTAINING AID ELIGIBILITY

### **THERE ARE REQUIREMENTS THAT MUST BE MET TO CONTINUE ELIGIBILITY FOR FEDERAL STUDENT AID.**

- Maintain Satisfactory Academic Progress (SAP), which typically includes maintaining at least a C average (2.0 GPA on a 4.0 scale) and maintaining progress toward a degree or certificate that is consistent with graduation within 150 percent of the normal timeframe for completion.
- Not be convicted for the sale or possession of illegal drugs (controlled substances) while receiving federal student aid.

## OTHER REQUIREMENTS

In addition, a student's eligibility for Title IV federal student aid may be affected by such factors as remedial coursework, correspondence study, study via distance education, program of study, and incarceration.

**INCARCERATED STUDENTS ARE INELIGIBLE FOR FEDERAL STUDENT LOANS**

- Students who are incarcerated in a federal or state penal institution are also ineligible for the Federal Pell Grant.
- However, if you are incarcerated in a local, municipal, or county correctional facility and you otherwise meet eligibility criteria, you are eligible for a Federal Pell Grant. While incarcerated students remain eligible for Federal Work-Study and FSEOG, they are unlikely to receive such aid.
- Eligibility is restored after release from prison, except if the student is subject to an involuntary civil commitment for a sexual offense.
- Students who have a conviction for the sale or possession of illegal drugs while receiving federal student aid may be subject to limitations on their eligibility for federal student aid.



### **FUN FACT**

**Did you know the current and former CEOs of Starbucks, YouTube, Spanx, and the Walt Disney Company all studied liberal arts degrees? (Take that, everyone who says liberal arts degrees are useless.)**

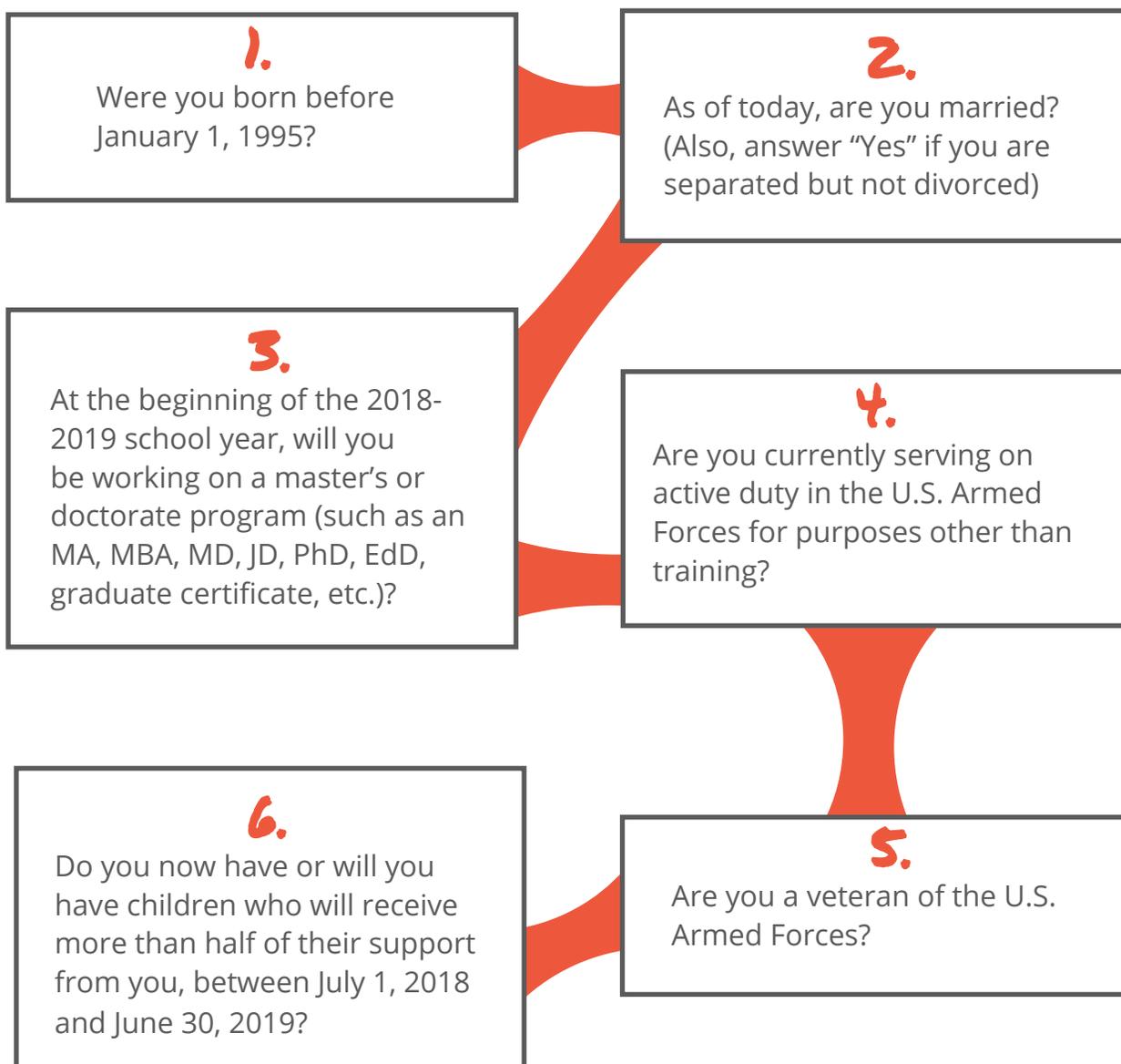


AM I A DEPENDENT OR  
INDEPENDENT STUDENT?

When filling out the FAFSA, you need to know whether or not the student is considered dependent or independent. It's important that you don't guess or assume the student's status.

There are 13 questions on the 2018-19 Free Application for Federal Student Aid (FAFSA) that determine whether the applicant is considered to be a dependent or independent student.

- If the student answers **NO** to all of these questions, the student is considered a dependent student, even if the student is self-sufficient and does not live with his or her parents.
- If the student answers **YES** to any of the questions, the student is considered an independent student.



7.

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?

8.

At any time since you turned age 13, were both your parents deceased, were you in **foster care**, or were you a dependent or ward of the court?

10.

Does someone other than your parent or stepparent have **legal guardianship** of you, as determined by a court in your state of legal residence?

9.

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

11.

At any time on or after July 1, 2017, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being **homeless**?

12.

At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

13.

At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?



# WHO IS CONSIDERED A PARENT FOR THE FAFSA?

With so many living situations, figuring out who is considered a parent or which parent's information to use on the FAFSA can be confusing. Here are several living situations and how you would file the FAFSA for each.

**1. Parents are legally married and living together**

Answer the questions about both parents.

**2. Parents are living together, but are not married**

Answer the questions about both.

**3. Parents are divorced or separated and DON'T live together**

Answer the questions about the parent whom you lived with more during the past twelve months. If you split time equally between both parents, answer the questions about the parent who provided the most financial support during the last twelve months (or during the most recent year that you received support from a parent).

**4. If your parents are separated but live together**

Indicate their marital status as married or remarried and answer the questions about both.

**5. If you have a stepparent who is married to the legal parent whose information you are reporting**

You must provide the information for both your legal parent and your stepparent.



**FUN FACT**

**11% of college costs are covered by student income and savings.**

Source: <https://www.salliemae.com/research/how-america-pays-for-college/>

**6. If your stepparent was married to your parent but your parent passed away**

That stepparent does not count as a parent unless he or she has legally adopted you.

**7. If your parent are in a same-sex marriage**

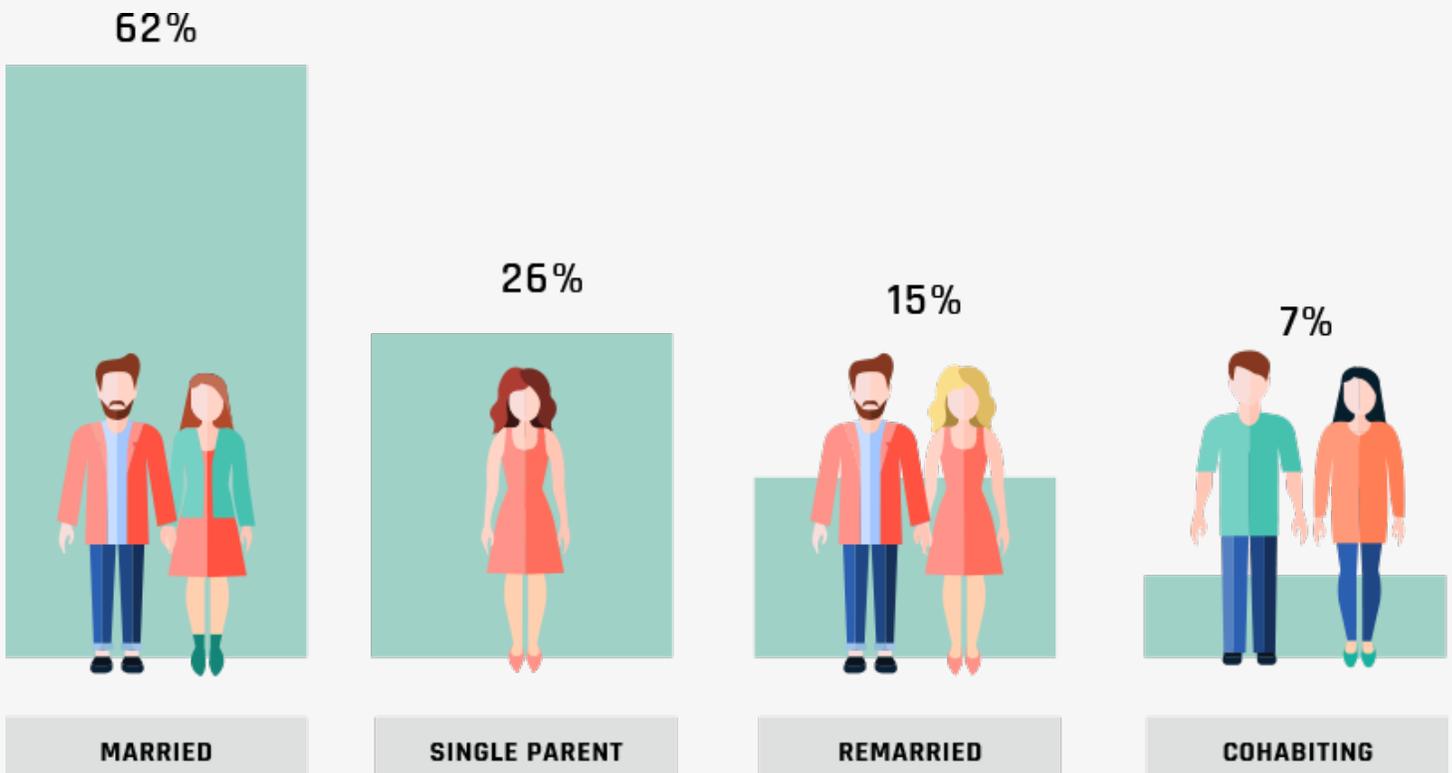
If your same-sex parents were legally married in a state or jurisdiction that recognizes the marriage, you must report information for both. It does not matter where they currently live or where you are going to school.

**8. The following people are not considered your parents when filing the FAFSA unless they have legally adopted you**

- Grandparents
- Foster parents
- Legal guardians
- Older siblings
- Aunts or uncles

**DID YOU KNOW:**

Twenty-six percent of children today are living with one parent only, while fifteen percent are living with parents who are remarried, and seven percent are living with cohabiting parents.





# FSA ID EXPLAINED

## THE FSA ID: WHAT IT IS AND WHY YOU NEED ONE!

The Federal Student Aid ID (FSA ID) is a unique code assigned to you in order to access the world of federal financial aid. It serves as an electronic signature for U.S. Department of Education documents, including the Free Application for Federal Student Aid (FAFSA). You need this just to get the ball rolling, and you'll need to retain your FSA ID to apply for aid each year. The FSA ID may also be used to add schools to the FAFSA, to make corrections to the FAFSA and Student Aid Report (SAR), and to sign federal education loan documents.

***IF YOU WANT TO FILE ELECTRONICALLY (WHICH WE RECOMMEND), YOU'LL NEED TO GET AN FSA ID.***

**1.** **The student and a custodial parent must each have their own FSA ID.** They must each use a different username for their FSA ID or the federal processor may flag the FAFSA for identity verification.

A contact email address is recommended. Once an email address is verified, it can be entered instead of a username when logging in.

An email address or mobile phone number can be used to retrieve a forgotten username or password or to unlock an account.

**2.** Students and parents should not share their FSA IDs with anyone, not even each other. Sharing a FSA ID may invalidate any documents signed with the FSA ID, including the FAFSA. **Protect it as you would a social security number.** An FSA ID username does not expire, but the password expires every 18 months.

**3.** If the student and/or his or her parents have not yet applied for an FSA ID, the student and a custodial parent whose information is required on the FAFSA should each go to the FSA ID web site at <https://fsaid.ed.gov> and create an FSA ID username and password.

The U.S. Department of Education will send an email message that contains a link to a web page that will display the FSA ID. The link expires after 14 days.

4.

The FSA ID is considered conditional until the FSA ID applicant's identity has been confirmed with the Social Security Administration. This can take up to three days. A FAFSA can still be completed, signed, and submitted with a conditional FSA ID.

**You may not be able to submit a Renewal FAFSA or sign a Master Promissory Note for an education loan until the FSA ID is validated.**

5.

Parents who do not have social security numbers are not eligible to sign the FAFSA using an FSA ID, but can print, sign, and mail a paper Signature Page after completing FAFSA on the Web (FOTW).

Directions can be found on the FOTW Signature Page by clicking the "other options to sign and submit" link.

6.

If a student or parent is unable to print the FAFSA Signature Page, they can sign and return the Student Aid Report (SAR) after they receive it.

7.

If a student or parent forgets their FSA ID, they can get the FSA ID again by visiting the FSA ID website at <https://fsaid.ed.gov>. Then, take these steps:

- Go to the "Manage My FSA ID page"
- Click the "Forgot My Username link"
- Select the "Answer My Challenge" questions option
- Enter an SSN, last name, and date of birth

Users may also sign-up for SMS/text messaging when setting up their account to aid in resetting a password, retrieving a forgotten username, or unlocking an account. If the user needs to perform one of these actions, a security code will be sent to their mobile phone that can be entered on the FSA ID website to continue with the desired action.

***IF THE FSA ID HAS BEEN COMPROMISED, HOWEVER, THE STUDENT OR PARENT SHOULD SELECT "CHANGE MY FSA ID" TO GET A NEW FSA ID INSTEAD.***

***IF THE FSA ID HAS BEEN DISABLED OR LOCKED, THE STUDENT SHOULD SELECT "REESTABLISH MY FSA ID."***



# INTRODUCTION TO THE CSS/FINANCIAL AID PROFILE

If you are applying to college for the 2018-19 school year you may find that one or more of your schools will require the submission of a financial aid form called the CSS/Financial Aid PROFILE. The CSS/Financial Aid PROFILE, from the College Board, is an online application used by some schools to determine a student's eligibility for institutional financial aid.

## ABOUT THE CSS/FINANCIAL AID PROFILE



While all schools require the Free Application for Federal Aid (FAFSA), there are only about 400 schools and programs that require the CSS/Financial Aid PROFILE®. The FAFSA is used to determine eligibility for federal and state aid, and the underlying financial aid formula used to calculate the student's expected family contribution (EFC) is known as Federal Methodology (FM). In contrast, the colleges and scholarship providers that rely on the CSS/Financial Aid PROFILE award financial aid funds based on a different formula, known as Institutional Methodology (IM). Be sure to check the [CSS/Financial Aid PROFILE Participating Institutions](#) list found at the College Board website.



Students only need to complete one CSS/Financial Aid PROFILE application each year. However, there is a fee for submitting the application to schools. The first school is \$25, and each additional school is \$16.



Students who are completing a PROFILE for the first time and who used an SAT fee waiver can receive up to eight PROFILE fee waivers. To qualify, students must log in to the PROFILE using the same account used for the SAT. Students who did not use an SAT fee waiver may still qualify for a PROFILE fee waiver based on income. The income limit is established by the College Board.



The CSS/Financial Aid PROFILE application is available on October 1st (this is the same date that the FAFSA becomes available). Both forms should be completed as early as possible to take advantage of aid that is awarded on a first-come, first-served basis. All schools have their own filing deadlines in place, but earlier is always better, especially for first-time applicants.

**THERE ARE MAJOR DIFFERENCES BETWEEN THE FAFSA AND THE CSS/ FINANCIAL AID PROFILE THAT MAKES COMPLETING BOTH—WHERE REQUIRED—VERY IMPORTANT.**

1.

### **FAFSA**

The FAFSA is used to award eligible students with federal grants, scholarships, and loans.

2.

### **CSS/Financial Aid PROFILE**

The CSS/Financial Aid PROFILE assists schools in the awarding of non-federal institutional aid.

**NOTE:** There are significant differences between the two forms. Some of these differences are explained in the section “[How is my expected family contribution calculated?](#)” Assets reported in the CSS/Financial Aid PROFILE play a more significant role in determining institutional financial aid eligibility. An applicant may also be required to submit a Non-Custodial PROFILE form to report financial information about the parent not living with the student applicant. There is also a Business/Farm Supplemental form required if the custodial parent is self-employed. The school will inform the student if this form is needed.

Additional filing instructions and a CSS/Financial Aid PROFILE worksheet can be found at <https://student.collegeboard.org/css-financial-aid-profile>.



### **FUN FACT**

**Did you know Meryl Streep, Emma Watson, Jake Gyllenhaal, Natalie Portman, Matt Damon, Mindy Kaling, and John Legend went to Ivy League schools? (We wonder what their SAT scores were.)**



# MISTAKES TO AVOID WHEN FILING THE FAFSA

The FAFSA can be confusing, but for students who will be relying on financial aid, it's also really, REALLY important. Don't be intimidated! We've got your back.

We've assembled a list of common errors people make when filing the FAFSA. Keep an eye out for these mistakes, which can be easily overlooked.

**1. Filing the wrong year's FAFSA.**

Make sure you have the form for the correct academic year.

**2. Failing to use your legal name.**

Even if you've gone by your middle name since birth, when it comes to filing the FAFSA, you have to use your name as it appears on your social security card.

**3. Failing to register with Selective Service.**

If you are a male between the ages of 18 – 25, you must register with Selective Service. If you do not, you will be ineligible for federal student aid.

**4. Missing financial aid deadlines.**

The FAFSA is important for federal and state aid, as well as aid from the college you plan to attend. All three may have different deadlines. Err on the side of caution by filing early. You do not need to know what college you are attending in order to apply.

**5. Transposing digits in numbers and dollar amounts, or inserting extra digits.**

Double check your reported income, social security number, and any other figures you may need to enter on the FAFSA.

**6. Using an incorrect social security number or date of birth.**

If a parent doesn't have a social security number, enter zeros in the standard format: 000-00-0000. DO NOT LEAVE THE SPACES BLANK.

**7. Reporting the wrong student or parent marital status.**

List marital status as of the day the FAFSA was completed.

## 8. Submitting the wrong parent's financial information.

If parents are divorced or separated, be sure to use the information of the custodial parent in the FAFSA. If time is split equally, use the information for the parent who provided more financial support for you. (See ["Who Is Considered a Parent for the FAFSA?"](#) for more details.)

## 9. Not including a stepparent's income and assets.

In certain instances, a stepparent's income and assets must be included on the FAFSA. (See ["Who Is Considered a Parent for the FAFSA?"](#) for more details.)

## 10. Incorrectly claiming head of household status.

This filing status is often incorrect. If there is an error, the school will require an amended tax return be filed before any financial aid is disbursed.

## 11. Including retirement plans and/or the net worth of the primary home as investments on the FAFSA.

Do not report an IRA, 401(k), 403(b), or pension plan as an investment on the FAFSA. (Brokerage accounts do need to be reported.) The primary home in which you live should also not be reported.

## 12. Not telling the financial aid office about unusual circumstances.

The school has the authority to adjust a student's financial aid package in cases involving unusual circumstances through a process known as professional judgement.



### *FUN FACT*

**"Roughly a quarter (25.7%) of students accepted to their first-choice institution chose to enroll elsewhere because they were not offered aid by their first-choice campus."**

Source: <https://heri.ucla.edu/briefs/TheAmericanFreshman2013-Brief.pdf>



# FACTORS THAT AFFECT THE EXPECTED FAMILY CONTRIBUTION

Understanding how your income, assets, and college savings plans **impact** the Expected Family Contribution (EFC) can be tricky. This information is intended to give you a better understanding of **how** these items should be treated, and what **effect** they will have on the calculation of the EFC.

Impact of Income and Assets on Federal Student Aid for Dependent Students		
Item	Protected Portion	Reduction In Aid Eligibility
<b>Parent Income<sup>2</sup></b>	Income Protection Allowance (IPA) <sup>3</sup> (\$17,910 to \$38,010)	22% to 47% of available income after IPA
<b>Student Income<sup>2</sup></b>	Income Protection Allowance (IPA) (\$6,420 in 2017-18 and \$6,570 in 2018-19)	50% of available income after IPA
<b>Parent Assets<sup>4</sup></b>	- Family Home <sup>5</sup> - Retirement Plans - Small Family Businesses <sup>6</sup> - Asset Protection Allowance (APA) <sup>7</sup> - Simplified Needs Test	2.64% to 5.64% of net asset value for reportable assets above the asset protection allowance
<b>Student Assets<sup>4</sup></b>	- Family Home <sup>5</sup> - Retirement Plans - Small Family Businesses - Simplified Needs Test	20% of net asset value for reportable assets
<b>Number in College</b>	The parent contribution portion of the Expected Family Contribution (EFC) is divided by the number of children enrolled in college, increasing eligibility for need-based financial aid.	

1. The assessment of ability to pay depends on the income and assets of the student and parents, family size, the number of children in college, and the age of the older parent.
2. Income is based on a prior tax year and includes Adjusted Gross Income (AGI) plus untaxed income.
3. The parent income protection allowance is \$27,540 in 2017-18 for a family of four with one in college. For 2018-19 that allowance increases to \$28,170. There is an increase of \$4,290 (2017-18) and \$4,390 (2018-19) for each additional family member in the household. If the number of children in college increases, the allowance decreases by \$3,050 (2017-18) and \$3,120 (2018-19) for each additional child in college.
4. Assets are based on the net worth (market value minus debt secured by the asset) as of the date the form is filed.
5. Family home is the principal place of residence; vacation homes are reported as an asset.
6. Small businesses have less than 100 FTE employees and are owned and controlled by the family.
7. The parent APA is based on the age of the older custodial parent. There is no APA for student assets. The Simplified Needs Test ignores all assets when parent AGI < \$50,000 and parents could file a 1040A/EZ.

## Special Treatment of 529 College Savings Plans on the FAFSA

Account Owner	Treatment of Assets	Treatment of Qualified Distributions	Treatment of Non-Qualified Distributions
<b>Dependent Student</b>	Parent asset	Ignored	Taxable income to the beneficiary
<b>Parent of Dependent Student</b>	Parent asset	Ignored	Taxable income to the beneficiary
<b>Independent Student</b>	Student asset	Ignored	Taxable income to the beneficiary
<b>Grandparent and Others</b>	Ignored	Untaxed income to the beneficiary	Taxable income to the beneficiary

- Only 529 plans owned by the student or the custodial parent of a dependent student are reported as assets on the FAFSA.
- Distributions from 529 plans that are reported as assets on the FAFSA are ignored on the FAFSA, reducing need-based aid eligibility by up to 5.64% of the asset value.
- Distributions from other 529 plans are reported as untaxed income to the beneficiary on the next year's FAFSA, reducing aid eligibility by up to 50% of the distribution amount.
- Grandparent-owned 529 plans hurt need-based aid eligibility more than parent-owned 529 plans.
- Workarounds for grandparent-owned 529 plans include changing the account owner to the parent or student, or waiting until the senior year in college to take a distribution, when there is no subsequent year's FAFSA to be affected.
- The CSS/Financial Aid PROFILE considers all 529 plans that list the student as a beneficiary, regardless of account owner.



HOW IS MY EXPECTED  
FAMILY CONTRIBUTION  
CALCULATED?

There are two financial aid applications that can be filed to determine your Expected Family Contribution (EFC): the Free Application for Federal Student Aid (FAFSA) and the CSS/Financial Aid PROFILE. The FAFSA is the most widely used, whereas the CSS PROFILE is required at approximately [400 colleges/universities](#).

Before we get into the nitty-gritty details of how these **two** different forms calculate your EFC, it's important to note that if your college requires the CSS/Financial Aid PROFILE, you still need to complete the FAFSA (i.e., you need to fill out BOTH forms).

**BOTH FORMS ARE AVAILABLE EVERY YEAR STARTING ON OCTOBER 1**

1.

### How the FAFSA determines EFC

The FAFSA utilizes a financial aid formula known as Federal Methodology (FM). Most colleges in the United States use the FAFSA to determine EFC.

2.

### How the CSS/Financial Aid Profile determines EFC

About [400](#) colleges and programs in the U.S. utilize the CSS/Financial Aid PROFILE, developed by the College Board, to calculate the EFC. The financial aid formula they use is known as Institutional Methodology (IM).

Many experts would argue that the CSS PROFILE is the best measure of a family's financial strength regardless of income, whereas the FAFSA does a better job of helping low-income families apply for both federal and state aid. Another benefit the CSS PROFILE offers is the opportunity to take into account wider fluctuations in a family's income year-over-year.

Ultimately, it is up to the school to determine which methodology it uses to calculate your financial aid eligibility.



### FUN FACT

**“More than \$120 billion in grants, work-study and loans are provided each year.”**

Source: <https://studentaid.ed.gov/sa/fafsa>

We have summarized the most common differences between the two forms in the following tables:

<b>Common Differences Between the FAFSA and CSS/Financial Aid PROFILE</b>		
<b>Financial Aid Formula Components</b>	<b>FAFSA (Federal Methodology)</b>	<b>CSS/Financial Aid PROFILE (Institutional Methodology)</b>
<b>Net Worth of Family Home</b>	Ignored	Capped, usually at 2-3 times income
<b>Simplified Needs Test</b>	Yes	No
<b>Net Worth of Small Family Businesses</b>	Ignored	Counted
<b>Paper Losses (depreciation, capital losses, business/farm losses, net operating loss carry-forwards)</b>	Counted	Ignored
<b>Non-Custodial Parent Income/ Assets</b>	Ignored	Counted
<b>Number of Children in College (detailed in following table)</b>	Equal split of parent contribution	Smaller reduction in parent contribution
<b>Assets owned by a Sibling</b>	Ignored	Counted, if sibling is under age 19 and not yet in college
<b>Allowance for College Savings</b>	Ignored	Subtracted from Assets
<b>Allowance for Emergency Reserve</b>	None	Subtracted from Assets

<b># of Children in College</b>	<b>Federal Methodology</b>	<b>Institutional Methodology</b>
1	100%	100%
2	50%	60%
3	33%	45%
4	25%	35%



# IMPACT OF COLLEGE SAVINGS ON STUDENT FINANCIAL AID

# Impact of College Savings on Student Financial Aid

1.

Save for college in the parent's name, not the student's name. The impact on aid is small if the parent is the account owner.

2.

A 529 college savings plan is treated as though it were a parent asset if it is owned by a dependent student or by a dependent student's custodial parent. This has a minimal impact on eligibility for need-based financial aid.

3.

A 529 college savings plan that is owned by the student's grandparent, aunt, uncle, non-custodial parent, or any other third party will hurt eligibility for need-based financial aid.

4.

Move money in a custodial bank or brokerage accounts, which reduce aid eligibility by 20% of the asset value, into a custodial 529 college savings plan to increase aid eligibility.

5.

Spend student assets first, before using the parent's money.





# HOW TO APPEAL FOR MORE FINANCIAL AID

You've received your financial aid award letter from the school and realize that the funds you have been awarded are not enough to cover all of your expenses. Don't panic!

There is a process in place for students to appeal for more financial aid. The process for appealing is usually referred to as a professional judgement review, or special circumstances review.

It basically means that you can formally ask the financial aid administrators at your school to reconsider your aid package based on additional information.

College financial aid administrators have the authority to make adjustments to the data elements on the Free Application for Federal Student Aid (FAFSA) or to the Cost of Attendance (COA) on a case-by-case basis when supported by documentation of special circumstances.

Financial aid administrators may also override a student's dependency status from dependent to independent when the student is affected by unusual circumstances. If the student's dependency status is changed to independent, no parent information will be required on the FAFSA.



### How does the appeal process work?

The appeal process varies from school to school but, generally, all schools will require that you appeal in writing, either by traditional mail (aka "snail mail") or email. Appeals may not be done by phone.

You should never appeal your financial aid award just to seek more money. There should be a specific set of reasons for your request. The first thing that must be determined is whether your situation warrants special or unusual circumstances.



### Special Circumstances

Special circumstances can include any financial circumstances that have changed from last year to this year, and anything that distinguishes the student's family from the "typical family."



### Unusual Circumstances

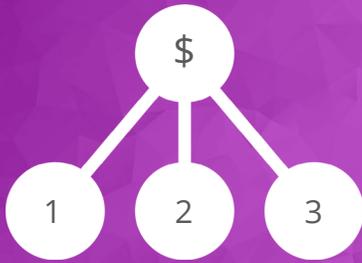
Unusual circumstances include unusual family situations or an abusive family environment that threatens the student's health or safety.

## Examples of Special and Unusual Circumstances

Special Circumstances	Unusual Circumstances
<ul style="list-style-type: none"> <li>- Parent loses a job or experiences a salary reduction</li> <li>- The parent's income is volatile, varying widely from year to year</li> <li>- Recent death, disability, incarceration or institutionalization of the student's parent</li> <li>- A family member is critically ill and you are experiencing high out-of-pocket medical expenses</li> <li>- The end of child support or Social Security benefits when the child reaches the age of majority</li> <li>- The family suffers a financial or natural disaster</li> <li>- The student's siblings are enrolled in a private K-12 school</li> <li>- There are high dependent-care costs related to a special needs child or elderly grandparent</li> <li>- Parent's educational costs, if they are currently enrolled in college or repaying student loans</li> <li>- Last year's income was affected by one-time events that are not reflective of the family's ability to pay</li> <li>- The family is concerned it cannot meet its required contribution</li> </ul>	<ul style="list-style-type: none"> <li>- Court ordered Protection From Abuse (PFA) against the student's parents</li> <li>- Both of the student's parents are incarcerated or institutionalized</li> <li>- The student is completely estranged</li> <li>- The student's parents are divorced, the custodial parent has passed away, and the student has had no contact or support from the noncustodial parent for an extended period of time</li> <li>- The student has been abandoned by their parents or is unable to locate them</li> </ul> <div data-bbox="873 947 1474 1470" style="text-align: center;"> <p><b>FUN FACT</b> Tuition at Yale University was just \$160 in 1915.</p> </div> <p data-bbox="954 1486 1421 1537">Source: <a href="http://time.com/moey/4008049/college-costs-100-years-inflation-1915/">http://time.com/moey/4008049/college-costs-100-years-inflation-1915/</a></p>

The student and family should take action immediately, regardless of whether the special circumstances are due to an ongoing need or a crisis. Although the students may request special consideration at any time during the year, submitting a request as early as possible with appropriate documentation will help the student be considered for the best range of available financial aid funds.

Appeals must be resubmitted annually to confirm that the special or unusual circumstances are still in effect.



# PRIVATE STUDENT LOAN OPTIONS

## WHEN FEDERAL STUDENT AID ISN'T ENOUGH

Once you've completed the FAFSA, and applied for all grants, scholarships, and federal loans you qualify for, you may find that you still need more money to pay for school. In the event you still come up short, you may want to look into private student loans.

1.

Private student loans help millions of students each year with their tuition, books, housing, and other college related expenses. There are several lenders to choose from, and with competitive interest rates, they offer a variety of options for students and parents to help meet their education expenses.

2.

Private student loans are not the same as federal student loans, and do not come with the same benefits. The table below highlights the most important differences between federal and private student loans. You can also check out the [comparison charts on Edvisors.com](#) for more details.

Student Loan Options	
Federal Student Loans	Private Student Loans
Not based on credit (Exception: Parent PLUS and Grad PLUS Loans are subject to a credit review process)	Credit based; cosigners strongly encouraged
Students are eligible for deferment and forbearance	Some lenders may offer brief deferment periods
No prepayment penalties	No prepayment penalties
Only available for in-school periods	Helps finance post-degree programs like bar exam, residency, and relocation loans
	Covers in-school and also helps finance post-degree programs like bar exam, residency, and relocation loans

Our goal is to help you exhaust all of your federal student aid options first. Edvisors works with several reputable [private lenders](#) to offer options to students who need additional financial assistance.

While you may need to pursue private student loans, we encourage you to explore additional options for gift aid (as in, money that does not need to be repaid) through our sites [StudentScholarshipSearch.com](#) and [ScholarshipPoints.com](#).



# COMMONLY ASKED QUESTIONS

# THIS IS WHY YOU SHOULD FILL OUT THE FAFSA

#CollegeOpportunity | [StudentAid.gov](https://studentaid.gov)

1

## IT'S FREE.

Doesn't cost you anything.

2

## IT'S EASY.

The application has been simplified.

3

## IT'S FAST.

It takes most people just 23 minutes to complete.

4

## MORE PEOPLE QUALIFY...

for student aid than you think.

### 1. What is the deadline for filing the FAFSA?

For students filing a FAFSA for the 2018-19 school year, the deadline is June 30, 2019. Each college may have their own specific deadlines for submitting applications, just as the application deadline for state financial aid varies from state-to-state. Check with the college(s) you are interested in attending to verify their requirements. A list of deadlines for each state can be found on the FAFSA website at <https://fafsa.ed.gov/deadlines.htm#>.

### 2. Is the FAFSA only for federal aid?

No. The FAFSA is used to **apply** for most **state** loan, grant, and scholarship programs, in addition to the federal loans and grants. When you submit the **FAFSA** to the US Department of Education, they forward the information on the form to the **state** student assistance agency. Each state may have different application deadlines. Check with your state to ensure that you meet the deadline for any aid you might be eligible to receive.

### 3. My family makes too much money for me to qualify for any aid.

Many people assume that they won't qualify for financial aid because they make too much money. There is no income cutoff to qualify for federal student aid. Many factors besides income—such as your family size, your year in school; and the number of children in the household that will be attending school—are considered when aid is awarded. But, you won't know for sure unless you apply. Failure to apply could mean leaving free money on the table.

#### **4. What is the priority deadline? Can I still file if I miss it?**

Many colleges and universities use priority deadlines to encourage early applications for both admissions and financial aid. You should still file an application if you have missed a priority date. Why? Many schools will accept late applications on a “space available” basis. So late applicants are competing for whatever slots or financial aid may be left after all the qualified earlier applicants have been accepted and awarded. Check with your schools of interest to determine their application policy.

#### **5. I live with my mom, but my dad claimed me on his taxes last year. Which parent do I list on the FAFSA?**

If your parents are divorced or separated and don't live together, answer the questions about the parent with whom you lived more during the past 12 months. This parent is known as your “custodial parent.” The FAFSA only requires financial information from the custodial parent. It does not matter who claimed you on their federal income tax return.

#### **6. I split my time equally with both parents, and neither pays child support. Who do I put on the FAFSA?**

If you lived the same amount of time with each divorced or separated parent, give answers about the parent who provided more financial support during the past 12 months or during the most recent 12 months that you received support from a parent.

#### **7. My mother and I are both attending school at the same time. How does this affect my FAFSA filing?**

If a student is a dependent student they will be counted in the family size and included in the number in college on the FAFSA if they are enrolled at least half time in an eligible college. A parent enrolled in college generally can not be included in the number in college on the student's FAFSA. However, a parent can petition the school to consider the circumstances and the school may be willing to adjust the number in college after conducting a [\*\*professional judgment review\*\*](#).

## 8. I'm a minor, but my parents aren't helping me pay for school. How do I apply for aid?

If you are a dependent student, your parents are required to include their financial information on the FAFSA even if they have not agreed to assist you with payment towards your education. Parental refusal to complete the FAFSA and other required forms are not sufficient grounds—on their own or in combination—for you to apply on your own. But if there are other extenuating circumstances affecting their cooperation with the FAFSA process, the financial aid administrator might consider a dependency override. They will want to see copies of documentation supporting your reasons for the dependency override request. This documentation could come from a guidance counselor, teacher, pastor, or a social service agency, or other people familiar with your situation.

## 9. What if I'm unable to provide parent information due to special circumstances?

In situations such as the ones below, you may be able to submit your FAFSA without parent information despite being considered a dependent student:

**SPECIAL  
CIRCUMSTANCES  
CAN BE HANDLED**

- Your parents are incarcerated.
- You have left home due to an abusive family environment.
- You do not know where your parents are and are unable to contact them (and you have not been adopted).
- You are older than 21 but not yet 24, are unaccompanied, and are either homeless or self-supporting and at risk of being homeless.

The online FAFSA will ask you whether you are able to provide information about your parents. If you are not, you will have the option to indicate that you have special circumstances that make you unable to get your parents' information. The site then allows you to submit your application without entering data about your parents. Additional documentation will most likely be required by the school to support your status.



### **FUN FACT**

The first financial need analysis formula was created at Harvard University in 1953.

Source: <https://www.edvisors.com/fafsa/estimate-aid/history-fafsa-need-analysis/>

However, it is important for you to understand the following:

- Although your FAFSA will be submitted, it will not be fully processed. You will not receive an Expected Family Contribution (EFC) and must immediately contact the financial aid office at the college or career school you plan to attend.
- Gather as much written evidence of your situation as you can. Written evidence may include court or law enforcement documents; letters from a clergy member, school counselor or social worker; and/or any other relevant data that explains your special circumstance.

## **ADDITIONAL QUESTIONS**

### **1. My parents are divorced. I live with my mother and she is remarried. Whose information do I include on the FAFSA?**

Since your mother is remarried, your stepfather's financial information must be reported on the FAFSA even if your stepfather does not provide you with any financial support. Your biological father (non-custodial parent) does not report any information on the FAFSA.

### **2. My mother remarried two years ago and recently passed away. I currently live with my stepfather. Should I include his information on the FAFSA?**

If your stepparent was married to your parent but is now widowed, that stepparent doesn't count as a parent on your FAFSA unless he or she has legally adopted you. You should complete the FAFSA as an independent student. You will be required to provide the school with documentation to support your status. Documentation could include a copy of your biological parent's death certificate, a letter from a lawyer, guidance counselor, or other third party.

### **3. What if my parents are in a same-sex marriage?**

Same-sex couples must report their marital status as married if they were legally married in a state or other jurisdiction (foreign country), without regard to where they live or where the student will be going to school.

The FAFSA questions use gender-neutral terminology for married parents (Parent 1 and Parent 2 instead of mother and father). It does not matter which parent completes which set of questions. Both parents must submit their financial information.

#### 4. What do I do if my family has unusual circumstances which affect my ability to pay for my education?

After the FAFSA is submitted for processing and the results have been received by the schools you listed on the FAFSA form, you should be prepared to petition the schools in writing about your need for special consideration. It is necessary to gather information from your family for the school to re-evaluate your financial need. Many schools will have an institutional form which you will need to complete and submit along with the additional documentation. Below is a list of special circumstances that typically qualify a student to make this request.

**REASONS YOU MAY  
NEED YOUR AID  
REEVALUATED**

- Reduction of income
- Reduction of child support
- High medical/dental expenses not covered by insurance
- Death, divorce, or separation
- Elementary or secondary school tuition expenses
- Parent tuition expenses
- One-time receipt of income

#### 5. My parents recently filed for bankruptcy and are currently in a Chapter 13 repayment plan. How will this impact my eligibility for financial aid?

Your parent's bankruptcy will have no direct impact on your eligibility for federal student aid, including loans. However, the FAFSA results may show that you have an EFC (Expected Family Contribution) which would indicate that your family can contribute to your education. The bankruptcy plan would require monthly payments which are not reflected in any information you provide on the FAFSA.

A bankruptcy would affect your **parent's ability to borrow** any loans to assist you with your educational expenses (for example, a Parent PLUS Loan or cosigning for you on a private student loan to cover additional school-related expenses).

If your financial aid award package is not sufficient to cover your educational expenses without your parents' financial input you should consider contacting the school to request that they review your situation. A financial aid administrator has the authority to adjust financial aid, upward or downward, depending on the circumstances. Proper documentation from you would be required to begin this process.

# COLLEGE PACKING LIST

This packing list will help you prepare for life away from home.

### APPLIANCES

- Water Filter
- Blender
- Coffee Maker
- Microwave
- Small Refrigerator
- Toaster

### COOKING/KITCHEN

- Can Opener
- Bottle Opener
- Mug and Insulated Travel Cup
- Paper Plates and Plasticware
- Plastic Wrap and Tin Foil
- Plastic Bags
- Napkins
- Tupperware
- Water Bottle

### TECH

- USB Drive
- Camera
- Headphones
- TV
- Spare Batteries
- Portable Bluetooth Speakers
- Chargers (phone, laptop, speakers)
- Extension Cords
- Laptop
- Printer, Ink, Printer Paper
- Tablet/E-Reader
- Wireless Keyboard and Mouse

### FURNITURE

- Desk Chair
- Desk Lamp
- Full-Length Mirror
- Bed Risers
- Small Fan
- Rug
- Couch/Futon/Chairs
- Small Trash Can

### BED

- Alarm Clock
- Bedside Lamp
- Bedside Table
- Earplugs and/or Sleep Mask
- Sheets (most dorm beds are Twin XL)
- Comforter/Duvet
- Pillows/Throw Pillows
- Mattress Pad

### SCHOOL SUPPLIES

- Backpack/Tote Bag
- Index Cards
- Binders and Folders
- Binder Clips
- Calendar or Academic Planner
- Envelopes
- Highlighters
- Hole Punch
- Masking Tape and Duct Tape
- Sticky Notes
- Notebooks
- Paper Clips
- Pens and Pencils
- Paper Plates & Plasticware
- Rubber Bands
- Safety Pins
- Scissors
- Scotch Tape
- Permanent Markers
- Stapler
- White Out
- Calculator
- Bulletin Board and Push Pins
- Dry-Erase Board and or Calendar with Markers

### TOOLS

- Step Stool
- Tool Kit (Screwdriver, Hammer)
- Nails and Screws
- Flashlight

### QUICK TIPS

1. Pack clothes by the season and bring/take home clothes by the semester.
2. Double up on items for your dorm. (e.g., Binder clips can be used as chip clips).
3. For extra storage space in your dorm, put your bed on risers.
4. Ask your roommate what they're bringing to avoid having doubles.

### CLEANING

- Broom and Dustpan
- Dish Soap
- Air Freshener
- Vacuum
- Paper Towels
- Sponges
- Trashbags
- Window Cleaner
- All Purpose Cleaner
- Hand Soap

### DECOR

- Posters/Art
- Poster Hangers
- String Lights
- Candles
- Picture Frames
- Bulletin Boards

## TOILETRIES

- Antacid
- Antidiarrheal Medicine
- Antiseptic Wipes
- Pain Relievers
- Band-Aids or Other Bandages
- Insect Repellent
- Cough Drops and Cough Medicine
- Allergy Medicine
- Tampons and Pads
- Deodorant
- First Aid Kit
- Rubbing Alcohol
- Thermometer
- Tissues
- Vaseline
- Vitamins
- Hydrogen Peroxide
- Glasses/Contact Solution
- Make Up and Brushes
- Retainer
- Hairspray
- Sun Screen
- Moisturizers
- Mouthwash
- Nail Clippers and Nail Files
- Shampoo and Conditioner
- Razors and Shaving Cream
- Bath and Face Soap
- Toothbrush
- Bobby Pins
- Comb and Brush
- Cotton Balls
- Cotton Swabs
- Q-Tips
- Dental Floss
- Toothpaste
- Tweezers
- Birth Control
- Condoms

## BATHROOM

- Bathrobe
- Flip Flops
- Hair Dryer
- Shower Caddy
- Shower Curtain
- Loofah
- Toilet Paper
- Towels

## LAUNDRY

- Bleach
- Fabric Softener
- Hangers
- Iron and Ironing Board
- Laundry Detergent
- Laundry Hamper and Basket
- Roll of Quarters
- Small Sewing Kit
- Stain Remover

## DOCUMENTS

- Copy of Birth Certificate
- Passport
- Copy of Social Security Card
- Debit and or Credit Cards, Checks
- Driver's License or Photo ID
- Lease and Renters Insurance
- Financial Aid Documents
- Medical and Dental Insurance Cards
- Student ID Card

## CLOTHING & OUTDOORS

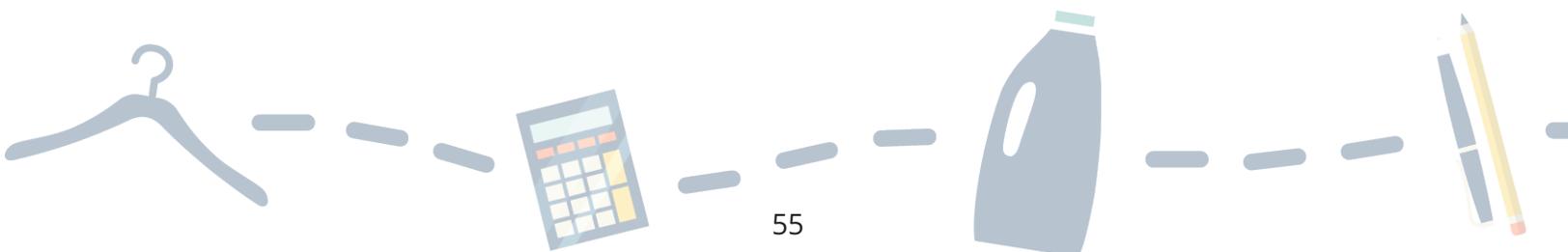
- Underwear and Socks
- Jeans
- Professional Attire (Dresses, Slacks, and Blazers, )
- Winter Coat
- Bike, Bike Lock, Helmet
- Shoes (Sneakers, Boots, Flip Flops, Flats, Heels)
- Sunglasses
- Umbrella, Rain Coat
- Bras
- Pajamas
- Long-sleeve shirts
- Short-sleeve shorts
- Jeans
- Shorts
- Skirts
- Casual Dresses
- Going-Out Dresses
- T-Shirts
- Tank Tops
- Sweaters
- Workout Clothes
- Scarf
- Belt
- Jacket
- Gloves
- Sandals
- Slippers
- Bathing Suit
- Purse
- Gym Bag
- Hats

## Incoming Freshman Statistics

Over half of incoming students (50.4%) say there is a "very good chance" that they will get a job to help pay for college expenses.

This year's incoming first-year students tended to enroll in colleges located closer to home than in previous years.

84% of college freshman anxious about starting college.





## ADDITIONAL RESOURCES

The financial aid process can get confusing. If you're not sure where to start, we've assembled a list of resources to help you get and stay on track. Whatever you're looking for, we've got you covered.



### Search for Scholarships

We all know scholarships are a great way to pay for college (who doesn't love free money?) but it's difficult and time-consuming to comb through thousands of college scholarships to see if you're even eligible to apply.

Simplify your search for scholarships with [StudentScholarshipSearch.com](https://www.studentsearch.com). We make it easy to find scholarships you're eligible for with our scholarship matching tool, and we'll give you all the information you need to keep you on track to apply.



### Scholarship Drawings

Looking for easy scholarships? Tips on how to win? Insights on college life from other students? [ScholarshipPoints.com](https://www.scholarshippoints.com) has all three. Earn points by completing fun activities, spend points to enter our free college scholarship drawings, and stop by our blogs, ScholarTips and CampusLife. We have given away over \$750,000 to date! You could among our many winners this year.



### Private Student Loans

Private student loans help cover the gap between gift aid (like grants and scholarships) and the out-of-pocket money remaining to pay for school. Millions of students use private student loans to pay for tuition, textbooks, housing, and other college expenses when their financial aid comes up short. Our site [PrivateStudentLoans.com](https://www.privatestudentloans.com) breaks down what your options are, gives you what you need to know before taking out a private student loan, and lets you compare lenders to find the best loan for you.

**IF YOU'RE LOOKING FOR MORE INFORMATION ON FINANCIAL AID TOPICS, CHECK OUT THESE LINKS:**



- [U.S. Department of Education Federal Student Aid](https://www.ed.gov)
- [Creating or managing an FSA ID](https://www.fsa.gov) (you'll need one to get access to Federal Student Aid's system and to sign federal financial aid documents)
- Find information on your current federal student loans at the [National Student Loan Data System](https://www.nsls.gov)
- Manage your federal student loans at [StudentLoans.gov](https://studentloans.gov)
- Explore your options for refinancing or consolidating existing student loans at [StudentLoanConsolidator.com](https://www.studentloanconsolidator.com)



## Glossary of Financial Aid Terms

### *KEY DEFINITIONS RELATED TO FINANCIAL AID APPLICATIONS*

#### **Award Letter**

A financial aid award letter (also called a financial aid notification) is a paper or electronic document from a college that describes the types and amounts of student aid offered to the student.

#### **Cost of Attendance (COA)**

A college's cost of attendance, sometimes called the sticker price, includes the cost of tuition, fees, room, board, books, supplies, equipment, transportation, loan fees, dependent-care costs, disability-related costs, and miscellaneous/personal expenses.

#### **CSS/Financial Aid PROFILE**

The CSS/Financial Aid PROFILE is a financial aid application created by the College Scholarship Service of the College Board. The PROFILE is used by about 225 colleges and universities and 175 private scholarship programs to award their own student aid funds.

#### **Dependency Status**

A student is either dependent or independent. Dependent students must report parental information on the FAFSA.

#### **Emancipated Minor**

An individual (under the age of 18) who has legally been determined to be an adult by a court in his or her state of legal residence.

#### **Expected Family Contribution (EFC)**

The EFC is a measure of a family's financial strength and is used to determine eligibility for need-based student financial aid. Despite the name, most families pay more than the EFC because some colleges leave the student with unmet need and the financial aid package may include loans and student employment.

#### **Financial Aid Package**

A financial aid package is a collection of multiple types of financial aid from several sources to help the student pay for college. It is described in a financial aid award letter.

#### **Foster Care**

A temporary living arrangement for dependent children when their parents or another relative cannot take care of them.

## **Free Application for Federal Student Aid (FAFSA)**

The FAFSA is a financial aid application form used to apply for student financial aid from federal and state governments and most colleges and universities. The FAFSA is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) starting on October 1. The FAFSA asks questions about the student (and parents' or spouse's) income and assets, the family size and the number of family members (excluding the student's parents) who are enrolled in college.

## **Homeless**

An individual is considered homeless if he or she lacks fixed, regular and adequate housing. You may be homeless if you are living in a shelter, park, motel or car, or temporarily living with other people because you have nowhere else to go.

## **Legal Guardianship**

A relationship created by court order, through which the court appoints an individual other than a minor's parent to take care of the minor. A legal guardian is not considered a parent on the student's FAFSA. A student in legal guardianship does not need to report parent information on the FAFSA because he or she is considered an independent student.

## **Professional Judgment (PJ)**

Families can appeal for more financial aid by asking for a professional judgment review of documented special circumstances affecting the student's ability to pay for college. The financial aid administrator may decide to make an adjustment to the COA or to the data elements that are used to calculate the EFC.

## **Special Circumstances**

Special circumstances include significant changes in a family's financial circumstances from one year to the next or circumstances that differentiate the family from the typical family. Examples include job loss, salary reduction, death of a wage-earner, high unreimbursed medical and dental expenses, high dependent care costs and private elementary and secondary school tuition for a sibling.

## **Student Aid Report (SAR)**

The Student Aid Report (SAR) summarizes the information submitted on the FAFSA and includes the student's EFC. The SAR is received soon after the FAFSA is processed. Applicants should review the SAR for accuracy and correct any errors.

## **Verification.**

If a student's FAFSA is selected for verification, the college financial aid administrator will compare the information submitted on the FAFSA with independent documentation of the information, such as IRS tax transcripts and W-2 and 1099 forms. Approximately one third of FAFSAs each year are selected for verification using a risk-based model.

For the most comprehensive financial aid and college admissions glossary, visit [www.edvisors.com/glossary](http://www.edvisors.com/glossary)

## **TYPES OF STUDENT FINANCIAL AID**

### **Student Financial Aid**

Student financial aid is money given, earned or loaned to help a student pay for college. Financial aid can come from federal and state governments, colleges, businesses, and private and social organizations. Financial aid can include gift aid and self-help aid. Eligibility may be based on demonstrated financial need and/or merit.

### **Gift Aid**

Gift aid is money that does not need to be repaid or earned, such as grants, scholarships, fellowships and tuition waivers.

### **Self-Help Aid**

Self-help aid includes financial aid in the form of student employment and student loans.

### **Merit-Based Aid**

Merit-based aid is awarded based on the student's talents, skills and achievements. Most private scholarships are awarded based on merit, such as academic, artistic or athletic talent.

### **Need-Based Aid**

Need-based aid is awarded to students based on demonstrated financial need. Need-based aid usually comes in the form of grants, student employment opportunities and student loans.

### **Grant**

A grant is a form of gift aid that is usually awarded based on demonstrated financial need. An example is the Federal Pell Grant.

### **Loan**

Loans are borrowed money that must be repaid, usually with interest, over a specified period of time. Examples include the Federal Perkins, Stafford and PLUS loans and private student loans.

### **Scholarship**

A private scholarship is a form of gift aid that is usually awarded by private organizations (e.g., foundations, corporations, associations, individual philanthropists and nonprofit organizations) based on merit or activities, such as community service. Renewable scholarships are available for all four years instead of just one year.

### **Student Employment**

Student employment provides students with a part-time job, on- or off-campus, as part of their financial aid package. Federal Work-Study is a need-based student employment program.

### **Satisfactory Academic Progress (SAP)**

Satisfactory academic progress includes quantitative and qualitative measures of a student's progress to a degree or certificate. Students must generally maintain at least a 2.0 GPA on a 4.0 scale and be passing enough classes to graduate within 150 percent of the normal timeframe for the degree or certificate.

## Financial Aid Equations

Demonstrated Financial Need = Cost of Attendance (COA) - EFC

Financial Aid = Gift Aid + Self-Help Aid

Gift Aid = Grants + Scholarships + Tuition Waivers

Self-Help Aid = Student Loans + Student Employment

Net Cost = COA - Financial Aid = approx. the EFC

Net Price = COA - Gift Aid

Unmet Need (Gap) = Demonstrated Financial Need - Financial Aid

Unmet Need (Gap) = COA - Financial Aid - EFC