

FINANCIAL AID SEMINAR

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Seminar Agenda

- College preparedness timelines & tips
- Financial aid overview
- Application process
- Rights & responsibilities
- Student loans
- Questions & Answers

College Preparedness

□ High School: Juniors

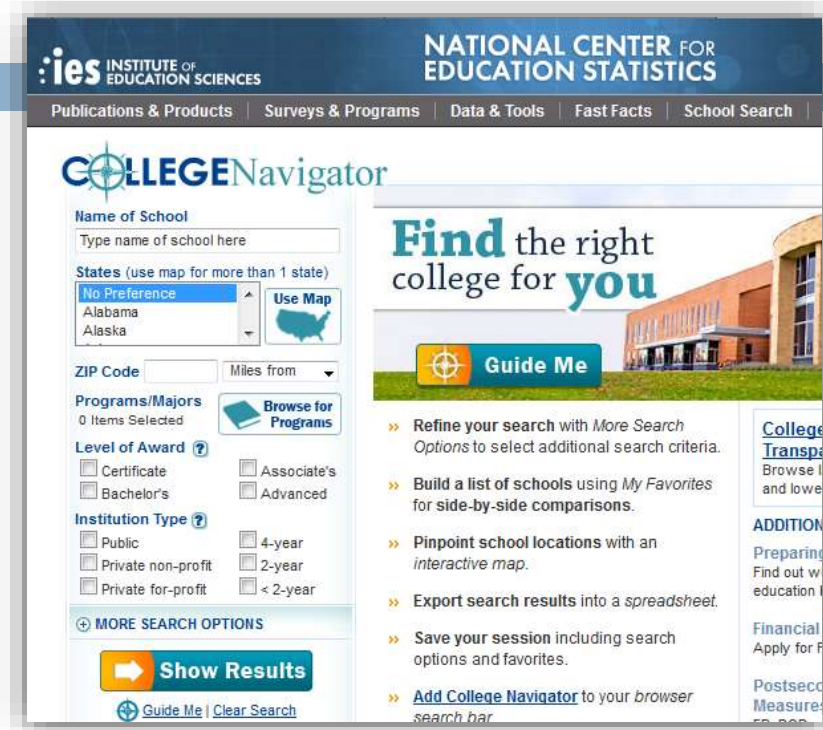
□ Research colleges

- Check out College Navigator:

<http://nces.ed.gov/collegenavigator/>

- Visit colleges where possible

□ Take SAT/ACT as required by your colleges



College Preparedness

□ High School: Seniors

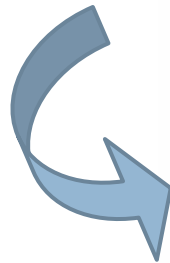
▣ Apply for admission: October-March

- Early Admission Notification: December 15

▣ Apply for Financial Aid: November-March

- Complete CSS Profile *only if required by the college*
- Check out FAFSA On The Web after January 1st

<https://fafsa.ed.gov/>



A screenshot of the FAFSA website homepage. The header includes the text "Federal Student Aid" and "PROUD SPONSOR of the AMERICAN MIND™". Below the header is a navigation bar with icons for Home, About Us, FAFSA Site, StudentAid.gov, and Help. A search bar is located on the right side of the navigation bar. The main content area features a large blue banner with the text "Get help paying for college" and "Submit a Free Application for Federal Student Aid (FAFSA)". Below the banner are two columns: "New to the FAFSA?" with a "Start A New FAFSA" button, and "Returning User?" with a "Login" button and a list of options: "Make a correction", "Add a school", and "View your Student Aid Report (SAR), and more...". The footer of the page includes the text "English" and "Español".

College Preparedness

- High School: Seniors
 - Check Priority Deadlines: January-March
 - To receive a Cal Grant, file no later than **MARCH 2**
 - Review on-campus housing options & deadlines
 - Check your mail: February-April
 - Regular admission notifications
 - Financial aid award letters
 - Requests for additional documents
 - Final Decision: May
 - Tuition & Housing deposits due **MAY 1**

College Preparedness

- Tips for Success:
 - Work with your guidance counselor
 - Keep a file on each school, and save all correspondence
 - Keep a file on your and your parents' information for reference when filing the FAFSA
 - Submit by the earliest school deadline – any inaccuracies can be corrected later
 - Promptly turn in **ALL** requested documents – there is always a reason for it!

Financial Aid Overview

- What constitutes financial aid?
 - ▣ Scholarships: free money based on merit or ability – there may be continuing academic, service, or other obligations
 - ▣ Grants: free money usually based at least in part on financial need
 - ▣ Loans: money which must be repaid at a later date
 - ▣ Work-study: school approved employment either on or off campus

Financial Aid Overview

- What is the financial aid formula?

2 > -3
0.999... = 1
 $\pi \approx 3.14$
 $\sqrt{2}$
 $1 + 2 \cdot 3$
 $(1 - 2) + 3$
 $101_2 = 5_{10}$

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Est. Family Contribution (EFC)} \\ \hline \text{Estimated Financial Need} \end{array}$$

- So, how are these numbers determined?

Financial Aid Overview

- The Cost of Attendance (COA) is an estimation used by the school to account for all expected educational costs.
 - Tuition & Fees
 - Books & Supplies
 - Room & Board
 - Personal Expenses
 - Transportation
- Some of these amounts are based on what the school charges, and some are estimated using standardized data.
- The COA represents the **maximum** total financial aid you can receive.

Financial Aid Overview

- The Estimated Family Contribution (EFC) is derived from a federally mandated formula based on data you provided on the FAFSA. You will receive the results of the EFC calculation when you complete submission of your FAFSA.
 - ▣ Income and taxes paid
 - ▣ Federally specified assets
 - ▣ Household size
 - ▣ Number of family members in college
- The EFC is **ONLY** an estimate of what a family can pay for education; it does not require that you will have to pay that amount.

Financial Aid Overview

- The Estimated Financial Need (Need) determines the amount of government funded “need-based” financial aid you can receive.
 - ▣ Federal and State Grants
 - ▣ Subsidized Federal Loans
 - ▣ Federal Work Study
 - ▣ Some Scholarships/Grants funded by institutions
- The greater your Need, the greater the amount of funding you can receive. *If you have no Estimated Financial Need, assistance is still available from some financial aid programs.*

Financial Aid Overview

- When it comes to paying for school, there are two different prices:
 - ▣ The sticker price
 - ▣ The net price
- Because of financial aid opportunities, very few students pay the full sticker price.
- The school with the lowest **net price** is the “most affordable” regardless of sticker price.
- **REMEMBER:** As with all purchases, most affordable is not necessarily the best deal

Financial Aid Overview

- How does this difference play out?

	<u>Public 1</u>	<u>Public 2</u>	<u>Private</u>
COST:	\$15,000	\$20,000	\$38,000
FAMILY CONTRIBUTION:	<u>\$ 5,000</u>	<u>\$ 5,000</u>	<u>\$ 5,000</u>
AID ELIGIBILITY (NEED):	\$10,000	\$15,000	\$33,000
AWARDS:			
SCHOLARSHIP/GRANT:	\$ 2,500	\$ 7,000	\$26,500
WORK-STUDY:	\$ 3,000	\$ 3,000	\$ 2,500
LOANS:	<u>\$ 2,500</u>	<u>\$ 5,000</u>	<u>\$ 4,000</u>
NET COST	\$ 7,000	\$ 5,000	\$ 5,000

Financial Aid Overview

- The limitation of financial aid funds will influence the amount of aid offered by a school.
 - ▣ Most schools cannot meet 100% of the Need amount
 - ▣ Those schools that meet 100% usually adjust the Need amount by using CSS Profile Form or other data
- Because most scholarships are privately funded, the amounts and terms will vary widely.
 - ▣ Terms usually include a minimum GPA and/or maximum number of years
 - ▣ Most scholarships, once lost, cannot be regained
 - ▣ Review the terms & conditions closely, and ask questions!

Financial Aid Overview

- Federal Grants
 - ▣ Pell Grant: Maximum amount is \$5,775 (\$2,887.50 per semester) for full time attendance in 2015-2016
 - ▣ Supplemental Grant (SEOG): Amount varies by institution, maximum is \$4000

- Filing the FAFSA constitutes application for federal financial aid; no other application is needed.

Financial Aid Overview

□ State Grants

▣ Cal Grants: Based on GPA and Need

- For California State Universities (CSUs) and Universities of California (UCs), pays full tuition and required fees
- For private California colleges, pays up to \$8,056 for 2014-2015
- Cal Grant A Requirements
 - Financial Need at least \$1500, income/assets below threshold
 - GPA at least 3.00 during sophomore/junior high school years
- Cal Grant B Requirements
 - Financial Need at least \$700, very low income families
 - GPA at least 2.00 during sophomore/junior high school years

Financial Aid Overview

- California College Grants
 - CSUs: State University Grant (SUG)
 - UCs: University of California Grant
 - Community Colleges: Board of Governors' Grant
 - Pays full course fees if you:
 - Have at least \$1 of Need, or
 - Receive CalWORKs, TANF, SSI or General Assistance payments, or
 - Have family income below published income ceilings
 - <http://home.cccapply.org/money/bog-fee-waiver>

Financial Aid Overview

- Other Scholarships
 - Available from companies, community organizations and other non-profits, and religious organizations
 - Financial Aid Offices and Guidance Counselors usually have a list or resource
 - Usually require specific applications
 - May require transcripts, essay, interview, or audition
 - **NEVER** pay for scholarship applications!
 - Guarantees do not exist
 - Unsolicited offers are usually scams
 - No legitimate scholarship should cost a fee up front

Financial Aid Overview

- There are several national scholarship search sites

- <http://www.fastweb.com/>

- <http://www.finaid.org/>

- <http://www.collegeboard.org/>



- Scholarship listings may be duplicated between the sites, but each site has thousands of opportunities in its database.

Financial Aid Overview

- Work Study
 - ▣ Federal work study is an opportunity for employment in a school-approved job where the salary is funded in part by federal funds.
 - Earnings are taxable, but do not count against you in future aid applications
 - The student will still need to apply for the on-campus job; check with the school's financial aid office on procedure
 - ▣ Some schools also have institutionally funded work study
 - May be structured as conditional grant (e.g., work 100 hours per semester in exchange for \$1000 grant)
 - ▣ Regular part-time or summer-only jobs
 - ▣ Students who work part-time while enrolled have higher average GPAs than those who do not work

Financial Aid Overview

□ Educational Loans

□ Federal Perkins Loan

- Low, fixed interest; repayment through school

□ Federal Direct Stafford Loan

- Low, fixed interest; repayment to U.S. Treasury through servicer

□ Federal PLUS Loan

- Credit-based, borrowed by parent of undergraduate student; repayment to U.S. Treasury through servicer

□ Private (Bank) Loan

- Credit-based, interest variable and contingent on credit; repayment to bank

□ Institutional (School) Loan

Financial Aid Overview

□ Federal Direct Stafford Loan

- **Subsidized:** Federal government pays interest while loans are in deferment
- **Unsubsidized:** Borrower is responsible for all interest
- No payments are due on principal or interest while student remains enrolled (deferment), though interest accrues on unsubsidized loans to be paid later
- Interest is fixed over the life of the loan; currently 4.29%
- Repayment options between 10 and 25 years
- Interest paid is tax-deductible (1098-E) in most cases

Financial Aid Overview

- Federal Direct Stafford Loan
 - Annual Maximums (Dependent Undergraduates):
 - Freshman: \$5500 total, of which \$3500 can be subsidized
 - Sophomore: \$6500 total, of which \$4500 can be subsidized
 - Junior & Senior: \$7500 total, of which \$5500 can be subsidized
 - Independent students may borrow additional unsubsidized funds; \$4000 Freshman & Sophomore, \$5000 Junior & Senior

Financial Aid Overview

- Federal Direct Parent PLUS Loan
 - No annual maximum
 - Credit-worthiness may limit availability of funds
 - Borrowers may seek credit-worthy endorsers
 - Interest rate is fixed, currently 6.84%
 - Interest payments are tax-deductible for most middle-to-low income borrowers

Financial Aid Overview

- To keep costs low, make the most of your time:
 - ▣ Take Advance Placement (AP) or International Baccalaureate (IB) and attend a college that accepts those credits
 - ▣ Choose a major early
 - ▣ Max out your credits each term
 - Most 4-year schools charge the same tuition for any credit load from 12 to 18 credits per term. To graduate in four years, students will typically have to average 15 to 16 credit hours per term.
 - ▣ Take summer school courses
 - If summer courses are taken at a different school, check that the transferred units are acceptable

Application Process

- Everyone who is interested in attaining higher education should file a FAFSA
 - Applying does not obligate you
 - All government financial aid and most institutional aid require it
 - You can't know if you are eligible until you file
- Some schools require the CSS Profile
 - This application is more comprehensive than the FAFSA but applies only to institutional aid eligibility
 - Costs a fee; check your school's requirements before filing as a large number of schools do not require it

Application Process

- How does the FAFSA get processed?
 1. The student, and in most cases the parents, enter information on the electronic application or complete and mail the paper application
 2. The Central Processing System (CPS) calculates the Expected Family Contribution (EFC) and provides the student with a Student Aid Report (SAR)
 3. CPS electronically transmits the application data to any schools selected by the student
 4. The selected schools upload the application into their system and begin evaluating the student for financial aid
 5. Each school then notifies the student of eligibility

Application Process

- When should I file my FAFSA?
 - The 2016-2017 FAFSA will be available from January 2016 through June 2017 (18-month window)
 - Most undergraduate schools have a priority deadline for initial filing
 - In California, March 2, 2016 is the most common deadline
 - Some schools, especially those outside California, may have an earlier filing requirement
 - Most Important: **MEET THE FILING DEADLINE!**
 - **VERY IMPORTANT:** The application process is changing for 2017-2018; check with your school during the fall term for subsequent application filing dates. You must apply each year.

Application Process

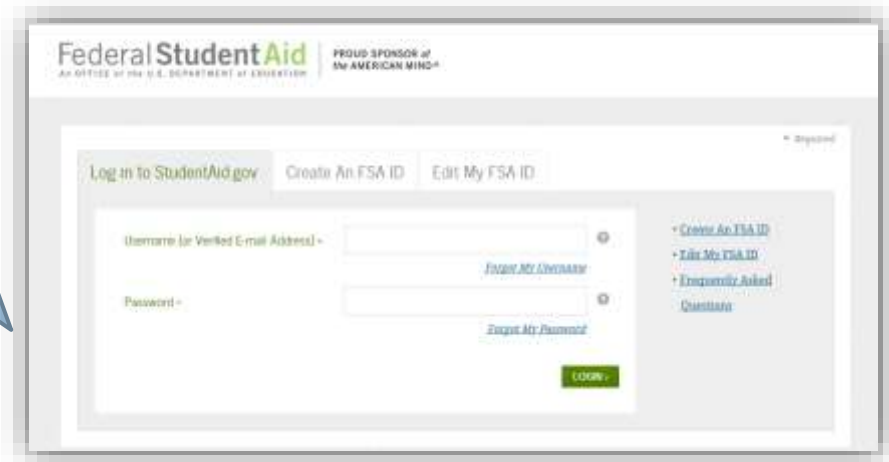
- Where do I file?

<http://www.fafsa.ed.gov>

- What will I need?

- Tax returns for student and parent(s)
- W-2 forms for student and parent(s)
- A federal Student Aid ID:


<http://fsaid.ed.gov>



Application Process

- What if I have not filed my tax return?
 - ▣ Use estimates to complete the application; corrections can always be made at a later date
 - ▣ For 2016-17, the 2015 income/taxes paid will be used
 - ▣ Estimation Formula: Use 2015 estimated income divided by 2014 AGI to arrive at the percentage that your income has changed. Multiply 2014 tax paid by same percentage to estimate this year's tax paid.

	Income	Tax Paid
2014 (Filed)	\$50,000	\$2,000
2015 (Estimated)	\$55,000	?? = \$2,200
Change	1.10	1.10



Application Process

- How do I know if my parent(s) must apply with me?
 - ▣ All students are dependent and must provide parental information unless they meet at least one independent criteria:
 - Born before January 1, 1993
 - Married as of the date you file the FAFSA
 - Working on a master's or doctorate degree
 - Currently on active duty in U.S. Armed Forces
 - Veteran of U.S. Armed Forces
 - Have children/dependents whom you support more than 50%
 - On or after age 13, both parents deceased, in foster care, or dependent/ward of the court
 - Emancipated minor as determined by a court
 - In legal guardianship as determined by a court
 - On or after July 1, 2015, determined to be homeless or at risk by:
 - Your high school or school district homeless liaison
 - An emergency shelter or transitional housing funded by HUD
 - The director of a runaway or homeless youth shelter

Application Process

- How do I know which parent needs to file?
 - ▣ If the parents are married or living together, both must provide information.
 - ▣ If the parents are not married **and** do not live together, the parent with whom the student has lived more than 50% of the past 12 months is considered the custodial parent
 - If custody between parents has been split exactly 50/50, then the parent who has provided the greater portion of financial support is considered the custodial parent
 - ▣ If the custodial parent has remarried, then the step-parent's information must be included as well
 - ▣ All questions referring to “your parent(s)” and “your parent(s) household” are in reference to the custodial parent and step-parent (if applicable); non-custodial parent information is not included in the FAFSA application

Application Process

- The FAFSA On The Web application is **intuitive** and contains **skip logic**. This means it will eliminate questions it determines have no relevance to you.
- We will review each question that exists, but be aware that you may not be asked a question if it is deemed unnecessary by the skip logic.
- If you wish to supply answers to the questions that have been skipped, you can open that section and add your responses.
- The application also has **help text** and **hints** to clarify the purpose and/or requirements of a question.

Application Process

□ Step One: Logging In

▣ The student's FSA ID, or the student's information:

- Legal name (as shown on Social Security Card)
- Social Security Number (SSN)
- Date of Birth (DOB)

The screenshot displays the FAFSA login interface. On the left, a vertical blue bar contains the word "STUDENT". The main content area is titled "Login" and includes a "Student Information" section. A small box in the top right corner states "Form Approved OMB No. 1845-0047 App. Exp. 12/31/2017". Below this, instructions are provided for logging in. Two radio buttons are present: "Enter your (the student's) FSA ID" (which is selected) and "Enter the student's information". The "OR" separator is positioned between the two options. Under the "Enter the student's information" option, there are four input fields: "The student's first name", "The student's full last name", "The student's Social Security Number" (with a link to "From a Freely Associated State?"), and "The student's date of birth (mmddyyyy)". A "NEXT" button is located at the bottom right of the form. To the right of the main form is a "Help and Hints" sidebar with a "Login Options" section. This section explains that the FSA ID, consisting of a username and password, replaced the PIN as of May 2015 and allows for electronic access to FAFSA information and signing. It offers two selection options: "Enter your FSA ID (only the student should log in with an FSA ID)." and "Or Enter the student's name, Social Security Number and date of birth. (You may have to enter your FSA ID later in..."

Application Process

1. If you have never filed a FAFSA before, you will be prompted to “Start New FAFSA.”
2. If you have filed the prior year, you will be given the option of “FAFSA Renewal.”

Option 1

The screenshot shows the 'Get Started' page of the FAFSA application process. A vertical 'STUDENT' label is on the left. The page title is 'Get Started'. Below it is a 'Welcome' section with the text: 'Fill out your FAFSA (Free Application for Federal Student Aid). To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.' The main question is 'When are you attending college?'. There are two radio button options: 'Between July 1, 2016 and June 30, 2017?' with a blue 'START 2016-2017 FAFSA' button, and 'Between July 1, 2015 and June 30, 2016?' with a white 'START 2015-2016 FAFSA' button. A note at the bottom says: 'If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.' At the bottom, there is an 'FSA ID' field and a 'NEED HELP?' link.

Option 2

The screenshot shows the 'My FAFSA' page of the FAFSA application process. A vertical 'STUDENT' label is on the left. The page title is 'My FAFSA'. Below it is a 'Welcome' section with the text: 'We did not find a 2016-2017 FAFSA on file for you. However, we see that you completed a 2015-2016 FAFSA or submitted a FAFSA4caster. Information from that application can be used to renew your 2016-2017 FAFSA.' There are two main buttons: a blue 'FAFSA RENEWAL' button and a white 'START NEW FAFSA' button, separated by 'OR'. A note at the bottom says: 'You can also start a new 2016-2017 FAFSA.' At the bottom, there is an 'FSA ID' field and a 'NEED HELP?' link.

Application Process

- The student will need to create a password so that you can regain access at any time if corrections need to be made later.

The screenshot shows a web interface for starting the 2016-2017 FAFSA application. On the left, a vertical blue bar contains the word 'STUDENT' in white capital letters. The main content area has a blue header with the text 'Start Your 2016-2017 FAFSA'. In the top right corner, there is a box with the text: 'Form Approved OMB No. 1845-0001 App. Exp. 12/31/2017'. Below this, the text reads 'Create a Save Key. The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.' There are two password input fields: 'Create a Save Key' and 'Re-enter Save Key', both containing six black dots. A blue 'NEXT' button with a right-pointing arrow is located at the bottom right of the main content area. At the bottom of the page, there are two buttons: 'NEED HELP?' on the left and 'MY FAFSA' on the right.

STUDENT

Start Your 2016-2017 FAFSA

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2017

Create a Save Key.
The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key
••••••

Re-enter Save Key
••••••

NEXT

NEED HELP? MY FAFSA

Application Process

- Student Demographics
 - Name, SSN and DOB will carry over from first page
 - Gender
 - If you are male and over 18, you must register for Selective Service in order to receive federal aid.
 - If you have not registered, you will be given the option of having your registration submitted via the FAFSA.
 - Mailing Address
 - Residency Status
 - Phone number
 - Email address
 - Marital status
 - Driver license (if desired)

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Student Demographic Information

Your last name Your first name Your middle initial

Your Social Security Number

Your date of birth (mmdyyyy)

Are you male or female?
 Male Female

Your permanent mailing address (include apt. number)

Your city (and country if not U.S.) Your state

Your ZIP code

Have you lived in your state for at least 5 years?
 Yes No

Your telephone number

Your e-mail address

What is your marital status as of today?

Do you have driver's license information that you want to provide?
 Yes No

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Student Eligibility
 - Citizenship
 - U.S. Citizen
 - Eligible Non-Citizen (A-number required)
 - Non-eligible Non-Citizen
 - Selective Service Registration
 - Only asked if gender is Male
 - High School status
 - Diploma
 - GED/Equivalency
 - Home School
 - None of the above
 - Grade Level
 - 1st year/never attended through Graduate/Professional
 - Degree Sought
 - 1st Bachelor's
 - 2nd Bachelor's
 - Teaching Certificate
 - Master's or Doctoral
 - Etc.
 - Parent Education Level

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Student Eligibility

Are you a U.S. citizen?

Are you registered with the Selective Service System?
 Yes No

What will your high school completion status be when you begin college in the 2016-2017 school year?

What will your grade level be when you begin the 2016-2017 school year?

What degree or certificate will you be working on when you begin the 2016-2017 school year?

Are you interested in being considered for work-study?

Will you have your first bachelor's degree before you begin the 2016-2017 school year?
 Yes No

Are you a foster youth or were you at any time in the foster care system?

Highest school completed by Parent 1

Highest school completed by Parent 2

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- **Drug Conviction Eligibility**
 - ▣ This question will not appear if you have not previously attended college, but will appear in subsequent years.
 - ▣ If you have not received federal aid, the answer is **NO**.
 - ▣ If you received aid but have not been convicted of any drug-related offense, the answer is **NO**.
 - ▣ If you have been convicted of drug-related offense while receiving federal aid, a series of questions will open to determine your aid eligibility.

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)?

Yes No

Based on the answers you provided, we have determined that your eligibility for federal student aid is not affected by the previous question(s).

If you are convicted of possessing or selling drugs after you submit your FAFSA, you must notify the financial aid administrator at your college immediately. You will lose your eligibility for federal student aid and will be required to pay back all aid you received after your conviction.

Have you ever received federal student aid?

Yes No

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)?

Yes No

Have all of your federal or state drug-related convictions been removed from your record?

Yes No

Did the offense for possessing or selling illegal drugs occur during a period of enrollment for which you were receiving federal student aid (grants, loans, and/or work-study)?

Yes No

Have you completed an acceptable drug rehabilitation program since your last conviction?

Yes No

How many convictions do you have for possessing drugs?

Select ▼

Application Process

- Students who will have high school diplomas by the start of the 2016 fall term must enter the name and location of the high school where they graduated.

The screenshot shows a web application interface for 'Student Eligibility continued'. At the top, there are five tabs: 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Student Demographics' tab is active. Below the tabs is a blue header with the text 'Student Eligibility continued'. On the left side, there is a vertical blue bar with the word 'STUDENT' written vertically. The main content area contains the following text and form elements:

Enter the name, city, and state of your high school, then click **Confirm**.

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?

At the bottom of the form, there is a blue bar with five buttons: 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'.

Application Process

- You will need to select at least one school to receive your application, but you may select up to ten schools at a time.
 - ▣ If you know the school code, enter it on the right
 - ▣ If you do not know the school code, select the state and city to look it up.

STUDENT

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

School Selection

Application was successfully saved.

You can add up to 10 colleges to your FAFSA. If you know your college's school code, use the option to the right to search. If you need help finding your college, use the state (required), city (optional), and school name (optional) fields to begin your search.

State: Federal School Code:

City: OR

School Name:

[Search Tips](#)

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

Search Results: 5

Sort By: Best Match School Name	
<input checked="" type="checkbox"/> ORANGE COAST COLLEGE - FIN AID OFF COSTA MESA, CA Federal School Code: 001250	<input type="button" value="ADD >>"/>
<input type="checkbox"/> WHITTIER COLLEGE - COLLEGE OF LAW COSTA MESA, CA Federal School Code: E00480	<input type="button" value="ADD >>"/>
<input type="checkbox"/> PACIFIC COLLEGE COSTA MESA, CA Federal School Code: 032990	<input type="button" value="ADD >>"/>
<input type="checkbox"/> RAUL MITCHELL THE SCHOOL-COSTA MESA COSTA MESA, CA Federal School Code: E02113	<input type="button" value="ADD >>"/>
<input type="checkbox"/> VANGUARD UNIVERSITY OF SOUTHERN CA COSTA MESA, CA Federal School Code: 001293	<input type="button" value="ADD >>"/>

Selected Schools

Select up to 10 schools

No schools selected

Application Process

- Dependency Questions
 - Some of the dependency questions (i.e., age and marital status) are established in the student demographics.
 - If the student is not deemed independent by those means, additional dependency questions will be presented in sequence
 - Skip logic means that further questions will only appear if the student answers “No” to each prior question

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Dependency Determination

Application was successfully saved.

Were you born before January 1, 1993?
 Yes No

As of today, are you married?
 Yes No

At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
 Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
 Yes No

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, 2017?
 Yes No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
 Yes No

Are you a veteran of the U.S. Armed Forces?
 Yes No

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?
 Yes No

As determined by a court in your state of legal residence, are you or were you an emancipated minor?
 Yes No

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
 Yes No

On or after July 1, 2015, were you homeless or were you self-supporting and at risk of being homeless?
 Yes No

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Dependent students must provide parental information.
 - ▣ If a student cannot provide parental information, complete the form and contact the financial aid office at your school.

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Dependency Status Results

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental](#) information.** Select "I will provide parental information" and click **Next** to continue to Parent Demographics.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide parental information" and click **Next** to get additional information.

I will provide parental information

I am unable to provide parental information

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- If the student is independent, the portion concerning parental information will be skipped.
- If the student is dependent, the questions about the student's household will be skipped; parent household data will be requested instead.

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Dependency Determination

Were you born before January 1, 1993?
 Yes No

As of today, are you married?
 Yes No

At the beginning of the 2016-2017 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?
 Yes No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2016 and June 30, 2017?
 Yes No

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, 2017?
 Yes No

Your number of family members in 2016-2017 (household size)

How many people in your household will be in college in 2016-2017?

You are considered an **"independent"** student. This means you are not required to answer questions about your parents.

However, you may want to answer questions about your parents if:

- you are a law school or health profession student (such as a medical or nursing student), or
- your school requires parental information from all students.

Do you want to answer questions about your parents?
 Yes No

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- For the parental information, the first question is about the parent(s)' marital status as of the date the FAFSA is filed.
 - Never married
 - Unmarried but living together
 - Married/Remarried
 - Divorced/Separated
 - Widowed
- Further questions will be determined by the answer to this first question.

The screenshot shows the 'Parent Demographics Information' section of the FAFSA application. The form is titled 'Parent Demographics Information' and is part of a larger application process. The navigation tabs at the top are 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Parent Demographics' tab is currently selected. A green checkmark icon and a message box indicate that the application was successfully saved. The first question asks for the marital status of the legal parents (biological and/or adoptive) as of today. The options are 'Select', 'Married/Remarried', 'Divorced/Separated', and 'Widowed'. Below this question is a text field for the parents' e-mail address. The next question asks if the parents have lived in California for at least 5 years, with radio buttons for 'Yes' and 'No'. The following question asks for the number of family members in the household in 2016-2017, with a 'HOUSEHOLD SIZE' button. The final question asks how many people in the household will be college students between July 1, 2016, and June 30, 2017, excluding the parents. At the bottom of the form are buttons for 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'. A vertical 'PARENT' label is on the left side of the form.

Student Demographics School Selection Dependency Status **Parent Demographics** Financial Information

Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

Select

Your parents' e-mail address

Have your parents lived in California for at least 5 years?

Yes No

Your parents' number of family members in 2016-2017 (household size)

If you are not sure who is considered a family member, click [Household Size](#) to answer the questions on the worksheet.

[HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Never married
 - Indicate which parent's data (mother or father) you will be using.
 - SSN of parent
 - Last name, first initial
 - DOB of parent
 - Email address
 - Residency
 - Household size (includes student as member of household)
 - Number of students in college

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

Which parent's information will be provided?
 Father's Mother's

Your parents' e-mail address

Have your parents lived in California for at least 5 years?
 Yes No

Your parents' number of family members in 2016-2017 (household size)
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Unmarried but Living Together
 - Both parents' information
 - SSNs
 - Last names, first initials
 - DOBs
 - Email address
 - Residency
 - Household size (includes student as member of household)
 - Number of students in college

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

What is your Parent 1 (father's/mother's) Social Security Number? <input type="text"/>	What is your Parent 1 (father's/mother's) last name? <input type="text"/>
What is your Parent 1 (father's/mother's) first initial? <input type="text"/>	What is your Parent 1 (father's/mother's) date of birth? (mmddyyyy) <input type="text"/>
What is your Parent 2 (father's/mother's) Social Security Number? <input type="text"/>	What is your Parent 2 (father's/mother's) last name? <input type="text"/>
What is your Parent 2 (father's/mother's) first initial? <input type="text"/>	What is your Parent 2 (father's/mother's) date of birth? (mmddyyyy) <input type="text"/>

Your parents' e-mail address

Have your parents lived in California for at least 5 years?
 Yes No

Your parents' number of family members in 2016-2017 (household size)
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Married/Remarried
 - Both parents' information
 - SSNs
 - Last names, first initials
 - DOBs
 - Email address
 - Residency
 - Household size (includes student as member of household)
 - Number of students in college

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

When did your parents get married or remarried? Enter the month and year. (mmyyyy)

What is your Parent 1 (father's/mother's /stepparent's) Social Security Number? <input type="text"/>	What is your Parent 1 (father's/mother's /stepparent's) last name? <input type="text"/>
What is your Parent 1 (father's/mother's /stepparent's) first initial? <input type="text"/>	What is your Parent 1 (father's/mother's /stepparent's) date of birth? (mmddyyyy) <input type="text"/>
What is your Parent 2 (father's/mother's /stepparent's) Social Security Number? <input type="text"/>	What is your Parent 2 (father's/mother's /stepparent's) last name? <input type="text"/>
What is your Parent 2 (father's/mother's /stepparent's) first initial? <input type="text"/>	What is your Parent 2 (father's/mother's /stepparent's) date of birth? (mmddyyyy) <input type="text"/>

Your parents' e-mail address

Have your parents lived in California for at least 5 years?
 Yes No

Your parents' number of family members in 2016-2017 (household size)
If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Divorced/Separated
 - Indicate which parent's data (mother or father) you will be using.
 - SSN of parent
 - Last name, first initial
 - DOB of parent
 - Email address
 - Residency
 - Household size (includes student as member of household)
 - Number of students in college

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

When did your parent become divorced or separated? Enter the month and year. (mmyyyy)

Which parent's information will be provided?
 Father's Mother's

Your parents' e-mail address

Have your parents lived in California for at least 5 years?
 Yes No

Your parents' number of family members in 2016-2017 (household size)
If you are not sure who is considered a family member, click [Household Size](#) to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Widowed
 - Indicate date when parent became widowed and which parent's data (mother or father) you will be using.
 - SSN of parent
 - Last name, first initial
 - DOB of parent
 - Email address
 - Residency
 - Household size (includes student as member of household)
 - Number of students in college

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Demographics Information

Application was successfully saved.

As of today, what is the marital status of your legal [parents](#) (biological and/or adoptive)?

When did your parent become widowed? Enter the month and year. (mmyyyy)

Which parent's information will be provided?
 Father's Mother's

Your parents' e-mail address

Have your parents lived in California for at least 5 years?
 Yes No

Your parents' number of family members in 2016-2017 (household size)
If you are not sure who is considered a family member, click [Household Size](#) to answer the questions on the worksheet.
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2016 and June 30, 2017? Do not include your parents.

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

□ Parent Income Data

▣ 2015 Tax Return Status

- Will File
- Already Filed
- Not Filing

▣ 2015 Filing Status

- Single
- Head of Household
- Married, filing jointly
- Married, filing separately
- Qualifying Widower
- Don't Know

The screenshot displays the FAFSA application interface. At the top, a navigation bar includes tabs for 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Parent Demographics' tab is active. Below this, a vertical purple bar on the left contains the word 'PARENT' in white capital letters. The main content area is titled 'Parent Tax Information' and features a green-bordered box with a checkmark icon and the text 'Application was successfully saved.' Below this, there are two questions with dropdown menus: 'For 2015, has your mother completed her IRS income tax return or another tax return?' with 'Already completed' selected, and 'For 2015, what is your mother's tax filing status according to her tax return?' with 'Single' selected. At the bottom of the form, there are navigation buttons: 'PREVIOUS' (left arrow), 'NEXT' (right arrow), 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'.

Application Process

- If the parent(s) have already filed tax returns, the IRS Data Retrieval Tool (DRT) may be an option
 - ▣ Using a secure link, you can directly upload the necessary tax data from the IRS to your FAFSA
 - ▣ A series of prompts will determine if you are eligible to use the DRT
 - ▣ If eligible, you will need the parent's FSA ID in order to link to the IRS



 You, the parents, may be able to use the IRS Data Retrieval Tool to view and transfer your tax information from the IRS.

Did you, the parents, file a Form 1040X amended tax return?
 Yes No

Did you, the parents, file a Puerto Rican or foreign tax return?
 Yes No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?
 Yes No

Based on your response, we recommend that you, the parents, transfer your information from the IRS into this FAFSA. [How you filed your taxes](#) can affect whether your tax return information is available to transfer.

Enter your PIN and click [Link To IRS](#).

Which parent are you?

What is your (the parents') PIN?

[Apply For A PIN](#)
[I Forget/Don't Know My PIN](#)
[LINK TO IRS](#)

Application Process

- When using the IRS DRT, you will be notified that you are leaving the FAFSA site
- On the IRS site, the parent data will carry over, but additional information is necessary to authorize the transfer of data.
- You can always opt-out and return to the FAFSA
- You must hit “Submit” in order to retrieve any tax data



The screenshot shows the IRS.gov website. At the top right, it says "Return to FAFSA | Log Out | Help" and "Español". The main heading is "Get My Federal Income Tax Information". Below this, it says "See our [Privacy Notice](#) regarding our request for your personal information." and "Enter the following information as it appears on your 2013 Federal Income Tax Return." There are "Required fields" indicated by an asterisk. The form has several fields: "First Name *", "Last Name *", "Social Security Number *", "Date of Birth *", "Filing States *", "Address - Must match your 2014 Federal Income Tax Return." (with sub-fields for "Street Address *", "P.O. Box (Required if entered on your tax return)", "Apt. Number (Required if entered on your tax return)", "Country *", "City, Town or Post Office *", "State/U.S. Territory *", and "ZIP Code *"). At the bottom, there are two buttons: "Return to FAFSA" and "Submit". A disclaimer at the bottom right states: "By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties."

Application Process

- Entering parental tax data
 - ▣ 2015 Tax form filed
 - ▣ Adjusted Gross Income (AGI)
 - ▣ Earnings (lines 7, 12 & 18)
 - ▣ Dislocated Worker
 - ▣ Benefits Received
 - SSI
 - SNAP
 - Free/Reduced Lunch
 - TANF
 - WIC
 - None of the above
 - ▣ If tax form filed is 1040, was the parent eligible to file a 1040A or 1040-EZ?

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Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Financial Information

What type of income tax return did your mother file for 2015?
IRS 1040

What was your mother's adjusted gross income for 2015? This amount is found on IRS Form 1040-line 37.
\$.00 [INCOME ESTIMATOR](#)

How much did your mother earn from working (wages, salaries, tips, etc.) in 2015? This amount is the total of IRS Form 1040-lines 7+12+18.
\$.00

As of today, is your mother a dislocated worker?
No

In 2014 or 2015, did your mother receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**.

Supplemental Security Income (SSI)

Supplemental Nutrition Assistance Program ([SNAP](#))

Free or Reduced Price Lunch

Temporary Assistance for Needy Families ([TANF](#))

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

None of the above

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Additional 2015 parental financial data
 - ▣ Tax paid
 - ▣ Number of exemptions
 - ▣ Additional financial data; check the box if applicable and amount line will appear
 - American Opportunity/Lifetime Learning credits
 - Child support paid
 - Taxable work-study earnings
 - Grant/scholarship funds **if reported on tax return**
 - Combat pay
 - Cooperative education program earnings

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Parent Financial Information continued

Enter the amount of your mother's income tax for 2015. This amount is found on IRS Form 1040-lines (56 minus 46).
\$.00

Enter your mother's exemptions for 2015. This amount is found on IRS Form 1040-line 6d.

Did your mother have any of the following items in 2015? Check all that apply and provide amounts.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from Work-study, Assistantships or Fellowships
- College grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Application Process

□ Additional parental financial data (cont'd)

□ 2015 Untaxed Income

- Payments to tax-deferred pension/retirement plans
- IRA deductions/payments to self-employed SEP, SIMPLE, and Keogh
- Child support received
- Tax exempt interest
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing/food/basic allowance paid to military or clergy
- Veterans non-education benefits
- Other untaxed income, i.e., workers' compensation or disability

□ Current assets

- Cash, Savings, Checking
- Net worth of investments
- Net worth of business/farm

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers' compensation or disability benefits

As of today, does the total amount of your mother's current [assets](#) exceed \$3,700.00?
 Yes No

As of today, what is your mother's total current balance of cash, savings, and checking accounts?
\$.00

As of today, what is the net worth of your mother's investments, including real estate (not your mother's home)?
\$.00

As of today, what is the net worth of your mother's current businesses and/or investment farms?
\$.00

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- What assets must be reported by parents and students?
 - ▣ Cash, savings, and checking account balances
 - ▣ Investments that are not in IRS-designated retirement accounts
 - ▣ Property that is not your principle place of residence (rental property, vacation home, etc.)
 - ▣ Value of a business that has more than 100 employees
 - ▣ Value of 529 plans (parental asset only)
 - ▣ Other capital assets such as art, antiques, etc.
- Values of assets must be reported as of the date the FAFSA is submitted

Application Process

- Do not include these assets:
 - ▣ The value of the home in which you live
 - ▣ The value of retirement accounts (IRA, 401k, 401a, 403b, IRAs, state funded pensions, etc.)
 - ▣ The value of life insurance policies
 - ▣ The value of a small business (fewer than 101 full time equivalent employees)
 - ▣ Students do not report 529 plans

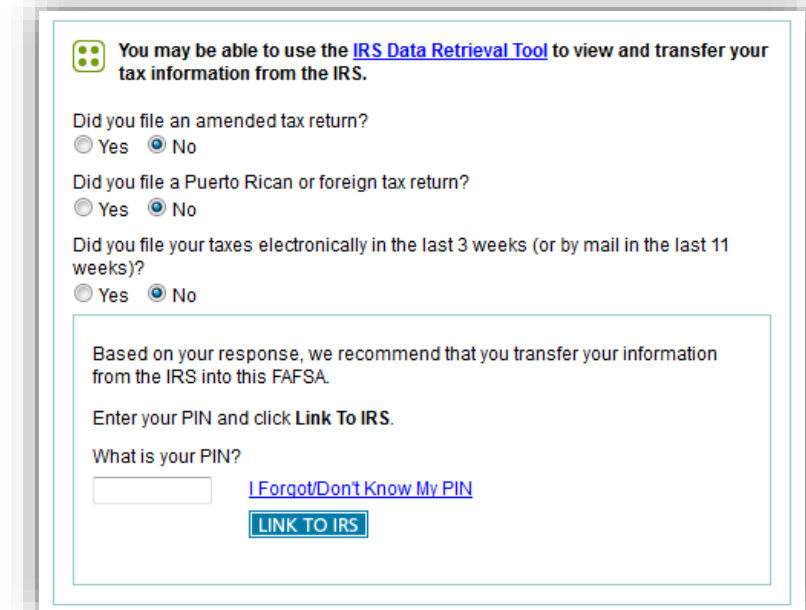
Application Process


- Student Income Data
 - ▣ 2015 Return Status
 - Will File
 - Already Filed
 - Not Filing
 - ▣ 2015 Filing Status
 - Single
 - Head of Household
 - Married, filing jointly
 - Married, filing separately
 - Qualifying Widower
 - Don't Know

The screenshot shows the 'Student Tax Information' section of the FAFSA application. At the top, there is a navigation bar with tabs for 'Student Demographics', 'School Selection', 'Dependency Status', 'Parent Demographics', and 'Financial Information'. The 'Student Demographics' tab is currently selected. Below the navigation bar, the 'Student Tax Information' section is displayed. It contains two questions with dropdown menus: 'For 2015, have you completed your IRS income tax return or another tax return?' with 'Already completed' selected, and 'For 2015, what is your tax filing status according to your tax return?' with 'Select' selected. At the bottom of the form, there are buttons for 'NEED HELP?', 'SAVE', 'CLEAR ALL DATA', 'VIEW FAFSA SUMMARY', and 'EXIT'. A vertical blue bar on the left side of the form contains the word 'STUDENT' written vertically.

Application Process

- If the student has already filed a tax return, the IRS Data Retrieval Tool (DRT) may be an option
 - ▣ Using a secure link, you can directly upload the necessary tax data from the IRS to your FAFSA
 - ▣ A series of prompts will determine if you are eligible to use the DRT
 - ▣ If eligible, you will need the student's PIN to link to the IRS



 You may be able to use the [IRS Data Retrieval Tool](#) to view and transfer your tax information from the IRS.

Did you file an amended tax return?
 Yes No

Did you file a Puerto Rican or foreign tax return?
 Yes No

Did you file your taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?
 Yes No

Based on your response, we recommend that you transfer your information from the IRS into this FAFSA.

Enter your PIN and click [Link To IRS](#).

What is your PIN?

[I Forgot/Don't Know My PIN](#)

[LINK TO IRS](#)

Application Process

- When using the IRS DRT, you will be notified that you are leaving the FAFSA site
- On the IRS site, the student data will carry over, but additional information is necessary to authorize the transfer of data.
- You can always opt-out and return to the FAFSA
- You must hit “Submit” in order to retrieve any tax data



The screenshot shows the IRS.gov website interface. At the top right, there are links for "Return to FAFSA", "Log Out", and "Help". The main heading is "Get My Federal Income Tax Information". Below this, there is a section for "Enter the following information as it appears on your 2013 Federal Income Tax Return." The form contains several fields: "First Name", "Last Name", "Social Security Number", "Date of Birth", "Filing Status", "Address" (with sub-fields for Street Address, P.O. Box, Apt. Number, Country, City/Town/Post Office, State/U.S. Territory, and ZIP Code). At the bottom, there are two buttons: "Return to FAFSA" and "Submit".

Application Process

- Entering 2015 student tax data
 - Tax form filed
 - Adjusted Gross Income (AGI)
 - Earnings (lines 7, 12 & 18)
 - Dislocated Worker
 - Benefits Received
 - SSI
 - SNAP
 - Free/Reduced Lunch
 - TANF
 - WIC
 - None of the above
 - If tax form filed is 1040, was the student eligible to file a 1040A or 1040-EZ?

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Student Financial Information

What income tax return did you file for 2015?
IRS 1040

What was your adjusted gross income for 2015? This amount is found on IRS Form 1040-line 37.
\$.00 **INCOME ESTIMATOR**

How much did you earn from working (wages, salaries, tips, etc.) in 2015? This amount is the total of IRS Form 1040-lines 7+12+18.
\$.00

How much did your spouse earn from working (wages, salaries, tips, etc.) in 2014? This amount is your spouse's portion of IRS Form 1040-lines 7+12+18.
\$.00

As of today, are you (or your spouse) a dislocated worker?
No

In 2014 or 2015, did you (or your spouse) receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**.

- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program ([SNAP](#))
- Free or Reduced Price Lunch
- Temporary Assistance for Needy Families ([TANF](#))
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- None of the above

PREVIOUS **NEXT**

NEED HELP? **SAVE** **CLEAR ALL DATA** **VIEW FAFSA SUMMARY** **EXIT**

Application Process

- Additional 2015 student financial data
 - ▣ Tax paid
 - ▣ Number of exemptions
 - ▣ Additional financial data; check the box if applicable and amount line will appear
 - American Opportunity/Lifetime Learning credits
 - Child support paid
 - Taxable work-study earnings
 - Grant/scholarship funds **if reported on tax return**
 - Combat pay
 - Cooperative education program earnings

STUDENT

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
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Student Financial Information continued

Enter the amount of your income tax for 2015. This amount is found on IRS Form 1040-lines (56 minus 46).

\$.00

Enter your exemptions for 2015. This amount is found on IRS Form 1040-line 6d.

Did you have any of the following items in 2015? Check all that apply and provide amounts.

Additional Financial Information

- American Opportunity Tax Credit or Lifetime Learning Tax Credit
- Child support paid
- Taxable earnings from Work-study, Assistantships or Fellowships
- College grant and scholarship aid reported to the IRS
- Combat pay or special combat pay
- Cooperative education program earnings

Application Process

□ Additional student financial data (cont'd)

□ 2015 Untaxed Income

- Payments to tax-deferred pension/retirement plans
- IRA deductions/payments to self-employed SEP, SIMPLE, and Keogh
- Child support received
- Tax exempt interest
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing/food/basic allowance paid to military or clergy
- Veterans non-education benefits
- Other untaxed income, i.e., workers' compensation or disability
- Money received or paid on your behalf

□ Current assets

- Cash, Savings, Checking
- Net worth of investments
- Net worth of business/farm

Untaxed Income

- Payments to tax-deferred pension and retirement savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE and Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food, and other living allowances paid to military, clergy, and others
- Veterans noneducation benefits
- Other untaxed income not reported such as workers' compensation or disability benefits
- Money received or paid on your behalf

As of today, what is your total current balance of cash, savings, and checking accounts?
\$.00

As of today, what is the net worth of your investments, including real estate (not your home)?
\$.00

As of today, what is the net worth of your current businesses and/or investment farms?
\$.00

[PREVIOUS](#) [NEXT](#)

[NEED HELP?](#) [SAVE](#) [CLEAR ALL DATA](#) [VIEW FAFSA SUMMARY](#) [EXIT](#)

Application Process

- Sign electronically with FSA ID and Submit
 - If the student is independent, only the student's FSA ID will be selected
 - If the student is dependent, both student and at least one parent (whose income is being reported) will be required to sign
 - If a paid preparer is assisting, he/she will also have to sign using his/her SSN and FSA ID

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

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a [preparer](#)?
 Yes No

Student Signature

Student's Social Security Number

Student's last name

Student's date of birth

READ BEFORE PROCEEDING

By signing this application electronically using your Federal Student Aid PIN, username and password, and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,

I, the student, agree to the terms outlined above.
 Agree Disagree

What is your (the student's) FSA ID?
Do not enter the FSA ID if you are not the student.
FSA ID Username or Verified E-mail Address [Forgot Username](#)

FSA ID Password [Forgot Password](#)

[Other options to sign and submit](#)

[SIGN](#)

Application Process

□ After Submission

- A Student Aid Report (SAR) is generated, which will be displayed in a printable format
- The SAR will also be emailed to the address provided for the student
- Within five business days, any schools listed will receive an electronic copy of the application
- If you need to make changes, including adding other schools, you can begin doing so within one to two days; just log back in using your password as a “returning user”

Application Process

- Including More than Ten Schools
 - ▣ If you have more than ten schools you want to receive your application, add them in batches of ten and wait three to five days between batches.
 - ▣ Once you have decided on a particular school, add it back to the list if it has been removed.

Application Process

- Common Errors in FAFSA Filing
 - ▣ Leaving fields blank (enter zero if amount is required)
 - ▣ Using any name other than the legal name
 - All Names, SSNs, and DOBs will be run through the Social Security Administration's database to ensure a match
 - ▣ Parents entering tax data on Student sections
 - ▣ Confusing tax paid with adjusted gross income (AGI)
 - ▣ Listing retirement (protected) assets as investments
 - ▣ Not including the student (or students) as members of the household
 - ▣ Not indicating gender
 - ▣ Not listing desired schools and applicable housing statuses
 - ▣ Not signing the form
 - ▣ Listing value of principle place of residence (protected) as an investment

Application Process

□ Special Circumstances

■ The FAFSA only takes into account your AGI, tax paid, household size, and a few other items. For some families, this is not a complete picture. When there is a special circumstance, the Financial Aid Office has the leeway to make adjustments based on that additional information. Some special circumstances include:

- A loss or reduction in parent or student income or assets
- A death or serious illness of family member
- Unusual medical or dental expenses not covered by insurance
- Reduction in child support or Social Security benefits
- Financial responsibility for family members not included in household
- Roth IRA rollovers
- Casualty losses due to weather, fire, flood, theft, etc.
- Unusual capital gains
- Children with special needs
- Tuition expenses at a private elementary or secondary school
- Bankruptcy or foreclosure
- Custodial parent remarries after application date
- Alimony payments that are not deductible on the tax return
- Change in income due to retirement
- Parent called to active duty in the armed forces
- Child care costs
- Any other unusual circumstances that affect ability to contribute to higher education

Application Process

- Special Circumstances (cont'd)
 - ▣ If you have a special circumstance that impacts your ability to pay for school, contact your school's financial aid office to determine if an adjustment can be made.
 - The request should be made in writing – we are strictly audited
 - Include supporting documentation (copies of medical bills, cancelled checks, letters, etc.)
 - Your school may have a special form which must also be completed for consideration
 - Submit additional information promptly if the school requests it

Application Process

- Tips for Requesting Consideration
 - ▣ Establish a relationship with the individual who will be reviewing your documentation – we want to help you, and having a clear channel of communication helps us!
 - ▣ Know how much more assistance you will need. Review your costs and the current financial aid award and determine what amount will make it possible for the student to attend.
 - ▣ Have a rationale: Be prepared to explain not just the situation but why that amount will make a difference.
 - ▣ Be forthright: You lose sympathy when you lose credibility
 - ▣ Stay relevant: Including unnecessary information confuses the situation and may lead to counterproductive results.
 - ▣ Stay courteous: We understand this is stressful, and we are doing everything in our power to help.
 - ▣ Be sincere in your request. Keep your options open: student employment, borrowing additional loan funds, and reducing other expenses may be better options.

Rights & Responsibilities

- What must I do after I receive a financial aid award?
 - ▣ Follow instructions that accompany your award letter
 - ▣ If borrowing loan funds:
 - You must complete entrance counseling
 - You must sign a promissory note
 - You may need to re-apply for credit-based loans (e.g., Federal PLUS or private loans)
 - ▣ You must re-apply for aid every year
 - ▣ You must maintain the minimum enrollment level
 - ▣ You must maintain minimum academic standards

Rights & Responsibilities

- Re-applying for Aid
 - You must apply for financial aid each year.
 - Beginning with the 2017-2018 academic year, the FAFSA will become available during the fall term. Schools will be changing their application procedures.
 - In the fall of 2016, check with your school about the filing deadlines for the school and the state grant program.
 - The 2017-2018 FAFSA will be requiring 2015 income and taxes paid information.

Rights & Responsibilities

- Re-applying for Aid
 - ▣ Know your scholarship and grant Terms & Conditions
 - Most scholarships require a minimum GPA that is higher than the “passing” GPA
 - Some scholarships may require a certain class ranking
 - Most scholarships require a minimum enrollment level
 - Full Time
 - Half Time & Prorated
 - Some schools use a step-down award process
 - Each tier within the scholarship program has its own requirements
 - If Terms & Conditions for the awarded scholarship are not met, a lower tiered scholarship may be awarded instead
 - In most cases, if the Terms & Conditions are not met, the award is forfeited and cannot be regained

Rights & Responsibilities

□ Re-applying for Aid

□ Know your Responsibilities as a Loan Borrower

- Federal loans require the borrower to complete entrance counseling and a promissory note **at least once** before receiving funds
- Some schools may require loan counseling on a yearly basis
- Some schools may require a new promissory note each year
- For credit-based loans, a credit-worthy application is required for each loan
- No loan can span more than **one academic year**
- For student loans to remain in deferment, the student must remain enrolled **at least half-time** during the academic year
 - Students who withdraw, skip a year, or go less than half-time may be required to start repaying their loans

Rights & Responsibilities

□ Minimum Enrollment

- For federal loan programs, the minimum enrollment to receive loan funds and/or remain in deferment is **half-time** (six units)
- For Cal Grants, the minimum enrollment is **half-time**
- For federal grants, you may be **less than half-time**, but the amount is decreased (prorated) with enrollment
- Institutional funds have enrollment level requirements
 - Most schools require **full-time** enrollment for scholarships
 - If **half-time** is permitted, the amount is often decreased (prorated)

Rights & Responsibilities

□ Academic Standards

- All federal awards (grants, work-study & loans) are subject to federal **satisfactory academic progress (SAP)** requirements.
 - Failure to meet the satisfactory academic progress standard will result in a loss of future funds
- The SAP standard has three measures:
 - Qualitative: The cumulative GPA
 - Quantitative: The number of units completed
 - Time: The duration of enrollment without graduating
 - There are minimum federal standards, but your school may have standards that exceed the minimums. Be sure to learn of your school's policy.
- A student may become ineligible for one or more reasons.

Rights & Responsibilities

- What if I have to withdraw from all my courses?
 - Financial aid is awarded based on the assumption that you will successfully complete the courses for which you received funding
 - If you do not successfully complete any of your courses for a term, it is considered a **complete withdrawal**
 - Official withdrawal: Drop/withdraw from all courses directly
 - Unofficial withdrawal: Failure to complete without officially withdrawing (stop attending without notice)
 - Any complete withdrawal may require a return of at least some of the financial aid funds you have already received

Rights & Responsibilities

□ Limits to Eligibility

- Because federal financial aid is funded by taxpayers, there are limits to what a student can receive
- It is important to make progress toward graduation
- The limits are based on the reasonable time it takes to complete an undergraduate program
 - Federal Pell grants: 6 years of full time attendance or the equivalent (12 years of half time attendance)
 - Federal Direct Subsidized loans: 150% of program length (Example: 4 year program x 150% = 6 years maximum)

Student Loans

- Should I borrow federal student loans?
 - ▣ An education is an investment in your future
 - ▣ If a student does not have the means to pay for an education up front, federal student loans are a low-interest, readily available option that keeps education in reach
 - ▣ Borrowing, and being in good standing, builds credit
 - ▣ The decision to borrow is serious, and students should be aware of the terms, repayment options, and total cost
 - ▣ Bottom line: Borrow if you need to, but don't if you don't!

Student Loans

- ❑ Loan Default: Yes, it's really that bad
 - ❑ Reported to all credit bureaus
 - ❑ Referred to collections
 - ❑ Additional fees may be added to the principle balance
 - ❑ Wage garnishment, tax refund offsets
 - ❑ Loss of all deferment/forbearance/forgiveness options
 - ❑ Loss of alternative payment plan options
 - ❑ Loss of future eligibility for federal aid
 - ❑ Potential lawsuit by lender (U.S. Treasury) to seize your assets up to the cost of the debt

Questions & Answers

□ Resources

- <http://studentaid.ed.gov/> : Federal Student Aid
- <https://studentloans.gov/> : Federal Direct Loans
- http://www.nslds.ed.gov/nslds_SA/ : National Student Loan Data System & Clearinghouse
- <http://www.csac.ca.gov/> : California Student Aid Comm.
- <http://www.cccco.edu/> : California Community Colleges
- <http://nces.ed.gov/collegenavigator/> : College Navigator
- <https://www.collegeboard.org/> : College Board
- <https://www.commonapp.org/> : Common Application
- <http://www.finaid.org/> : Scholarship Site
- <http://www.fastweb.com/> : Scholarship Site

Questions & Answers

- Contact Information
 - Laura Evans
 - (949) 341-9986
 - levans@brandman.edu

 - Greg Ball
 - (949) 341-9985
 - gball@brandman.edu

 - Brandman University Financial Aid Office
 - (949) 341-9991
 - faoffice@brandman.edu

Questions & Answers



Good Luck With Your College Planning!

QUESTIONS?