

# 2017–18 Counselors and Mentors Handbook on Federal Student Aid

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*A Guide for Those Advising Students About  
Financial Aid for Higher Education*



Important note: The information in this publication was compiled in spring and summer 2016. For the latest changes to the federal student aid programs, consult the “Announcements” section at [FinancialAidToolkit.ed.gov](http://FinancialAidToolkit.ed.gov).

**Because the 2017–18 FAFSA<sup>®</sup> process is so different from previous years, we may decide to update this book with any frequently asked questions or important tips that arise once the new FAFSA launches. If you subscribe to the RSS feed at [FinancialAidToolkit.ed.gov/resources](http://FinancialAidToolkit.ed.gov/resources), you’ll see any new versions pop up in the feed.**

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September 2016

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This guide is available online at **[FinancialAidToolkit.ed.gov/handbook](http://FinancialAidToolkit.ed.gov/handbook)**.

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If you have difficulty understanding English, you may request language assistance services for Department information that is available to the public. These language assistance services are available free of charge.

If you need more information about interpretation or translation services, please call 1-800-USA-LEARN (1-800-872-5327) (TTY for the hearing impaired: 1-800-437-0833), or email us at **[ed.language.assistance@ed.gov](mailto:ed.language.assistance@ed.gov)**, or write to

U.S. Department of Education  
Information Resource Center  
LBJ Education Building  
400 Maryland Ave., S.W.  
Washington, DC 20202

View federal student aid publications and resources in Spanish at **[StudentAid.gov/recursos](http://StudentAid.gov/recursos)**.

# Important Resources

## Websites

### For You

- Financial Aid Toolkit—resources to help you help your students: **FinancialAidToolkit.ed.gov**
  - Information about free training for you
  - Financial aid PowerPoint presentations and scripts
  - Searchable library of fact sheets, videos, sample tweets, infographics, other resources
  - Tips on outreach to students and parents
- Federal Student Aid Publications Ordering System: **www.FSAPubs.gov**

### For Your Students

- StudentAid.gov—planning for college, paying for college, and repaying student loans: **StudentAid.gov**
- *College Preparation Checklist*—a student’s or parent’s first stop for information on academic and financial preparation: **StudentAid.gov/checklist**
- *Federal Student Aid at a Glance*—quick glimpse outlining the federal student aid programs, eligibility criteria, and application tips: **StudentAid.gov/glance**
- Avoiding Scams—finding financial aid without being a victim of fraud or identity theft: **StudentAid.gov/scams**
- Fact sheets, videos, and infographics on various financial aid topics: **StudentAid.gov/resources**
- Online FAFSA and federal school codes: **fafsa.gov**
- FSA ID information and registration: **StudentAid.gov/fsaid**
- *FAFSA4caster*—early estimate of aid eligibility: **fafsa.gov**
- Federal Student Aid’s Twitter feed: **www.Twitter.com/FAFSA**
- Federal Student Aid’s YouTube site: **www.YouTube.com/FederalStudentAid**
- Federal Student Aid’s Facebook page: **www.Facebook.com/FederalStudentAid**

## Contacts

### For You and Your Students

#### Federal Student Aid Information Center (FSAIC)

- Email: **studentaid@ed.gov**
- Toll-free number for questions about federal student aid: 1-800-4-FED-AID (1-800-433-3243)
- TTY (for the hearing impaired): 1-800-730-8913
- Toll number: 334-523-2691

#### Inspector General Hotline

- Reporting student aid fraud (including identity theft), waste, or abuse of U.S. Department of Education funds: 1-800-MIS-USED (1-800-647-8733)
- Website: **www.ed.gov/misused**

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## Introduction

The 2017–18 *Counselors and Mentors Handbook on Federal Student Aid* provides useful information to help high school counselors, TRIO and GEAR UP staff, and other mentors advise students about financial aid for postsecondary education. This book focuses on the federal student aid programs administered by the U.S. Department of Education.

### What's New in This Year's Handbook?

We have updated the handbook in the following ways:

- We updated website addresses, telephone numbers, financial aid program maximum award amounts, and other items as needed.
- We pointed out changes to the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) process, including an earlier launch date and the fact that the application will require older income and tax information.

### Help Us Improve the Handbook

We welcome any comments or suggestions on ways to make this handbook more useful in future editions. Please send your comments to [ask.aidawareness@ed.gov](mailto:ask.aidawareness@ed.gov) or to:

U.S. Department of Education  
Customer Experience/Content Development Team  
3rd Floor/31K2  
830 First St., N.E.  
Washington, DC 20202

Please note that we provide the [ask.aidawareness](mailto:ask.aidawareness@ed.gov) email address for counselors and mentors to send us feedback or questions about our products and services for them. If your students have questions about federal aid, give them the contact information for the Federal Student Aid Information Center on page ii of this book.

## **Part 1: The Federal Student Aid Programs**

Many students are unaware that they might be eligible for financial aid to attend college or career school. High school, TRIO, and GEAR UP counselors are an important source of information about financial aid from private, school, state, and federal student aid programs.

For information about free resources you can use to help students learn about federal and other student aid, see Appendix A.

### **What Is Student Aid?**

Student aid is money provided by the federal government or another entity, such as a school or a state government, to help students pay for college or career school. The U.S. Department of Education’s federal student aid programs deliver billions of dollars to students each year, representing a substantial federal commitment to provide financial assistance for postsecondary students. In 2017–18, the federal student aid programs will provide approximately \$150 billion in aid to more than 12 million people.

### **The Major Federal Student Aid Programs**

In this section, we will present a brief introduction to the federal student aid programs. For more detailed information, you and your students may visit **StudentAid.gov/types**. For fact sheets, infographics, and videos about types of federal student aid, visit

**FinancialAidToolkit.ed.gov/resources** and select “Types of Aid” from the “Topic” dropdown box, then click on “Done Selecting” (or just click outside the dropdown box) and “Get Resources.” Your students can browse resources about types of aid at **StudentAid.gov/resources**.

The U.S. Department of Education (ED) offers three major types of aid: grants, work-study, and loans. Grants are gift aid, and generally do not have to be repaid. Federal Work-Study provides income from a part-time job. Loans must be repaid with interest.

A student who is eligible for federal student aid can use the aid at an eligible participating postsecondary school (college or career/vocational/trade school). An eligible participating school is a school that ED has determined is able to administer federal student aid funds for its students. The eligible participating school that the student attends will disburse (pay out) the student’s financial aid, often applying the funds to the student’s tuition and fees first, and then paying any leftover amount to the student to be used for other expenses.

Information about eligibility for federal student aid in general, and for certain programs in particular, is on pages 7–10 of this handbook.

### **Federal Grants: Pell, Teacher Education Assistance for College and Higher Education, Federal Supplemental Educational Opportunity, and Iraq and Afghanistan Service Grants**

The above-mentioned grants are awarded according to rules set by Congress in the Higher Education Act. . In all cases, grant payments may not exceed the student’s cost of attendance at the school; and payments are adjusted if the student is enrolled less than full-time. Note that in the case of the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, which provides funds to exceptionally needy students, funds are limited and a student is more likely to receive an FSEOG the earlier he or she applies.

### **Federal Work-Study**

The Federal Work-Study Program provides the student a part-time job at or near the school.

Federal Work-Study income does not count in the assessment of the student's financial need when he or she submits a FAFSA the following year. When filing an IRS income tax return, the student includes income earned from Federal Work-Study on the tax return. However, when the student completes the FAFSA, the amount of Federal Work-Study earned should be excluded (or removed) by reporting that amount in question 44c of the FAFSA.

Because funds are limited, the earlier an eligible student applies, the more likely he or she is to receive aid from the Federal Work-Study Program.

### **Federal Student Loans: Subsidized and Unsubsidized, PLUS, Consolidation, and Perkins**

The William D. Ford Federal Direct Loan (Direct Loan) Program enables eligible students and parents to borrow from ED at a low interest rate and offers a range of repayment plans among which students can choose. At **StudentAid.gov/resources**, you will find “Why Get a Federal Student Loan?,” a fact sheet that explains to students the advantages of federal loans over private ones.

There are four types of Direct Loans:

- Direct Subsidized Loans (for undergraduate students)
- Direct Unsubsidized Loans (for undergraduate, graduate, and professional students)
- Direct PLUS Loans (for parents of dependent undergraduates; and for graduate or professional students)
- Direct Consolidation Loans (for student or parent borrowers to combine federal education loan debts)

Direct Subsidized Loans are awarded to students on the basis of financial need. The federal government generally pays the borrower's accrued interest while the student is in school and during certain other periods, thereby “subsidizing” these loans.

Direct Unsubsidized Loans and Direct PLUS Loans are not need based; the borrower is responsible for accrued interest throughout the life of the loan.

Federal Perkins Loans, which provide low-interest need-based aid, are awarded from funds that are limited; therefore, the earlier a student applies, the better his or her chances are of getting a Perkins Loan.

#### *Responsible Borrowing*

Even after signing a promissory note (a contract promising to repay a loan with interest), many students are only vaguely aware of their responsibility to repay the loan funds. Defaulting on a student loan (failing to repay the loan according to the terms of the promissory note) will affect a borrower's credit rating and could result in withholding of federal income tax refunds and denial of further federal student aid.

At **StudentAid.gov/resources#loans**, we have provided a brief overview of a borrower's responsibilities. (See *Federal Student Loans: Be a Responsible Borrower*.) On that same page, we also offer short videos about loans, for those who prefer something more lively than a written publication. And for an in-depth look at student loans, repayment options, and the consequences of default, we recommend **StudentAid.gov/loans** and **StudentAid.gov/repay**.

### **DID YOU KNOW**

There is a glossary of financial aid terms at **StudentAid.gov/glossary**.

## **Other U.S. Department of Education (ED) Programs**

### **Vocational Rehabilitation Programs**

ED's Rehabilitation Services Administration (RSA) provides grants to state vocational rehabilitation agencies to help individuals with disabilities train for employment, obtain employment, and live more independently. State vocational rehabilitation agencies are listed at [www.ed.gov/svr](http://www.ed.gov/svr). RSA also provides grants to postsecondary schools for scholarships to students interested in pursuing careers in rehabilitation. RSA's website is at [www.rsa.ed.gov](http://www.rsa.ed.gov).

For more information about disability programs and services in communities nationwide, visit [www.disability.gov](http://www.disability.gov).

### **Other Federal Programs**

This section lists several federal programs that provide financial assistance for postsecondary education. For links to a variety of government programs, visit [StudentAid.gov/types#federal-aid](http://StudentAid.gov/types#federal-aid).

### **Federal Income Tax Credits**

Two federal income tax credits are available for higher education expenses:

- The American Opportunity Credit is a tax credit worth up to \$2,500 per student for education expenses during the first four years of postsecondary education. The student must be enrolled at least half-time in a program leading to a degree or other recognized education credential.
- The Lifetime Learning Credit is a tax credit worth up to \$2,000 per tax return for virtually any postsecondary education and training, including undergraduate years, graduate and professional schools, and even less-than-half-time study.

The tax credits described above may not be claimed at the same time for the same student.

For details about these income tax credits and other education benefits, read *Publication 970, Tax Benefits for Education*, at [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf).

### **National and Community Service**

AmeriCorps, a program of national and community service, provides funding for education in exchange for service. A participant can earn up to two education awards, each for an amount equivalent to the maximum value of the Pell Grant for the award year in which the term of AmeriCorps service was funded. Individuals can use the funds either to pay current or future education expenses or to repay federal student loans. Participants must be at least 18 and be U.S. citizens, nationals, or lawful permanent residents. For more information, call 1-800-942-2677, visit [www.americorps.gov](http://www.americorps.gov), or ask a question at [questions.nationalservice.gov](http://questions.nationalservice.gov).

### **Health Professions**

The U.S. Department of Health and Human Services (HHS) administers a number of financial aid programs for students interested in health profession careers. For more information on education and training programs administered by HHS, visit [www.hhs.gov/programs/education-and-training](http://www.hhs.gov/programs/education-and-training). For information about aid from HHS's Health Resources and Services Administration, students may visit [www.hrsa.gov/loanscholarships](http://www.hrsa.gov/loanscholarships).

## Veterans Benefits

For information about U.S. Department of Veterans Affairs (VA) education programs, visit [www.gibill.va.gov](http://www.gibill.va.gov) or call 1-888-GI-BILL-1 (1-888-442-4551). Each of the major benefits programs is described in detail on its own section of the VA's site. See Appendix A of this handbook for a list of URLs to visit for military education benefit information.

## Other Assistance From the Military and for Military Families

### *ROTC Scholarships*

Reserve officer training scholarships are available through the Army, Air Force, and Navy. Military scholarship recipients will have a service obligation in either the reserves or active duty after graduating from college. "Scholarships for Military Families," a fact sheet at [StudentAid.gov/resources#military](http://StudentAid.gov/resources#military), provides information for high school students about ROTC scholarships and other free money for those associated with the military. Feel free to distribute the fact sheet to your students.

### *Assistance in Return for Active Duty*

Active duty military service also offers numerous programs to help students earn or pay for a college degree. For further information about these programs, students should contact a local U.S. armed forces recruiter or visit [militaryonesource.mil/education-and-employment](http://militaryonesource.mil/education-and-employment).

### *Assistance for Military Families*

Visit [StudentAid.gov/military](http://StudentAid.gov/military) for general information about scholarships and other financial aid for military families.

## Nonfederal Sources: State, School, and Private

### State Aid

Each state administers its own student aid programs, which might include scholarships, loans, fellowships for graduate school, or other types of aid. Students can contact their state education agency for more information; telephone numbers and web addresses are listed at [www.ed.gov/sgt](http://www.ed.gov/sgt).

### *Prepaid Tuition and College Savings Plans*

Every state offers at least one of two types of tuition savings plans known as 529 plans (after the section of the *Internal Revenue Code* in which they are described).

1. The typical 529 prepaid tuition plan allows families to purchase future tuition by paying a predetermined monthly amount into the program. The savings cover full tuition at a public state school or a specified amount toward tuition at a private or out-of-state school.
2. A 529 college savings plan is essentially an investment account created to save for a specific child's college expenses.

For more information on 529 plans, visit the College Savings Plans Network site at [www.collegesavings.org](http://www.collegesavings.org).

## School Aid

Many postsecondary schools offer aid from their institutional funds. Most require that the student submit an application in addition to the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>) to be considered for institutional aid. Some require a FAFSA before considering a student for merit aid; so encourage your students to complete the FAFSA even if they think they won't qualify for need-based aid. The best sources of information on aid available at a school are the school's financial aid office and its website.

## Private Scholarships

A student also might qualify for a private grant or scholarship for academic achievement, religious affiliation, ethnic or racial heritage, community activities, athletic ability, or hobbies and special interests. Our Finding and Applying for Scholarships page at **StudentAid.gov/scholarships** links to the U.S. Department of Labor's free scholarship search based on these and other criteria.

### *Private Aid Consultants*

There are many privately operated scholarship search and financial aid advice services. Such services tend to be relatively expensive, so a student or parent should think carefully before committing to such a service. Most financial aid comes from federal and state programs that students can easily find out about through **StudentAid.gov** and other free websites. A large portion of the remaining nongovernment aid comes in the form of institutional grants; so it is important for a student to check with his or her college to find out what it offers from its own funds.

Despite the numerous free sources of information about money for college, some students and parents still prefer to hire a private advisor. A student considering using a for-fee service can find information about it by contacting several sources. Most of these sources will be able to tell the student whether complaints have been lodged against the service. However, keep in mind that a few complaints do not necessarily mean a company is not reliable or legitimate. Rather, the student should use careful judgment and weigh all available information about the number and nature of complaints before making a decision.

The student might obtain information from, or register a complaint with, the following entities:

- The Better Business Bureau provides business ratings, reports, and a complaint form at **www.bbb.org**.
- The U.S. Postal Inspection Service Fraud Complaint Unit offers a toll-free number, 1-877-876-2455. Alternatively, the student may access an online complaint form at **http://postalinspectors.uspis.gov**.
- State attorneys general are listed at **www.naag.org**.

### *Avoiding Scholarship Scams*

Students and parents do not always receive the information they expect from a financial aid advice service. You can help raise awareness of financial aid scams and the availability of free advice by

- mentioning the issue at financial aid information sessions,
- telling students and parents about the **StudentAid.gov/scams** web page, and
- distributing the "Don't Get Scammed" fact sheet available at **StudentAid.gov/resources#avoid-scams**.

Although ED does not evaluate private financial aid search and advice services, **StudentAid.gov/scams** does provide some helpful guidelines for students considering using such a service.

## Who Can Get Federal Student Aid?

### General Eligibility Requirements

Eligibility for most federal student aid programs is based on financial need rather than on academic achievement. To have his or her financial need determined, a student must complete and file a *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>). Part 3 of this handbook discusses the correct completion of the FAFSA.

Additionally, to be eligible for federal student aid, a student must

- demonstrate financial need (for most programs);
- show that he or she is qualified to obtain a college or career school education by
  - having a high school diploma or a state-recognized equivalent such as a General Educational Development (GED) or HiSET certificate,
  - having been homeschooled and either (1) have a secondary school completion credential for homeschools as provided for under state law, or (2) if the state does not require the credential described above, have completed a secondary school education in a homeschool setting that qualifies as an exemption from the compulsory attendance requirements under state law, or
  - enrolling in an eligible career pathway program and meeting one of the “ability-to-benefit” alternatives described at **StudentAid.gov/eligibility/basic-criteria#ability-to-benefit**;
- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- make satisfactory academic progress in college or career school;
- sign certifying statements on the FAFSA such as agreeing to use federal student aid funds only for education expenses; and
- be enrolled at least half-time to be eligible for Direct Loan Program funds.

Note: This is not a comprehensive list of eligibility requirements. The U.S. Department of Education provides detailed information on this topic in the *Student Eligibility* volume of the *Federal Student Aid Handbook* in the “Publications” section of **www.ifap.ed.gov**.

### Selective Service Registration

Most male students must be registered with the Selective Service to receive federal student aid. Students can call the Selective Service toll-free at 1-888-655-1825 for general information about registering, or they can register online at **www.sss.gov** or via the FAFSA. If a student needs to check his registration status, he can do so at **www.sss.gov**.

## **Drug-related Convictions**

A student convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if the offense occurred while the student was receiving federal student aid. When the student completes the FAFSA, he will be asked whether he has a drug conviction for an offense that occurred while he was receiving federal student aid. If the answer is yes, he will be provided a worksheet to help him determine whether his conviction affects his eligibility for federal student aid. Alternatively, if a student has a conviction or convictions for these offenses and wants to determine his or her eligibility before filling out a FAFSA, he or she may call the Federal Student Aid Information Center (FSAIC) to find out how the law applies to the student and to seek assistance in determining the period of ineligibility. (FSAIC contact information can be found on page ii of this handbook.)

An affected student can regain eligibility early by successfully completing an approved drug rehabilitation program or by passing two unannounced drug tests conducted by an approved drug rehabilitation program.

Information for students with drug or other convictions is available in html and PDF at [StudentAid.gov/eligibility/criminal-convictions](http://StudentAid.gov/eligibility/criminal-convictions).

## **Eligibility Requirements for Specific Programs**

Some federal student aid programs have their own eligibility criteria in addition to the general requirements listed on page 7.

### **TEACH Grants**

To receive a Teacher Education Assistance for College and Higher Education (TEACH) Grant, a student must meet the following criteria:

- Be enrolled as an undergraduate, postbaccalaureate, or graduate student in a postsecondary educational institution that participates in the TEACH Grant Program.
- Be enrolled in a TEACH-Grant-eligible program (which will be course work that is designed to prepare the student to teach as a highly qualified teacher in a high-need field).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Receive TEACH Grant counseling that explains the terms and conditions of the TEACH Grant service obligation. The student must complete counseling each year he or she receives a TEACH Grant.
- Sign, each year he or she receives TEACH funding, a TEACH Grant Agreement to Serve, indicating that he or she will
  - serve as a full-time, highly qualified teacher in a high-need field in a public or private elementary or secondary school or educational service agency that serves low-income students;
  - teach for at least four academic years within eight calendar years of completing—or otherwise ceasing to be enrolled in—the program of study for which he or she received a TEACH Grant; and
  - repay the grant as a Direct Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed, if he or she fails to meet the requirements in the Agreement to Serve.

Certain current or former teachers or retirees from another profession are exempted from the academic achievement requirements above.

For more information about high-need fields, schools, or educational service agencies serving low-income students, and the definition of “highly qualified teacher,” students may refer to the TEACH Grant fact sheet at [StudentAid.gov/resources#teach](https://studentaid.gov/resources#teach). Alternatively, they may visit [StudentAid.gov/teach](https://studentaid.gov/teach) or speak to a financial aid administrator.

Note: It is crucial that students understand that if they do not fulfill the teaching service agreement, all TEACH Grant funds they received will be converted to a Direct Unsubsidized Loan and must be repaid according to the terms of the Direct Unsubsidized Loan.

### **Federal Pell Grants and Involuntary Civil Commitment for Sexual Offenses**

A student subject to an involuntary civil commitment after completing a period of incarceration for a forcible or nonforcible sexual offense is ineligible to receive a Federal Pell Grant.

### **Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study**

In addition to the students who qualify for these programs through the general eligibility and financial need requirements, certain other students may qualify as well.

#### *Students With Intellectual Disabilities*

Students with intellectual disabilities may receive funding under these programs if they

- are enrolled or accepted for enrollment in an eligible comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education that participates in the federal student aid programs;
- are maintaining satisfactory academic progress for their program; and
- meet the general federal student aid eligibility requirements, except that the student is not required to have a high school diploma or equivalent certificate and is not required to be pursuing a degree or certificate.

You can find a list of schools with eligible comprehensive transition and postsecondary programs at [StudentAid.gov/eligibility/intellectual-disabilities](https://studentaid.gov/eligibility/intellectual-disabilities).

#### *Students With a Parent Who Died in Iraq or Afghanistan*

A Pell-eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11 may receive increased federal student aid if, at the time of the parent’s or guardian’s death, the student was less than 24 years old and/or was enrolled at least part-time at an institution of higher education. The student will receive an Expected Family Contribution (see below) of zero, which maximizes Pell Grant eligibility and can increase eligibility for other federal student aid programs.

### **Iraq and Afghanistan Service Grants**

A student whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11 may receive an Iraq and Afghanistan Service Grant if

- the student is **not** eligible for a Pell Grant based on his or her Expected Family Contribution (see “How Is Financial Need Determined?” [on page 10] for a discussion of the EFC), and

- at the time of the parent’s or guardian’s death, the student was less than 24 years old and/or was enrolled at least part-time at an institution of higher education.

The maximum amount of the Iraq and Afghanistan Service Grant is the same as the maximum Pell Grant award; and as with a Pell Grant, the payment will be adjusted if the student is enrolled less than full-time. The student’s Expected Family Contribution will not be affected, and therefore neither will his or her eligibility for any need-based federal student aid.

Note: The Budget Control Act of 2011 put into place a federal budget cut known as sequestration. Due to sequestration, Iraq and Afghanistan Service Grant award amounts are reduced by a percentage specified each year. For instance, award amounts first disbursed between Oct. 1, 2016, and Sept. 30, 2017, must be reduced by 6.9%, thus resulting in the maximum amount not equaling the maximum Pell Grant award. The reduction amount for 2017–18 had not been determined at the time this handbook was published.

Send your students to [StudentAid.gov/iraq-afghanistan](http://StudentAid.gov/iraq-afghanistan) for information about the grants.

### **How Is Financial Need Determined?**

As we’ve said, a student must demonstrate financial need to be eligible for most federal student aid. At its simplest level, a student’s financial need is the difference between the student’s cost of attendance at the school and the Expected Family Contribution (EFC). The EFC is an index number the school uses to determine how much aid the student can receive.

#### **Need Analysis**

The process of analyzing a student’s financial need, known as need analysis, focuses on determining how much the family reasonably can be expected to contribute toward the student’s education. An applicant’s need is calculated by collecting information about the family’s income, assets, and living expenses. For the federal student aid programs, the law specifies a need analysis formula that produces the EFC. The EFC and the school’s cost of attendance (see below) are used by the postsecondary school to establish the student’s need as well as to award federal aid. (The school might ask the student to complete other paperwork to determine the student’s need for nonfederal aid.)

#### **Calculating the EFC**

For an EFC calculation, a student must complete and file the FAFSA. The fastest and easiest way to do so is to apply online at [fafsa.gov](http://fafsa.gov). Unlike college admissions applications, the FAFSA is sent to a U.S. Department of Education (ED) processing center, rather than directly to a college. The student’s information is entered into ED’s computer system, which then calculates the student’s official EFC using such information as income, family size, number of family members in college, the value of certain assets, and more. For a detailed breakdown of the EFC formula, go to [StudentAid.gov/resources#efc](http://StudentAid.gov/resources#efc) and download the EFC formula worksheets.

The overall application process for financial aid is described in Part 2 of this handbook, while completing specific questions on the FAFSA is discussed in Part 3.

#### **DID YOU KNOW**

There is a list of abbreviations used in this book in Appendix B.

## **Cost of Attendance**

Once the school knows the student's EFC, the next step is to subtract it from the student's cost of attendance (COA) at that school. The result is the student's financial need.

For the federal student aid programs, the financial aid administrator must use the definition of "cost of attendance" given in the law to determine what education-related expenses may be considered. The law specifies that the COA includes tuition and fees and an allowance for living expenses, such as room and board, books and supplies, miscellaneous personal expenses (including a reasonable allowance for renting or purchasing a personal computer), and transportation costs. The law also provides limited allowances for loan fees, dependent-care costs, and expenses for disabled students.

Note: Many high school students (and their parents) don't immediately understand that the definition of "cost of attendance" includes more than just tuition. You can point them to the definition at **StudentAid.gov/glossary**.

The financial aid administrator at a school usually develops different COAs for different categories of students. For instance, some programs of study might have lab fees or higher charges for books and supplies than other programs; and students living off campus might have slightly higher allowable costs for room and board and transportation expenses than students living on campus.

## **The Financial Aid Package**

Using all available federal and nonfederal aid, the financial aid administrator constructs a financial aid package that comes as close as possible to meeting the student's demonstrated financial need; however, because funds for certain programs are limited, the amount awarded can be less than the amount for which the student is eligible. The financial aid package, also known as an aid offer, often is presented to the student in an award letter, whether hard copy or electronic. The package might include a combination of federal, state, and institutional aid. To ensure the aid package is as complete and accurate as possible, the student should inform the financial aid office of any private scholarships that he or she has been awarded.

The student may accept or decline any of the financial aid offered. Students often have questions about the aid offer; these questions are best handled by the financial aid office at the postsecondary school. While the U.S. Department of Education (ED) does not regulate how a postsecondary school packages aid, we do require that the institution inform all students about all federal, state, local, private, and institutional student financial assistance available at that school. In addition, ED requires that participating institutions describe the procedures and forms for application; the student eligibility requirements; the selection criteria; and the criteria for determining the amount of an aid award.

A number of schools are now using the *Financial Aid Shopping Sheet*, a sort of "cover letter" for the aid offer from the school. The *Shopping Sheet* presents the aid offer in a way that clearly distinguishes free money from money that must be repaid and sets out the net cost to the student. Learn more about the *Shopping Sheet*, and other tools to help students compare schools, at **collegecost.ed.gov**.

## **How Much Federal Pell Grant Funding Can a Student Get?**

To determine the amount of a student's Federal Pell Grant, the financial aid administrator consults a table that indicates Pell awards based on the cost of attendance, the Expected Family Contribution (EFC), and other factors.

The lower the EFC is (the less money the family is assumed able to pay for school), the higher the grant award may be; a student with a zero EFC—no family contribution is expected—has the most need and may be eligible to receive the maximum Federal Pell Grant award.

For 2016–17, the maximum yearly Federal Pell Grant is \$5,815, and the maximum Pell-eligible EFC is 5234. At the time this book was posted online, a maximum Pell Grant amount of \$5,920 for 2017–18 had been announced, but the maximum Pell-eligible EFC for 2017–18 had not been determined. Please check **FinancialAidToolkit.ed.gov/announcements** in late October 2016 for updates—or subscribe to the RSS feed on the Announcements page to be informed each time there’s a new announcement.

Note: A student who is attending two postsecondary schools during the same enrollment period must notify the financial aid administrators at both schools. The student may not receive Pell Grants at both schools during the same enrollment period.

### How Much TEACH Grant Funding Can a Student Get?

The annual maximum TEACH Grant award is \$4,000. The amount could be reduced if the student attends less than full-time or if the award causes the student’s total financial aid award package to exceed his or her financial need.

#### DID YOU KNOW

The Pell Grant, Direct Loan, Iraq and Afghanistan Service Grant, and TEACH Grant programs are affected by the automatic federal budget cuts known as the “sequester.” Find the latest information at **StudentAid.gov/about/announcements/sequestration**.

### How Much Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, Federal Perkins Loan, and Subsidized Loan Money Can a Student Get?

When awarding the programs listed above, the financial aid administrator must consider other aid available to the student in addition to the EFC. (For maximum award amounts, see the table on page 2 of *Federal Student Aid at a Glance*, at **StudentAid.gov/glance**. For details about annual maximum awards for loans, see **StudentAid.gov/sub-unsub#how-much**.)

For example, consider a full-time student with an EFC of 1000 who enrolled in a program that cost \$9,000 for the 2016–17 year:

| Steps in Assessing Eligibility for FSEOG, Work-Study, Perkins, and Subsidized Loans   | Calculations   |
|---|--|
| The student then needed \$8,000 in financial aid to go to school.   | \$9,000 cost of attendance<br>– EFC of 1000<br>= \$8,000 financial need                                      |
| However, when the student received a \$4,865 Federal Pell Grant and a \$1,000 outside scholarship, the student’s need was reduced by \$5,865.             | \$4,865 Federal Pell Grant<br>+ \$1,000 scholarship<br>= \$5,865 financial aid applied toward student’s need |
| Therefore, the financial aid administrator could award up to \$2,135 (the remaining need) in the form of campus-based aid and a subsidized Stafford Loan. | \$8,000 financial need<br>– \$5,865 grant and scholarship<br>= \$2,135 remaining need                        |

## How Much Can a Student Get in Direct Unsubsidized Loans?

The table at [StudentAid.gov/sub-unsub#how-much](https://studentaid.gov/sub-unsub#how-much) lists annual maximum awards for these loans. A first-year undergraduate dependent student may receive a maximum of \$5,500 in Direct Unsubsidized Loans; the maximum amount rises as the student progresses through school.

Note that whatever the student receives in Direct Subsidized Loan funds may reduce the amount of Direct Unsubsidized Loan funds the student is eligible to receive, so that the student will not receive more than the maximum amount of Direct Subsidized and Unsubsidized Loans combined.

Because Direct Unsubsidized Loans are not need based, the financial aid administrator applies the following principles to determine a student's eligibility:

- The amount of the loan may not exceed the difference between the student's cost of attendance and all other aid the student is receiving, including aid from private and other nonfederal sources.
- The school must consider the student's eligibility for other aid before determining a loan amount. For instance, if a full-time student in his or her first year of study in 2016–17 had a cost of attendance of \$11,000 and was eligible for a maximum Federal Pell Grant of \$5,815 and a maximum Direct Subsidized Loan of \$3,500, the aid administrator could approve the student for a Direct Unsubsidized Loan of up to \$1,685 ( $\$11,000 - \$5,815 - \$3,500 = \$1,685$ ).

## Part 2: Application Process for Federal Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal aid without paying a fee. To be considered for most of the federal student aid programs, a student must complete and submit the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>). This application (available in English and Spanish) collects financial and other information used to calculate the Expected Family Contribution (EFC), which postsecondary schools use to determine the student's eligibility for aid. (See page 10 for a discussion of the EFC.)

States and many schools also use FAFSA information in awarding funds from their own financial aid programs. To be considered for state or institutional aid, a student might be required to complete additional questions on a separate nonfederal form, and a fee might be charged for processing that additional information. Students should check with the schools to which they plan to apply and with their state agencies to find out whether additional forms are required.

A student needs to complete the FAFSA once each year. After the first year, a Renewal FAFSA option is available for subsequent years, allowing demographic data (such as name and address) from the student's previous FAFSA to be prepopulated in the subsequent year's FAFSA.

### DID YOU KNOW

There is a lot of information online about the changes for the 2017–18 FAFSA<sup>®</sup>. You'll find an announcement for students and parents, and answers to several frequently asked questions, at [StudentAid.gov/fafsa-changes](http://StudentAid.gov/fafsa-changes). To access a selection of informational resources that you can use as you advise students and parents, visit [FinancialAidToolkit.ed.gov/resources](http://FinancialAidToolkit.ed.gov/resources) and choose “2017–18 FAFSA” in the “Topic” dropdown in the search tool.

Remember: The Financial Aid Toolkit site is designed for your use; StudentAid.gov is for students and parents.

### Early Eligibility Indicator: *FAFSA4caster*

#### What Is the Purpose of *FAFSA4caster*?

*FAFSA4caster* is a free online tool to provide students with early estimates of their eligibility for federal student aid. The tool instantly calculates an estimated award amount for the Federal Pell Grant program. Having such information—even though it is an estimate and not an official offer of aid—helps families plan ahead for college.

#### Who Should Use *FAFSA4caster*?

*FAFSA4caster* is for anyone who is not yet ready to file a FAFSA. We recommend the tool for high school juniors, and even as early as middle school, as well as for adults considering returning to school and wanting an aid estimate.

#### How Do You Use *FAFSA4caster*?

A student can access *FAFSA4caster* at [fafsa.gov](http://fafsa.gov), in the “Thinking About College?” section at the lower right on the home page.

In *FAFSA4caster*, the student answers financial and other questions that are used to determine federal student aid eligibility.

Note that although *FAFSA4caster* has a “Submit” button, the tool is just a calculator, not an application for aid.

### **What Information Does *FAFSA4caster* Provide?**

When the student clicks on the “Submit” button, the tool displays a worksheet to help the student analyze and compare school costs. At the top of the page, the student is invited to enter his or her chosen school’s cost of attendance. There is a link to *College Navigator* in case the student needs to look up the cost. Below that, there are fields where the student can fill in the amounts of state and institutional aid and private scholarships he or she expects (or hopes) to receive. Next, *FAFSA4caster* indicates estimations for the student’s Federal Pell Grant amount (if any), Federal Work-Study amount (based on the average nationally), and maximum Direct Subsidized and Unsubsidized Loan eligibility.

The student then clicks on “Calculate” to see a summary of the cost of attendance, the total financial aid, and the difference (the remaining amount the student would have to contribute). The student’s estimated EFC also appears. Beneath that is a section headed “Additional resources you should consider,” in which the student can enter an expected amount of parent PLUS loan funding as well as how much in savings the student has available to contribute toward the cost of attendance. When the student clicks on “Calculate” again, a revised summary appears.

The student can compare schools by changing cost of attendance, deleting state aid if he or she will be an out-of-state student at a particular school, changing the amount of aid available from the school, and so on. The student can print the worksheet or copy and paste it into a document to save on his or her computer for future reference.

Note: It is important that students understand that the EFC and federal aid amounts provided by *FAFSA4caster* are estimates and that the student will not receive any aid without submitting a FAFSA and meeting the eligibility criteria. *FAFSA4caster* does not save or submit the information the student enters.

### **Before Applying**

#### **Helping Students Learn About the FAFSA®**

##### **FAFSA Demonstration Site**

A demonstration site is available so you can increase your own understanding of the FAFSA® site and show it to students and parents before they apply. At the demo site, you can complete a sample FAFSA, make corrections, or check the status of the application. However, when you choose “submit,” the information is not actually submitted. The site is purely a learning tool.

To access the demo site, go to <http://fafsademo.test.ed.gov>. The user name is **eddemo**, and the password is **fafsatest**. The site displays both the English and Spanish versions of the online FAFSA. The demo site was updated in September 2016, with an option to demo the 2017–18 FAFSA functionality in addition to the 2016–17 functionality that has been available on the site since late 2015.

Note: Keep personally identifiable information safe! Be sure not to enter information from a real person into the demo site.

## FAFSA Screen Shots

If you're preparing a presentation about financial aid and want to show students what the online FAFSA looks like, you can download PowerPoint slides with images (or "screen shots") of FAFSA screens at our Financial Aid Toolkit site at [FinancialAidToolkit.ed.gov/fafsa-updates](http://FinancialAidToolkit.ed.gov/fafsa-updates).

## Financial Aid PowerPoint Presentation

Also on the Toolkit are some presentations (many with speaker notes) about federal student aid, along with information about planning a financial aid workshop at your school. You'll find presentations at [FinancialAidToolkit.ed.gov/resources](http://FinancialAidToolkit.ed.gov/resources) and event planning tips at [FinancialAidToolkit.ed.gov/host-event](http://FinancialAidToolkit.ed.gov/host-event).

## Getting an FSA ID

A student should create a username and password called an FSA ID before the student applies for aid. Similarly, one of the student's parents whose information will be listed on the FAFSA also should create his or her own FSA ID.

Note that individuals without Social Security numbers will not be able to create FSA IDs but will still be able to fill out and (manually) sign FAFSAs and complete other processes related to their federal student aid.

Although the student and parent will be offered the opportunity to create their FSA IDs as they fill out the FAFSA online, we recommend they create them ahead of time to make the application process more efficient. One example of why this is a good idea: When you create your FSA ID, you provide your name, date of birth, and Social Security number. That information is then sent to the Social Security Administration for confirmation. The confirmation process takes about three days. If the information doesn't match the SSA's records, the discrepancies will have to be resolved, possibly delaying the financial aid application and awarding process. Therefore, if the student or parent thinks the Social Security Administration might have the wrong name or date of birth for him or her in its records, he or she should go—well ahead of applying for aid—to [www.ssa.gov](http://www.ssa.gov) to find out how to correct any errors. The information must be correct before the student or parent can get an FSA ID.

Share information about the FSA ID with your students by distributing the fact sheet "What's an FSA ID and Why Do I Need One?" or showing the video "How to Create an FSA ID." Both are found at [StudentAid.gov/resources](http://StudentAid.gov/resources).

## What's an FSA ID For?

The FSA ID can be used to sign the FAFSA electronically, drastically decreasing the processing time.

The FSA ID can be used for the following purposes (among others):

- Applicant's electronic signature on the FAFSA and certain student loan contracts
- Parent's electronic signature on the FAFSA (if parent obtains his or her own FSA ID)
- Access to applicant's information on [fafsa.gov](http://fafsa.gov), to view FAFSA processing results, to make corrections, or to renew a FAFSA based on data the student filed previously
- Access to online information about federal student aid the student has received
- Access to the IRS Data Retrieval Tool within the FAFSA

## Why Would a Parent Need an FSA ID?

At least one parent of a dependent student must sign that student's application. (To determine a student's dependency status, see "Am I Dependent or Independent?" at [StudentAid.gov/resources#dependent](https://studentaid.gov/resources#dependent).) The FSA ID is the most efficient way to sign the FAFSA. Because each person signing a FAFSA electronically needs his or her own FSA ID, a dependent student's parent should get an FSA ID. The parent's FSA ID can be used to provide that parent's signature on FAFSAs for all of that parent's children or for the parent's own FAFSA. Remember that the parent must have a Social Security number to create an FSA ID.

### DID YOU KNOW

In most cases, when someone contacts the Federal Student Aid Information Center to report problems using his or her FSA ID, those problems arose because someone else created the FSA ID for that person. If someone creates your FSA ID for you, you are much less likely to know your username, password, and/or answers to the challenge questions that help you retrieve your FSA ID if you forget it. It's also important that people create their own FSA IDs because an FSA ID is a signature and must be kept private.

## How Do You Create an FSA ID?

As mentioned above, the student can create an FSA ID while completing the FAFSA but may wish to obtain one ahead of time. There is information about the FSA ID, and a link to create the FSA ID, at [StudentAid.gov/fsaid](https://studentaid.gov/fsaid). (The page can be viewed in Spanish by clicking on the "Español" button at the top right corner of the page.)

The FSA ID process consists of three main steps:

1. Enter log-in information.
  - The individual provides his or her email address, a unique username, and password.
  - The individual verifies that he or she is at least 13 years old.
2. Enter personal information.
  - The individual provides his or her Social Security number, name, and date of birth.
  - The individual enters his or her mailing address, telephone number, and language preference.
  - For security purposes, the individual provides answers to five challenge questions.
3. Submit FSA ID information.
  - The individual agrees to the terms and conditions.
  - The individual verifies his or her email address. (This is optional, but helpful. By verifying your email address, you can use your email address as your username when logging into

certain ED websites. This verification also allows you to retrieve your username or reset your password without answering challenge questions.)

The FSA ID can be used immediately to sign a FAFSA. Then, within one to three days, the FSA ID applicant's name, date of birth, and SSN are verified with the Social Security Administration (SSA). If the SSA confirms the FSA ID applicant's information, the FSA ID is then valid for all its uses. If there is a problem with the SSA match, the FSA ID applicant will be notified via email if he or she provided a valid email address when creating the FSA ID.

### **Important Note**

Please stress to students and parents that they should enter their information carefully when creating an FSA ID. If an individual makes a typo when entering (for instance) his or her Social Security number or email address, the activation of the FSA ID or the processing of the student's FAFSA could be delayed.

### **What if the Student Forgets the FSA ID or Has Other Difficulties Using It?**

Instructions for several scenarios are described at [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid). Here are a couple of solutions in brief (visit [StudentAid.gov/fsaid](http://StudentAid.gov/fsaid) for more details and options):

- If the student is trying to log in to a page that requires the FSA ID and has forgotten his or her FSA ID, he or she will find links that offer the option of retrieving the username or password through the student's verified email address or by successfully answering the challenge questions.
- If the student gets a message saying his or her FSA ID is locked, he or she can either have a secure code sent via email or can answer his or her challenge questions to unlock the FSA ID.

### **What About FSA ID Security?**

The student should keep his or her FSA ID in a safe place and **never** share it with anyone, even if that person is helping the student fill out the FAFSA. Revealing the FSA ID could make the student susceptible to identity theft.

Note: Students can learn to avoid identity theft by reading *Federal Student Aid and Identity Theft* at [StudentAid.gov/resources#id-theft](http://StudentAid.gov/resources#id-theft).

### **Gathering Documents for the FAFSA**

To complete the FAFSA, students (and their parents, if applicable) need their Social Security numbers; driver's licenses (optional); federal income tax returns (see page 20 to learn about automatically importing tax information into the FAFSA); Form(s) W-2; current bank statements; and records of any stocks, bonds, and other investments and assets.

You can find a list of items needed to complete the FAFSA at [fafsa.gov](http://fafsa.gov) (in the Help section; "Before You Begin" subsection) and at [StudentAid.gov/fafsa/filling-out#documents](http://StudentAid.gov/fafsa/filling-out#documents).

## FAFSA on the Web Worksheet

A tool to help prepare the student to complete the online application is the *FAFSA on the Web Worksheet* (available in English, Spanish, and Braille). The worksheet, designed to give applicants an idea of the questions they will be asked when applying online, lists many of the FAFSA questions and provides boxes for students' (and parents') answers.

You can download the worksheet in PDF at [StudentAid.gov/resources#worksheet](http://StudentAid.gov/resources#worksheet). For information about ordering bulk quantities of the worksheet and other federal student aid publications, see page 38 of this handbook.

Note: The worksheet is not an application and cannot be submitted to the Central Processing System. A student without access to the internet should call the Federal Student Aid Information Center at 1-800-4-FED-AID or ED Pubs at 1-877-4-ED-PUBS to request a print-out of the PDF FAFSA.

## When to Apply

Beginning with the 2017–18 FAFSA, the FAFSA processing cycle will last 21 months. For the 2017–18 award year (July 1, 2017, through June 30, 2018), applications may be completed on or after Oct. 1, 2016. Processing begins Oct. 3, 2016. FAFSAs for that award year will be accepted until June 30, 2018.

A student should not submit a printed-out PDF 2017–18 FAFSA for processing before Oct. 1, 2016. Applications received before that date will be returned to the student unprocessed. Applications signed before October 1 but received by the Central Processing System (CPS) after October 1 will be processed, but the student will be sent a rejected *Student Aid Report* (SAR) with a request to sign the SAR after October 1 and then return it to the CPS.

Note that most states have application deadlines within the first three to six months of 2017 for students who want to be considered for state aid. Some states' deadlines are even earlier, indicated as "as soon as possible after October 1 [2016]." You can check state deadlines at [fafsa.gov](http://fafsa.gov).

Additionally, some schools have limited institutional funds that are awarded on a "first come, first served" basis to eligible students. Students should fill out the FAFSA as early as possible to maximize chances of being awarded first-come, first-served aid.

## How to Apply

### Electronic Application Methods

#### [fafsa.gov](http://fafsa.gov)

The online FAFSA—available in both English and Spanish—offers detailed online help for each question as well as live online one-on-one communication with a customer service representative.

Students can find information about filling out the FAFSA at [StudentAid.gov/fafsa](http://StudentAid.gov/fafsa). Note: There are websites at which students can pay a fee to get help filing the FAFSA. These sites are not affiliated with or endorsed by the U.S. Department of Education (ED). We urge you to advise your students not to pay these sites for assistance that is provided for free at ED's website.

Here's how a student gets started, depending on whether he or she completed a FAFSA the previous year:

- A new applicant begins by clicking on “Start A New FAFSA” and providing either his or her FSA ID or his or her name, date of birth, and Social Security number (SSN). On the next page, the FAFSA allows the applicant to select the award year (e.g., 2017–18) for which he or she wishes to submit a FAFSA.
- If the student completed a FAFSA the previous year, he or she should click on “Login” on the home page and use his or her FSA ID to sign in. Then the FAFSA will present a “FAFSA Renewal” option, which will have certain data filled in, based on the student’s existing file.

The online FAFSA contains informational text to assist the student in completing the form. “Skip logic” automatically omits questions that do not apply to the student, based on how the student answered previous questions. (For example, if an applicant indicates that she is female, she will not be asked whether she wants to register with Selective Service.) Built-in edits help students detect and correct errors before submitting the application to the Central Processing System (CPS); this feature significantly reduces the number of applications rejected by the CPS.

#### *Filling Out a Simplified FAFSA*

Certain questions on the FAFSA determine whether the student is eligible for the automatic assignment of an Expected Family Contribution (EFC) of zero. Based on their answers to those questions, applicants might be able to skip certain questions about income and assets.

Additionally, the Simplified Needs Test allows some students to have assets excluded from consideration in calculating the EFC. Based on their answers to certain questions on the online FAFSA, applicants might be able to skip the questions about assets.

However, for purposes of determining eligibility for state financial aid, some states require asset and income information. Students who are residents of such states will be asked those questions regardless of their eligibility for the federal Simplified Needs Test formula or for an automatic-zero EFC. Students who are not residents of such states will be asked whether they want to skip the optional questions. Some schools, too, require the student to complete those questions to determine eligibility for institutional aid, so the student should check with the schools to which he or she is applying before deciding to skip those questions. (Providing all income and asset information will not negate the student’s eligibility for the Simplified Needs Test formula or for the automatic-zero EFC.)

#### *Automatically Retrieving Income and Tax Data*

Applicants who fill out the FAFSA online may be able to automatically retrieve their income and tax data from the Internal Revenue Service (IRS) and have it automatically inserted into the FAFSA via the IRS Data Retrieval Tool (IRS DRT). (Note: IRS DRT is available to both student applicants and the parents of dependent student applicants, but the description here will refer only to the student applicant for simplicity’s sake.) The FAFSA guides the applicant through the process, which requires the applicant to provide his or her FSA ID and confirm that he or she wants to retrieve the data.

When the student leaves the FAFSA site to access the IRS site, the FAFSA session is saved and closed. If the student retrieves his or her information from the IRS or chooses to return to the FAFSA site, the saved FAFSA will open automatically. If the student does not retrieve his or her IRS information or chooses not to return to the FAFSA, he or she will need to log back in to the FAFSA when he or she wishes to access the saved FAFSA again.

### *Filling Out the FAFSA Without Access to Parent Information*

Dependent students are asked for information about their parents when filling out a FAFSA. (For details about what determines dependency status, visit [StudentAid.gov/dependency](https://studentaid.gov/dependency).) The online FAFSA asks whether the dependent student is able to provide information about his or her parents. If not, and if the student indicates that he or she has special circumstances such as having left home due to an abusive situation, having incarcerated parents, or being homeless but not meeting the FAFSA's definition of homeless youth, the FAFSA allows the student to submit the application without entering data about the parents.

It is important for the student to understand that although the application will be submitted, it will not be processed. The student will not receive an EFC and must contact the financial aid administrator at the school he or she plans to attend. The financial aid administrator will ask for additional information to determine whether the student can be considered independent and have an EFC calculated without parent data. For more information about dependency status and dependency overrides, see pages 30–31.

Information about submitting parent information on the FAFSA is at [StudentAid.gov/fafsa-parent](https://StudentAid.gov/fafsa-parent).

#### **Note**

We encourage you to connect homeless students with agencies that can provide an official determination of homelessness. An official determination will ease the path for the student, who'll be able to indicate his or her status on the FAFSA<sup>®</sup> and be considered an independent student. Dependency status is discussed on pages 30–31 of this handbook.

### *Filling Out the FAFSA When Parents Refuse to Provide Information*

In situations in which the parent refuses to provide information on the FAFSA and no longer supports the student, federal law allows the student to submit the FAFSA without parent information and—after review by the financial aid administrator at the student's chosen school—potentially to receive only a Direct Unsubsidized Loan. The student indicates on the FAFSA that he or she wishes to apply only for the unsubsidized loan. The FAFSA is then submitted without parent information; and the student must follow up with the financial aid administrator to find out what to do next to receive the loan.

If the financial aid administrator chooses, he or she may use “professional judgment authority” to allow the student to receive the loan. The financial aid administrator will ask for a written statement from the parents, indicating that they refuse to provide their information on the FAFSA and that they no longer support the student. Forms of support include allowing the student to live in the parent's home, including the student on the parent's auto or health insurance, providing a car to drive on anything other than an occasional basis, and payment of the student's tuition or fees (including via a PLUS loan or college savings or prepaid tuition plan).

Note: Although this flexibility will make an important difference in some students' ability to attend postsecondary school, we encourage you to advise your students to think carefully before attempting to take advantage of it. A dependent student whose FAFSA is submitted without parent information will not receive an EFC. Remember that some nonfederal aid programs look at the EFC in order to determine a student's eligibility for their funds; therefore, a student without an EFC cannot be considered for those aid programs. Similarly, some nonfederal scholarship programs require that a student be eligible for a Federal Pell Grant in order to qualify; a student without an EFC cannot have Pell eligibility determined and therefore cannot receive funds from those programs. Please stress to

students and parents that if a dependent student does not provide parent information on the FAFSA, he or she is giving up a chance at many sources of aid.

### *Saving the FAFSA With a Save Key*

Students do not have to complete the FAFSA in one sitting. At the beginning of the process, the student is asked to supply a password called a “Save Key.” If the student is interrupted or needs to leave the application before completing it, or if the site automatically logs the student off due to 15 minutes of inactivity, the information will be saved and will remain available via the Save Key for 45 days. The student should keep the Save Key in a safe place. If the student forgets the Save Key, he or she may return to **fafsa.gov** to reset it.

The Save Key is different from the password for the student’s FSA ID: the FSA ID allows the student to sign the FAFSA or to access processed FAFSA data, whereas the Save Key is created solely to access the incomplete application at a later time.

### *Signing the Application With an FSA ID or Signature Page*

At the end of the FAFSA, the student (and the dependent student’s parent) signs electronically using his or her FSA ID.

The student and parent do not have to sign during the same session. For instance, if the student fills out the FAFSA at school, at College Goal Sunday ([www.collegegoalsundayusa.org](http://www.collegegoalsundayusa.org)), or at another mentoring event at which the parent is not present, he or she may sign and then has a couple of options:

1. (Recommended process) After the student signs, he or she saves the FAFSA. Later, the parent goes to the FAFSA site and enters the student’s identifiers (the parent will need to know the student’s name, date of birth, and Social Security number). The parent also must enter the student’s Save Key (not the FSA ID; see above for information about the Save Key). The FAFSA then displays the “Sign and Submit” page, where the parent enters his or her own FSA ID to sign.
2. (Alternate process) After the student signs, he or she indicates that the parent will sign later, and the student submits the FAFSA. The parent then has 14 days in which to sign. He or she goes to the FAFSA site, enters the student’s identifiers and Save Key, accesses the “Sign and Submit” page, and enters his or her FSA ID to sign.

A student or parent without an FSA ID has the option to apply for an FSA ID, receive it instantly, and immediately use it to sign the FAFSA. If the student or parent is unable to create an FSA ID due to not having an SSN, and therefore cannot use an FSA ID to sign, he or she should print, sign, and mail a signature page to the CPS. The student should be sure to submit the FAFSA after printing the signature page. If the student does not sign (either electronically or with a signature page) within 14 days of submitting the application, or if the student indicates on the FAFSA that he or she will not sign via FSA ID or signature page, he or she will receive a *Student Aid Report* (SAR) in the mail requesting the appropriate signatures. The student (and parent, if appropriate) must sign the SAR and return it to the CPS before an EFC can be calculated.

Note: See pages 23–24, under “PDF Application Method,” for information about using a high school counselor’s or financial aid administrator’s signature instead of a parent’s.

### *Submitting the FAFSA and Getting an Estimated EFC*

When the student submits his or her information at **fafsa.gov**, a confirmation page appears. The confirmation page verifies that the application was submitted successfully, displays an estimated EFC (unless the student is dependent and is submitting the FAFSA without parent information), and indicates estimated amounts of Pell Grant funds and other federal aid for which the student might be eligible. The confirmation page also includes graduation, retention, and transfer rates for the schools the student listed on the FAFSA.

From the confirmation page, the student can link to an application for aid from his or her state (if that state has made such a link available). There also is a link for the parent to begin a FAFSA for another of that parent's children; the parent's information will be prepopulated in the new FAFSA. Note that the link to prepopulate the additional FAFSA with the parent's information is available only once, at the time the confirmation page appears. If the additional student is not able to complete his or her FAFSA at that time, he or she can enter enough information to get it started, create a Save Key to access it later, and save it.

It is important to note that the EFC on the confirmation page is only an estimate; the official EFC will appear on the SAR. Once the student's FAFSA has been processed, the student may view the official EFC results at **fafsa.gov**. (The student must log in using his or her FSA ID to access the results.)

Note: The confirmation page is automatically emailed to the student for his or her records (if the student provided a valid email address on the FAFSA).

For technical assistance with the FAFSA site, students may access live online customer service at the site by selecting the "Help" icon and then clicking on "Contact Us," or they may call 1-800-4-FED-AID (1-800-433-3243; TTY: 1-800-730-8913).

### **Applying Through the School**

Students also may file the FAFSA at some postsecondary schools. The student provides the necessary information, and the school enters the information electronically and sends it electronically to the CPS. The student should contact the financial aid administrator at the school he or she plans to attend to ask whether this option is available at that school.

### **PDF Application Method**

Students may print out and complete a PDF FAFSA (available at **fafsa.gov** for download; also available pre-printed, in English or Spanish, from **www.edpubs.gov** or 1-877-4-ED-PUBS or from 1-800-4-FED-AID) and submit it for processing. The PDF lists an address to which the student should send the completed application. Be sure your students do not submit FAFSAs marked "DRAFT." Emailed or faxed copies of the FAFSA will not be accepted, nor will the *FAFSA on the Web Worksheet*. Students should keep a photocopy of the completed form for their own records.

Note: Applicants should send only the application itself (pages 3–8) to the processor. They should not send copies of their tax returns or any other documentation.

A high school counselor or a postsecondary school's financial aid administrator may sign the PDF FAFSA in place of parents when

- the parent(s) are not currently in the United States and cannot be contacted by normal means,
- the current address of the parent(s) is not known, or
- the parent(s) have been determined physically or mentally incapable of providing a signature.

Substituting the signature of a counselor or financial aid administrator is a way to move the FAFSA through the processing system. The counselor or financial aid administrator must provide his or her title in parentheses next to his or her signature and briefly state the reason he or she is signing for the parent(s).

By signing in place of a parent, the counselor or financial aid administrator is assuring a minimum level of credibility for the data submitted. However, the counselor or financial aid administrator does not assume any responsibility or liability in this process.

## **How the FAFSA Is Processed**

FAFSA data are transmitted to Federal Student Aid’s Central Processing System (CPS). The CPS uses this information to calculate the Expected Family Contribution (EFC). The student will receive an email or a printed output document (either a *Student Aid Report* [SAR] or a *SAR Acknowledgement*) from the CPS within a few days to three weeks of submitting the FAFSA, depending on a variety of factors (see table on pages 26–27). Descriptions of the SAR and *SAR Acknowledgement* are on pages 27–28. Because the two documents serve almost the same purpose, for simplicity’s sake we refer to “the SAR” to mean “one of these two output documents” throughout most of this chapter.

When processing the application, the CPS uses a series of edits to check the consistency of FAFSA information. For instance, it would be inconsistent for an independent student to report that he or she is single and has no dependents but then to report a household size of two or more people. If the FAFSA data are inconsistent, the CPS may be unable to calculate the EFC or may calculate an EFC based on assumptions. If assumptions have been used, they are indicated on the student’s SAR; the student must make sure the assumptions are correct. The SAR includes instructions for making corrections.

## **Data Matches**

In addition to checking the FAFSA data against predetermined edits, the CPS also performs several database matches. If discrepancies arise, the student’s record is flagged and the student may not be eligible to receive federal student aid until the discrepancy is resolved. Resolving such a discrepancy usually requires the student to submit additional documentation to the school to which he or she is applying. The SAR includes the appropriate instructions for the student.

## **Social Security Administration (SSA) Matches**

The CPS matches FAFSA data against SSA records to check the validity of a student’s Social Security number (SSN). If the SSN is invalid, the student will receive a SAR with a comment instructing him or her to review the SSN and explaining how to resolve the discrepancy. The student also will receive a SAR comment if the SSN is a valid number but the name or date of birth reported on the FAFSA doesn’t match the SSA’s records. The student must resolve the discrepancy before he or she can receive federal student aid. Resolution may be achieved by correcting the information if it is incorrect or reentering the information if it is correct. The student also might receive a SAR with similar comments if some or all of the parent’s information does not match the SSA’s database. For advice about the best course of action in his or her circumstances, a student should follow the guidance on the SAR or contact the financial aid administrator at the school he or she plans to attend.

If the student indicates on the FAFSA that he or she is a U.S. citizen, ED also conducts a match with the SSA to verify U.S. citizenship status. The results of the citizenship match appear on the student’s SAR. When a student’s reported data conflict with the SSA’s database—or when no citizenship match

can be performed—the SAR will indicate that there is a conflict. The student must then provide the school with documentation confirming his or her citizenship status.

The SSA database match also checks whether the SSA has a date of death listed for the person with that SSN. The match is intended to detect when someone might be fraudulently attempting to receive federal student aid.

### **Department of Homeland Security Match**

The CPS also matches FAFSA records against citizenship records maintained by the U.S. Department of Homeland Security (DHS). If the student reports on the FAFSA that he or she is an eligible noncitizen (and, therefore, could be eligible for federal student aid) and reports an Alien Registration number, that information is checked against the database maintained by the DHS. If the match does not confirm the student is an eligible noncitizen, he or she will receive a comment on the SAR and will have to submit his or her immigration documentation to the school. A student is not eligible for federal student aid until his or her status as an eligible noncitizen is resolved.

#### **Note**

Only the student's information is matched with DHS records. The parents' citizenship status is not taken into account on the student's FAFSA.

### **National Student Loan Data System (NSLDS) Match**

The CPS also matches FAFSA data with NSLDS, which identifies students who have defaulted on any federal student loans. If a student is found to be in default and has not made satisfactory arrangements to repay, he or she will receive a comment on the SAR. A student is not eligible for federal student aid until the default status is resolved. The NSLDS match also reveals whether a student owes a refund due to overpayment of a federal grant, as well as simply reporting a history of any federal student aid received by the student in the past.

### **Other Matches**

The CPS also performs matches against registration status information maintained by the Selective Service System and against veteran status information maintained by the U.S. Department of Veterans Affairs (for students who say they are veterans). There also is a match against a Department of Defense database to identify students who might be eligible either for a maximum Pell Grant or for an award under the Iraq and Afghanistan Service Grant Program (see pages 9–10). Finally, students who have been convicted of drug offenses in U.S. courts and sentenced to debarment of federal funds are identified by matches with Department of Justice records.

## **What to Expect After Applying**

### **Checking the Status of a FAFSA**

After filing (either electronically or on paper), a student can check the processing status of his or her FAFSA or any corrections he or she has made at [fafsa.gov](http://fafsa.gov) by logging in.

A student without access to the internet can check the status of the FAFSA by calling 1-800-4-FED-AID (1-800-433-3243) and answering questions asked by an automated system. TTY users (who call 1-800-730-8913) will be connected to an operator rather than to an automated system. Students without access to the toll-free number can call 334-523-2691.

## Where the Processor Sends the FAFSA Information

Within 72 hours after the Central Processing System (CPS) receives a completed application and signature, schools listed on the student’s FAFSA have access to the student’s information. The schools download the processed FAFSA data in electronic form on a report called an *Institutional Student Information Record*.

The CPS also sends the student’s information to the state agency (or agencies) in the student’s state of legal residence and to the state agencies of the states in which the schools listed on the FAFSA are located. This maximizes the student’s chances of receiving state-based and school-based financial aid.

### DID YOU KNOW

The *Institutional Student Information Record* does not show a school which other schools the student listed on his or her FAFSA.

State agencies do see the full list of schools the student entered.

## What the Student Receives After Applying

Each applicant receives an output document—either a *Student Aid Report* (SAR) (paper or electronic) or *SAR Acknowledgement*.

- If the student’s information is not confirmed by the SSA, he or she will receive a SAR.
- To determine which document the student will receive if his or her information is confirmed, consult the table below.
- If an email to the student is returned as undeliverable, a paper output document will be sent.
- If the student fills out a Spanish FAFSA, the output document also will be in Spanish.

Note: Most students will receive an email with a link to the FAFSA log-in page, where the student can log in and view the SAR. To prevent the email from being treated as spam, the student should add [FederalStudentAidFAFSA@cpsemail.ed.gov](mailto:FederalStudentAidFAFSA@cpsemail.ed.gov) to his or her email address book or “safe list.”

| Type of FAFSA   | Email supplied | Type of SAR                          | How long SAR arrives (at the latest) after FAFSA is submitted              |
|---|----------------|--------------------------------------|--|
| FAFSA submitted at <a href="http://fafsa.gov">fafsa.gov</a> | Yes            | Email link to SAR information online | If FAFSA signed with FSA ID(s): 3–5 days; if signature page used: 2 weeks  |
|   | No             | Paper <i>SAR Acknowledgement</i>     | If FAFSA signed with FSA ID(s): 7–10 days; if signature page used: 2 weeks |
| FAFSA submitted by school                                   | Yes            | Email link to online SAR             | 3–5 days   |
|   | No             | Paper <i>SAR Acknowledgement</i>     | 7–10 days  |

| Type of FAFSA            | Email supplied | Type of SAR                      | How long SAR arrives (at the latest) after FAFSA is submitted                                    |
|--------------------------|----------------|----------------------------------|--|
| Paper FAFSA              | Yes            | Email link to online SAR         | 2 weeks  |
|                          | No             | Paper SAR                        | 3 weeks  |
| Corrections at fafsa.gov | Yes            | Email link to online SAR         | 1–5 days (If changes do not require data match, updated SAR immediately available at fafsa.gov)  |
|                          | No             | Paper <i>SAR Acknowledgement</i> | 7–10 days (If changes do not require data match, updated SAR immediately available at fafsa.gov) |

See Part 1 of this handbook (“How Is Financial Need Determined?” on pages 10–11) for a description of the procedure a school’s financial aid office uses to determine the offer of aid for a student. Most schools will not send the student an award letter until the student has applied for admission and been accepted.

### **Reviewing the SAR and SAR Acknowledgement**

A student can review his or her SAR at **fafsa.gov** or can request a paper copy of the SAR by calling the Federal Student Aid Information Center (FSAIC) (see page ii of this handbook).

The student does not need to take or send the SAR to a school that has already received the student’s Expected Family Contribution (EFC) and FAFSA information electronically on the *Institutional Student Information Record*. If a student wants an additional school to receive the information, the student can add that school to the list (see page 30) or give the school permission to add itself. The school must receive the student’s information through one of the above methods before the student may receive federal student aid at that school.

### **SAR**

#### *Viewing SAR Information Online*

Once the FAFSA is processed, a link to the electronic SAR is sent to the student if he or she supplied a valid email address on the FAFSA. Applicants with FSA IDs can log in at **fafsa.gov** to view SAR information. The SAR is available via the My FAFSA page, after logging in to the FAFSA site, whether the student applied electronically or not *and* whether he or she provided an email address or not.

The student can view the SAR by clicking on the “View or Print Your Student Aid Report (SAR)” button on the My FAFSA page the student sees upon logging on to the FAFSA site. The SAR will be in HTML but will provide an option to view it in PDF. The following description refers to the PDF version.

Unless the student’s SAR is identified as needing corrections or additional information, the EFC appears on the front page at the upper right. The SAR tells the student whether he or she is eligible for

a Pell Grant and explains that the financial aid office at his or her school will determine the student's eligibility for other aid.

The Data Release Number (DRN) also is found at the upper right of the SAR. The student will need the DRN if he or she wants to add a school to his or her record by having a school add itself electronically or by calling the FSAIC. When the student provides the DRN to the financial aid administrator or the FSAIC, the student is providing permission for the financial aid administrator or the FSAIC to access his or her application record. Alternatively, as noted on page 30, the student can use his or her FSA ID to log in and add schools at **fafsa.gov**.

The SAR provides a summary showing the information the student supplied on the FAFSA. The SAR instructs the student to enter any necessary corrections in the fields provided in the "Make FAFSA Corrections" section of **fafsa.gov** (see pages 29–30).

Finally, the SAR displays a section of data from the National Student Loan Data System, listing any federal student aid the student previously received.

### *Paper SAR*

The paper SAR is laid out similarly to the electronic SAR, with the EFC and DRN at the top and the bulk of the document taken up by the summary of FAFSA data. Any data elements questioned by the CPS are highlighted in bold type, and there is space for the student to correct the information if necessary. The student then must mail the SAR to the CPS for processing.

### **SAR Acknowledgement**

A paper acknowledgement is sent when the student applies electronically but does not supply a valid email address. The *SAR Acknowledgement* allows the student to review the processed FAFSA information and results. If changes or corrections are needed, they must be made at **fafsa.gov** (using the FSA ID to access the student's data) or through the school, or the student may request a paper SAR to make a correction.

### **Rejected SAR**

If a student receives a rejected SAR, the form (or the My FAFSA page on the FAFSA site) will specify information the applicant must provide before the CPS can determine his or her eligibility. A rejected SAR does not include an EFC. A rejected SAR is sent when an application (a) has inconsistent or insufficient data to calculate an EFC, (b) lacks required signatures, or (c) has an invalid student SSN or—in the case of a dependent student—lacks a valid SSN for at least one parent.

Note: If you want to ensure your students receive the aid for which they are eligible, we suggest that you urge them to read all directions carefully and ask for help if they need it. They must complete the FAFSA process before they can receive aid. You should particularly stress the errors listed above that will cause a rejected SAR.

### **Verification**

The effectiveness of the federal student aid programs depends on the accuracy of the data reported by applicants. It directly affects the eligibility of millions of applicants for these programs. Because of this, the CPS follows procedures established by federal regulations to select students for a process called verification.

The CPS places an asterisk next to the EFC on the SAR to identify students who have been selected for verification. Additionally, a comment on the first page of the SAR informs the student that he or she

has been selected. A code also is provided on the information sent to schools. If the student is selected for verification, a school's financial aid administrator will check the information the student reported on the FAFSA, usually by requesting documentation that confirms the FAFSA data. Many schools also select applications to be verified in addition to those selected by the CPS.

If a student is selected for verification, the school will contact him or her to indicate what documentation the student must submit to the school and by what date. The student should be sure to provide all documentation promptly. It is unlikely that the school will process financial aid for the student until the required documentation is received.

If a student uses the IRS Data Retrieval Tool (IRS DRT) and does not subsequently change any of the information retrieved, he or she may not have to verify that information. If the student does not use IRS DRT and is selected for verification, he or she will have to submit a tax transcript. Information about obtaining tax transcripts is at [www.irs.gov/transcript](http://www.irs.gov/transcript).

## **Making Changes**

There are situations in which the student will have to change information that was reported on the application. This may involve correcting errors or updating certain information.

### **Corrections and Updating**

Errors may occur if the student enters incorrect information on the FAFSA. The student must correct this information so it is accurate as of the day the FAFSA was originally signed.

#### *What Information Can Be Changed*

The student **must** update

- a change in dependency status (see discussion on pages 30–31),
- a change in the number of family members in the household (must be updated *only if* the student is selected for verification), and
- a change in the number of family members enrolled in postsecondary schools (must be updated *only if* the student is selected for verification).

Note: If the student's dependency status changes as a result of a change in his or her marital status, the student must speak to the financial aid office to determine whether he or she may update the FAFSA.

The student also may not update income or asset information to reflect changes to the family's financial situation that took place after the FAFSA was filed. For example, if the student's family spent some of their savings after filing the FAFSA, the student may not update his or her information to show a change in the family's assets.

The student should speak to the school's financial aid office directly if there will be a significant change in the family's income for the present year or if the family has other special circumstances that cannot be reported on the FAFSA. (See page 31.)

#### *How to Make Changes*

The student can quickly and easily correct or update information by logging in at [fafsa.gov](http://fafsa.gov). Any student with an FSA ID can access his or her data online, whether the student applied electronically or on paper.

The FAFSA site allows the student to change all data elements except the SSN.

The FSA ID the student uses to access the data acts as an electronic signature. If a dependent student changes information about his or her parent(s), one of those parents must sign electronically using the parent's own FSA ID or must sign a signature page.

A student who did not provide an email address on the FAFSA will be able to add it on the site and will then receive any emails relevant to his or her account.

If a student makes changes that don't require the CPS to perform a data match, the changes will be made immediately, and the student can view the online SAR information immediately. If a data match is required, the student's SAR will be available once the match is complete and the changes are processed.

A student without internet access can make corrections using a paper SAR or can ask the school to transmit corrections electronically using its access to the CPS. Even if the student did not originally apply through the school, a school may still be able to make the corrections electronically if the student takes the corrected information to the school.

The student's corrections will be made available automatically to the schools listed on the FAFSA.

### **Adding a School**

If a student wants to make his or her FAFSA information available to an additional school after filing the FAFSA, the student can log in using his or her FSA ID at **fafsa.gov** to add the school code, or he or she can use the paper SAR to add the new school.

Alternatively, the student may call the FSAIC to add the school or may give the school permission to add itself. In these cases, the student will need to provide his or her DRN from the SAR.

Note: No more than 10 schools may be listed on the student's FAFSA at one time. (The PDF FAFSA has space for only four schools, while **fafsa.gov** allows 10 to be listed.) When a student adds an eleventh school, the new school code overwrites a previous school code. The student may choose which school to remove; on the FAFSA site, the student inserts the new school code in the field where the code of the school to be removed appears, thus deleting the old code. On the paper SAR, the student crosses out the old school code and writes in the new one. The school removed from the list will not have automatic access to any new information.

### **Dependency Status and Overrides**

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parents must provide information on the FAFSA. (Page 20 of this handbook explains how a student without access to parent information can fill out the FAFSA.)

Dependency status is determined by criteria specified in the law. To help students understand dependency status and whose information to report on the FAFSA, give them copies of "Am I Dependent or Independent?" (available at **StudentAid.gov/resources#dependent**) and "Who Is My 'Parent' When I Fill Out the FAFSA?" (available at **StudentAid.gov/resources#fafsa-parent**).

In special circumstances, a financial aid administrator can override the student's dependency status on the FAFSA.

A student cannot be determined to be independent just because

- the parents don't want to provide information on the FAFSA due to privacy concerns;

- the parents don't feel it's their responsibility to provide financial assistance for college;
- the parents no longer claim the student as a dependent on their taxes; or
- the student no longer lives at home.

The student should contact the financial aid administrator at his or her college to discuss dependency status if he or she

- has no contact with the parents and does not know where they are (and the student has not been adopted by someone else);
- has left home due to an abusive situation; or
- is older than 21 but not yet 24, is unaccompanied (not in the physical custody of a parent or guardian), and is either homeless or self-supporting and at risk of being homeless.

The lists above are examples and are not to be taken as complete and definitive. A financial aid administrator is required to assess situations on a case-by-case basis and then make any adjustments to the FAFSA based upon special circumstances that the student can appropriately document.

The best thing you can do to help a student who believes he or she should be considered independent is to encourage the student to gather as much written evidence as possible and to provide it to the financial aid office at the school he or she plans to attend. Documentation to support a request for independent status could include a letter from a third party (such as a social worker or a member of the clergy) who knows the student's situation.

Note: Students should be aware that the school is not required to perform dependency overrides, and if the financial aid administrator determines that an override is not appropriate, the decision cannot be appealed to the U.S. Department of Education.

### **Adjustments Due to Unusual Financial Circumstances**

In some circumstances, the financial aid administrator may choose to make adjustments to certain items on the FAFSA to account for financial difficulties. The student should contact the financial aid administrator at his or her college to discuss his or her situation if

- the family has unusually large medical bills or nursing home expenses that are not covered by insurance,
- the family is paying unusually high elementary or secondary school tuition or dependent care expenses, or
- the student or a parent has recently lost his or her job.

As with the examples in our discussion of dependency overrides, the list above is not to be taken as complete and definitive. A financial aid administrator is required to assess situations on a case-by-case basis and then make any adjustments to the FAFSA based upon special circumstances that the student can appropriately document.

A student who has unusual financial circumstances should gather as much written evidence as possible and provide it to the financial aid office at the school he or she plans to attend. Unusual financial circumstances might be demonstrated with items such as medical or child care bills or with proof of the loss of employment of a family member.

Please make it clear to students that the financial aid administrator is not required to adjust financial elements on the FAFSA. The financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education.

## 2017–18 Deadlines

Here are some important deadlines and timeframes for the 2017–18 application cycle for students and schools. At the time this book was published, most of these dates were not finalized. For further information, contact the Federal Student Aid Information Center (see page ii of this handbook) or consult our Information for Financial Aid Professionals site at [www.ifap.ed.gov](http://www.ifap.ed.gov).

A 2017–18 FAFSA must be submitted to the application processor no earlier than Oct. 1, 2016, and received no later than June 30, 2018.

Note: State-imposed deadlines for state-funded aid appear on both the FAFSA site and the paper FAFSA. Schools may have their own deadlines for federal campus-based and school financial aid.

The following actions are expected to have a deadline in mid-September 2018:

- corrections made and received by the Central Processing System (CPS)
- signature pages signed and received by the CPS
- duplicate *Student Aid Reports* (SARs) requested

The following actions are expected to have deadlines in late September 2018:

- the school receives the SAR or *Institutional Student Information Record* (deadline is the late September date or the date the student is no longer enrolled for that award year, whichever is earlier)
- verification of the student's information is completed (deadline is the late September date, or 120 days after the student's last day of enrollment, or the deadline the school sets, whichever is earliest)

Verification is considered complete for Federal Pell Grants when the school receives a valid SAR, *SAR Acknowledgement*, or *Institutional Student Information Record* on which all information used to calculate the EFC is correct. Therefore, although a student has 120 days or until the September 2018 deadline to provide documentation, the student also must have any corrections processed by this deadline. Note that the disbursement of funds from certain other programs may be restricted to shorter periods.

## Part 3: Completing the *Free Application for Federal Student Aid*

As mentioned in Part 2 of this handbook, if a student wishes to receive federal student aid to attend a postsecondary school, he or she must complete the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>). Many states and schools also rely on the FAFSA to award their state and institutional student aid funds.

Please be sure your students understand that a student should not pay to have the FAFSA completed or processed. If the student is asked to pay a fee for help with the FAFSA, he or she should remember that free advice on student aid is widely available and should consider what services are being offered by the company charging the fee. Encourage students to consult a high school or TRIO counselor, a college financial aid administrator, or the Federal Student Aid Information Center (FSAIC) (see page ii of this handbook) before paying for advice or an application service.

A student can complete and submit the FAFSA electronically (see Part 2 of this handbook) at **fafsa.gov**.

A student also can submit the FAFSA electronically by asking the financial aid administrator at the school to transmit the information on his or her behalf. Not all schools have this capability.

If neither of these options is available, a student can print out and complete a PDF FAFSA (see page 23) and mail it to the address specified on that version of the FAFSA.

The PDF FAFSA is available at **fafsa.gov** (in the “FAFSA Filing Options” section).

### Pointers for Completing the FAFSA

The PDF FAFSA for 2017–18 is on white paper with green and purple highlights. Green sections are for students to complete; purple sections are for parents to complete.

The *FAFSA on the Web Worksheet* is available for applicants who want to fill out the FAFSA online but prefer to jot down their answers on paper first. The worksheet lists only the questions that the greatest majority of applicants will need to prepare in order to fill out the online FAFSA. If you want to see every FAFSA question, download a PDF FAFSA at **StudentAid.gov/resources#fafsa-application**. You can find the *FAFSA on the Web Worksheet* in PDF at **StudentAid.gov/resources#worksheet**.

To avoid mistakes and delays in processing, it is crucial that students and parents carefully read and follow all directions on the FAFSA. Help with the application is available via a live, one-on-one online “chat” with a customer service representative as the student completes the FAFSA at **fafsa.gov**. The student should click on the “Help” icon and then select “Contact Us” to access this feature. Students who fill out the PDF form may call the Federal Student Aid Information Center for help (see page ii of this handbook).

You also can find question-by-question FAFSA<sup>®</sup> instructions in a downloadable PDF called *Completing the FAFSA* at [StudentAid.gov/complete](https://studentaid.gov/complete).

### Step One: General Student Information

Purpose: Step One collects information used to track and identify a student (name, Social Security number [SSN], and so on) as well as other information that affects a student’s basic eligibility for federal (or state and some institutional) student aid. For instance, a student must report citizenship

status in Question 14 because he or she must be a U.S. citizen or eligible noncitizen to receive federal student aid.

### **Step Two: Student Income and Tax Information**

The income and tax items collect information on the “base year.” The base year for applicants for 2017–18 is the 2015 calendar year. Line references to the 2015 federal tax forms from the Internal Revenue Service (IRS) are provided.

### **Step Three: Student Dependency Status**

Purpose: The items in this step determine whether a student is a dependent student or an independent student for purposes of calculating the Expected Family Contribution (EFC). If the student indicates that one or more of these criteria apply to him or her, he or she is classified as an independent student, even if the student is still living with his or her parents. If the student is not living with his or her parents but does not meet any of the criteria, the student is dependent and must include his or her parents’ information on the FAFSA. See pages 21–22 if you are working with a student who has no access to his or her parents or whose parents refuse to provide their information on the FAFSA.

A school’s financial aid administrator has the authority to override a student’s dependency status on the initial application or by correcting the *Student Aid Report* if the financial aid administrator decides that a dependent student should be considered an independent student. The financial aid administrator’s decision is final and cannot be appealed to the U.S. Department of Education. For more information regarding dependency overrides, see pages 30–31.

### **Step Four: Parent Information**

Purpose: These items collect information about the student’s parents, their income and taxes, and their household.

Note: A portion—and only a portion—of the parents’ income and assets is included in the Expected Family Contribution as being available for the student’s education costs.

Before completing Step Four, the student should understand who is considered a parent for purposes of the FAFSA. For your convenience, we have provided a fact sheet titled “Who Is My ‘Parent’ When I Fill Out the FAFSA?” at [StudentAid.gov/resources#fafsa-parent](http://StudentAid.gov/resources#fafsa-parent). We encourage you to use it as a reference and to distribute it to students.

Many students have questions about the parent information section of the FAFSA because they do not consider their parent(s) to be their primary source of support. Perhaps the student lives with another relative and is no longer in touch with his or her parents, or perhaps he or she left home due to an abusive situation and has been self-supporting for years. In cases such as these, the student should contact the financial aid administrator at the school he or she plans to attend. If the student reports a (nonparent) relative’s information or simply leaves this section blank, processing of his or her student aid could be delayed. Please remind the student that any decision made by the financial aid administrator regarding dependency status is final and cannot be appealed to the U.S. Department of Education (ED). (See pages 30–31 and 21–22 for more information about dependency status, special circumstances, and submitting the FAFSA without parent information.)

## **Step Six: Colleges to Receive Information**

Purpose: These questions collect information about which postsecondary schools the student is interested in attending. The Central Processing System (CPS) will send the student's information (except for the list of schools) to each school listed.

Note: The CPS will send data to no more than 10 schools at a time for one student. For example, if a student originally listed 10 schools on the application, then replaced some or all 10 schools with new schools, then updated or corrected information on the *Student Aid Report* or **fafsa.gov**, only the remaining set of schools would automatically receive the updated or corrected data.

# Appendix A: Sources of Additional Information

## Useful Websites

### Sites for Students

#### StudentAid.gov

Our StudentAid.gov website offers students and their families free information on choosing a career, selecting a school, identifying resources to pay for school, and repaying student loans. Simply worded explanations are supplemented by videos and infographics to clearly present important topics.

#### Other Student Sites

- *Free Application for Federal Student Aid* (FAFSA®)—The official online application is at **[fafsa.gov](http://fafsa.gov)**.
- PIN site—Students can apply for the personal identification number needed to sign the online FAFSA at **[www.pin.ed.gov](http://www.pin.ed.gov)**.
- Federal school codes (to be entered on the FAFSA) can be found at **[fafsa.gov](http://fafsa.gov)**.
- *College Navigator* allows the student to search a database of more than 7,000 colleges and universities by name, location, program, degree offerings, or a combination of criteria. It is at **[www.nces.ed.gov/collegenavigator](http://www.nces.ed.gov/collegenavigator)**.
- Education and training for individuals with disabilities—try these sites:
  - Vocational rehabilitation state agency list at **[www.ed.gov/svr](http://www.ed.gov/svr)**
  - Information about disability programs and services nationwide at **[www.disability.gov](http://www.disability.gov)**
- Tax Information for Students—Has federal income tax credit information and other useful information for students at **[www.irs.gov/individuals/students](http://www.irs.gov/individuals/students)**.
- AmeriCorps—Details about a variety of national service options and how students can earn financial awards to be used for education are at **[www.americorps.gov](http://www.americorps.gov)**.
- U.S. Department of Health and Human Services financial aid for college or professional school is described at **[www.hhs.gov/grants](http://www.hhs.gov/grants)**.
- GI Bill benefits—The U.S. Department of Veterans Affairs offers extensive information about education benefits for veterans and their families at **[www.gibill.va.gov](http://www.gibill.va.gov)**. Benefits detailed at the VA's site include these programs:
  - Montgomery GI Bill—Active Duty
  - Montgomery GI Bill—Selected Reserve
  - Dependents' Educational Assistance Program (DEA)
  - Veterans Educational Assistance Program (VEAP)
  - Reserve Educational Assistance Program (REAP)
  - Post-9/11 GI Bill
- U.S. Army assistance in return for active duty—Visit **[www.goarmy.com/benefits/education.jsp](http://www.goarmy.com/benefits/education.jsp)**.
- Navy education programs—Visit **[www.navy.com/benefits/education](http://www.navy.com/benefits/education)**.
- Air Force education programs—Visit **[www.airforce.com/opportunities/enlisted/education](http://www.airforce.com/opportunities/enlisted/education)** or **[www.airforce.com/opportunities/officer/education](http://www.airforce.com/opportunities/officer/education)**.
- Marine Corps education programs—Visit **[www.marines.com/main/index/quality\\_citizens/benefit\\_of\\_services/education](http://www.marines.com/main/index/quality_citizens/benefit_of_services/education)**.
- State grant agencies—A list is at **[www.ed.gov/sgt](http://www.ed.gov/sgt)**.

- Scholarship scam avoidance—A student considering using a for-fee scholarship advice service can research the company on the Better Business Bureau website at **www.bbb.org**.
- Scholarship scam complaints—A student who has been a victim of financial aid fraud should complain to all of the following entities:
  - The Better Business Bureau at **www.bbb.org**
  - The Federal Trade Commission at **www.ftc.gov/scholarshipscams**
  - The U.S. Department of Education Office of Inspector General at **www.ed.gov/misused**
  - The U.S. Postal Inspection Service Fraud Complaint Unit (if the company’s offer arrived by mail) at **http://postalinspectors.uspis.gov**
  - A state attorney general’s office, which will be listed at **www.naag.org**
- Selective Service System—Draft registration and information about Selective Service is available at **www.sss.gov**.
- *Occupational Outlook Handbook*—An encyclopedia of careers describing a range of occupations. Students can learn what to expect from a job, including the nature of the work, training needed, and earnings. A free search is at **www.bls.gov/ooh**. The Spanish version of the handbook is at **www.bls.gov/es/ooh**.

### Sites for Counselors and Mentors

- Financial Aid Toolkit—Provides federal student aid information especially for high school counselors and other college access mentors. Offers access to publications, training information, announcements, PowerPoint presentations, and ways to promote federal student aid and college access. Visit the site at **FinancialAidToolkit.ed.gov**.
- FAFSA demonstration site—Allows counselors to increase their own understanding of the FAFSA site and to show it to students and parents before they apply. When you visit the site, you will be prompted for a user name. Enter **eddemo**. The password is **fafsatest**. The site is at **http://fafsademotest.ed.gov**.
- College Affordability and Transparency Center—Includes statistics on schools with the highest and lowest costs, state appropriations for higher education, and for-profit schools receiving more than 90 percent of their revenue from federal student aid. Find this information at **collegecost.ed.gov**.
- FSA COACH is a comprehensive introductory web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access FSA COACH, go to **www.ed.gov/fsacoach**.
- FSAPubs—Provides counselors a single order point for Federal Student Aid publications, offering single or bulk orders. See “Free Informational Materials” on page 38 for more information. FSAPubs is at **www.FSAPubs.gov**.
- TRIO program information—The TRIO programs help prepare disadvantaged students for successful entry into, retention in, and completion of postsecondary education. TRIO information is at **www.ed.gov/about/offices/list/ope/trio**.
- GEAR UP information—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is an early-intervention initiative designed to encourage low-income students to have high expectations, stay in school, study hard, and take the right courses to prepare for college. Learn more about GEAR UP at **www.ed.gov/gearup**.
- Information for Financial Aid Professionals (IFAP)—A library of federal student aid information, geared toward college financial aid administrators. High school, TRIO, and GEAR UP counselors who regularly help students apply for aid might find the *Federal Student Aid*

*Handbook* particularly useful, especially in finding detailed information about student eligibility criteria. IFAP is at [www.ifap.ed.gov](http://www.ifap.ed.gov).

## Sites for Parents

- The Parent page at StudentAid.gov links to information on saving for college, borrowing for college, and tax benefits for education. The page is at [StudentAid.gov/parent](http://StudentAid.gov/parent).
- The College Savings Plans Network provides a guide to state college savings plans and prepaid tuition programs and their tax implications at [www.collegesavings.org](http://www.collegesavings.org).
- The Congressional Hispanic Caucus Institute has created a site with sections for high school students, college students, and parents. The parent section is available in both English and Spanish and includes information on planning for the child's education. Free publications for students and parents can be downloaded at the site: [www.chci.org](http://www.chci.org).
- The U.S. Department of Health and Human Services provides health, safety, and education information for parents of teenage girls at [www.girlshealth.gov/parents/parentsfuture](http://www.girlshealth.gov/parents/parentsfuture).
- For tips on teaching their children basic economic principles, parents may visit [www.in.gov/dfi/2389.htm](http://www.in.gov/dfi/2389.htm).

## Free Informational Materials

A number of publications about federal student aid are available for counselors and mentors to order at the Federal Student Aid Publications Ordering System (FSAPubs) website at [www.FSAPubs.gov](http://www.FSAPubs.gov).

At the site, you will be asked for your ML (mailing list) number, which you can find on the mailing label of any shipment you receive from FSAPubs. If you don't know your ML number, call 1-800-394-7084 to find out what it is. If you do not have internet access, you may call that same number to place orders for publications.

Students may order publications for themselves by contacting the ED Pubs distribution center:

Web: [www.edpubs.gov](http://www.edpubs.gov)

Email: [edpubs@edpubs.ed.gov](mailto:edpubs@edpubs.ed.gov)

Phone: 1-877-4-ED-PUBS (1-877-433-7827)

TTY for the hearing impaired: 1-877-576-7734

If 877 service is not available in a student's area, he or she may call 1-800-USA-LEARN (1-800-872-5327) or 1-800-437-0833 (TTY for the hearing impaired).

The topics listed below (among others) are covered in such formats as fact sheets, videos, infographics, booklets, PowerPoint presentations, sample tweets and/or Facebook posts, and more, in a searchable library at [FinancialAidToolkit.ed.gov/resources](http://FinancialAidToolkit.ed.gov/resources). (Note that students should visit [StudentAid.gov/resources](http://StudentAid.gov/resources) to access materials appropriate for them.)

- Why go to college
- Preparing for college
- Myths about financial aid
- Information needed for the FAFSA
- Dependency status for the FAFSA
- Who counts as the dependent FAFSA applicant's parent (and therefore who should provide information on the FAFSA) in cases of divorce, remarriage, absent parents, etc.
- Student loan repayment plans

## One-on-One Help: The Federal Student Aid Information Center

For information on any federal student aid program discussed in this handbook, you or your students may email or call the Federal Student Aid Information Center (FSAIC):

- [studentaid@ed.gov](mailto:studentaid@ed.gov)
- 1-800-4-FED-AID (1-800-433-3243)—a toll-free number
- 334-523-2691—for those (e.g., international callers) without access to the toll-free number
- TTY: 1-800-730-8913—a toll-free number for the hearing impaired

The FSAIC helps callers by

- helping complete the *Free Application for Federal Student Aid* (FAFSA<sup>®</sup>);
- explaining the *Student Aid Report* (SAR) produced from the FAFSA and how to make corrections;
- checking on the processing status of the FAFSA;
- changing the student's address or the schools that receive the student's information (the student will need the Data Release Number [DRN] from his or her SAR or *SAR Acknowledgement*);
- explaining who is eligible for federal student aid;
- explaining how federal student aid is awarded and paid; and
- mailing requested publications.

The FSAIC is NOT able to

- make policy,
- expedite the federal student aid application process,
- discuss a student's federal student aid file with an unauthorized person, or
- influence an individual school's financial aid policies.

## Appendix B: Abbreviations

|         |   |
|---------|---|
| CPS     | Central Processing System   |
| DHS     | U.S. Department of Homeland Security  |
| DRN     | Data Release Number   |
| ED      | U.S. Department of Education  |
| EFC     | Expected Family Contribution  |
| FAFSA   | <i>Free Application for Federal Student Aid</i>   |
| FSAIC   | Federal Student Aid Information Center  |
| FSAPubs | Federal Student Aid Publications Ordering System  |
| FSEOG   | Federal Supplemental Educational Opportunity Grant  |
| GEAR UP | Gaining Early Awareness and Readiness for Undergraduate Programs  |
| GED     | General Educational Development [certificate]   |
| HHS     | U.S. Department of Health and Human Services  |
| IRS     | Internal Revenue Service  |
| ISIR    | <i>Institutional Student Information Record</i>   |
| NSLDS   | National Student Loan Data System   |
| ROTC    | Reserve Officers' Training Corps (when ROTC appears alone, often refers specifically to Army Reserve Officers' Training Corps)                              |
| SAP     | satisfactory academic progress  |
| SAR     | <i>Student Aid Report</i>   |
| SSA     | Social Security Administration  |
| SSN     | Social Security number  |
| TEACH   | Teacher Education Assistance for College and Higher Education (as in TEACH Grant)   |
| TRIO    | not an abbreviation; see <a href="http://www.ed.gov/about/offices/list/ope/trio">www.ed.gov/about/offices/list/ope/trio</a> for information on the programs |
| TTY     | teletype  |
| VA      | U.S. Department of Veterans Affairs   |

Federal Student Aid, an office of the U.S. Department of Education, plays a central and essential role in America's postsecondary education community.

Federal Student Aid ensures that all eligible individuals benefit from federal financial assistance—grants, loans, and work-study programs—for education beyond high school. By championing the promise of postsecondary education, we uphold its value as a force for greater inclusion in American society and for the continued vitality of America as a nation.