



# **FINANCING YOUR EDUCATION**

## **Traversing the Financial Aid Maze**

# FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Web site: [www.fafsa.gov](http://www.fafsa.gov)
- Family's personal and financial information is required to perform need analysis and is collected on the FAFSA
- The FAFSA allows you to apply for both federal and state aid
- Must be completed EACH year!
- School deadlines may vary - check with the school you are interested in attending
- Paper applications available call 1-800-4FEDAID



# STUDENT FINANCIAL AID PERSONAL IDENTIFICATION NUMBER (SFA PIN)

- Web site: [www.pin.ed.gov](http://www.pin.ed.gov)
- Sign FAFSA electronically
- Can select own personalized pin
- Can be issued in real time so FAFSA can be signed immediately. It can not, however, be used for MPN immediately as it must go thru Social Security checks. The wait time will be approximately 3 days.
- May be used by students and parents throughout aid process, including subsequent school years for FAFSA, MPN, NSLDS, etc.

The screenshot shows the Federal Student Aid PIN website. At the top left is the Department of Education logo with the motto "START HERE GO FURTHER" and "FEDERAL STUDENT AID". To the right is the text "Federal Student Aid PIN". Below this is a navigation bar with links for "PIN Home", "Help", "Contact Us", "FAQs", and "About Us". On the right side of the navigation bar are links for "English" and "Español". The main content area features a sidebar on the left with a menu of actions: "Apply For A PIN", "Check PIN Status", "Request A Duplicate PIN", "Access My PIN E-mail", "Change My PIN", "Update My Personal Information", "Disable My PIN", "Reestablish My PIN", and "Activate My PIN". Below the sidebar is a "Helpful Links" section with links to "StudentAid.gov Information", "Links to Federal Student Aid Electronic Services", and "FAFSA on the Web". The main content area displays a "Welcome to the Federal Student Aid PIN Web site" message with a blue dot pattern logo. Below the welcome message is a paragraph explaining the website's purpose and a warning about sharing the PIN. On the right side of the main content area is a blue box titled "Apply For A PIN" with a sub-heading "The PIN Application is for students and parents who want to apply for a Federal Student Aid PIN." and a prominent "APPLY NOW" button.



# FAFSA FILING OPTIONS

Three student options for applying:

- ✓ Online
- ✓ PDF FAFSA
- ✓ Paper FAFSA
- ✓ Look for the 2014-2015 option

The screenshot shows the 'Get Started' section of the FAFSA website. It features a blue header with the text 'Get Started'. Below the header, it says 'Welcome, Student FSAI' and 'Fill out your FAFSA (Free Application for Federal Student Aid!)'. A sub-header asks 'When are you attending college?' and provides two options: 'Between July 1, 2014 and June 30, 2015?' with a 'START 2014-2015 FAFSA' button, and 'Between July 1, 2013 and June 30, 2014?' with a 'START 2013-2014 FAFSA' button. A note at the bottom of the selection area says 'If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.' Below this, there is a section for 'Federal Student Aid PIN' with a 'PIN Status: No PIN - Submit PIN Application' and a link 'Apply For A PIN'. A final note states 'You do not have a PIN on file. You will need a PIN to sign your FAFSA electronically or make corrections to your FAFSA.' At the bottom, there is a blue bar with a white button that says 'NEED HELP?'.

**Get Started**

**Welcome, Student FSAI**

**Fill out your FAFSA (Free Application for Federal Student Aid!)**  
To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

**When are you attending college?**

Between July 1, 2014 and June 30, 2015? **START 2014-2015 FAFSA**

Between July 1, 2013 and June 30, 2014? **START 2013-2014 FAFSA**

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

**Federal Student Aid PIN**

**PIN Status:** No PIN - Submit PIN Application [Apply For A PIN](#)

You do not have a PIN on file. You will need a PIN to sign your FAFSA electronically or make corrections to your FAFSA.

**NEED HELP?**

# DEADLINE RESULTS

- Year specific
- Federal deadline for initial FAFSA submission and FAFSA corrections
- State specific deadline
- Standard message for college deadline

## Introduction Page - 2014-2015 FAFSA

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

Additional information about *FAFSA on the Web*:

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

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

[How long will it take to complete?](#)

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

[Documents needed to complete the FAFSA](#)

[Signing the FAFSA](#)

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

NEXT 

EXIT

## Student Demographic Information

Your last name

Your first name

Your middle initial

Your Social Security Number

Your date of birth (mmddyyyy)

Are you male or female?

Male  Female

Your permanent mailing address (include apt. number)

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

Your state

Your ZIP code

Have you lived in Alabama for at least 5 years?

Yes  No

What is your state of legal residence?

Did you become a legal resident of Alabama before January 1, 2009?

Yes  No

Your permanent telephone number

Your e-mail address

Re-enter your e-mail address

What is your marital status as of today?

Do you have driver's license information that you want to provide?

Yes  No

Your driver's license number

Your driver's license state

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT



# STUDENT ELIGIBILITY QUESTION

- ✓ A High School question will be presented to students who indicate a high school diploma.
- ✓ A high school name, city and state must be entered.

### Student Eligibility

Are you a U.S. citizen?

When you begin college in the 2014-2015 school year, what will be your high school completion status?

When you begin the 2014-2015 school year, what will be your grade level?

When you begin the 2014-2015 school year, what degree or certificate will you be working on?

Are you interested in being considered for work-study?

Will you have your first bachelor's degree before July 1, 2014?  
 Yes  No

Highest school completed by Parent 1

Highest school completed by Parent 2

Have you ever received federal student aid?  
 Yes  No

Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (grants, loans, and/or work-study)?  
 Yes  No

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

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

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

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

# HIGH SCHOOL QUESTION

- ✓ Student enters the name, city and state of the high school they attended
- ✓ Student selects **Confirm** to retrieve the results

### Student Eligibility continued

The high school you selected was added to your application. Click **Next** to continue.

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

What is the name of your high school?

In what city is your high school located?

In what state is your high school located?



# SCHOOL SELECTION STEP

## School Selection

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

State <input type="text" value="Select"/>	Federal School Code <input type="text"/>
City <input type="text"/> (optional)	OR
School Name <input type="text"/> (optional)	
<input type="button" value="SEARCH"/> <a href="#">Search Tips</a>	<input type="button" value="SEARCH"/>

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

### Search Results: 1

Sort By: Best Match   <a href="#">School Name</a>
<input type="checkbox"/> UNIVERSITY OF IOWA IOWA CITY, IA Federal School Code: 001892 <a href="#">i</a>

### Selected Schools

Select up to 10 schools
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN CHAMPAIGN, IL Federal School Code: 001775 <a href="#">Remove</a>
ALABAMA AGRCLTL & MECHL UNIV NORMAL, AL Federal School Code: 001002 <a href="#">Remove</a>
UNIVERSITY OF IOWA IOWA CITY, IA Federal School Code: 001892 <a href="#">Remove</a>

- Student may enter up to 10 colleges by entering Federal School Code or Searching on State, City or School Name



# DEPENDENCY DETERMINATION

- You must be able to answer YES to one of the following questions to be considered an Independent Student.

## Dependency Determination



■ Application was successfully saved.

Were you born before January 1, 1991?

Yes  No

As of today, are you married?

Yes  No

At the beginning of the 2014-2015 school year, will you be working on a master's or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, or graduate certificate, etc.)?

Yes  No

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2014 and June 30, 2015?

Yes  No

Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2015?

Yes  No

Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?

Yes  No

Are you a veteran of the U.S. Armed Forces?

Yes  No

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

Yes  No

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

Yes  No

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

Yes  No

On or after July 1, 2013, were you homeless or were you self-supporting and at risk of being homeless?

Yes  No

At any time on or after July 1, 2013, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Yes  No

At any time on or after July 1, 2013, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Yes  No

At any time on or after July 1, 2013, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Yes  No

## Special Circumstances

**Important:** You told us that you think you have a special circumstance and are unable to provide parental information. Before we allow you to proceed and skip the parental section of your FAFSA we must advise you of the following:

Under Federal law to the extent your family is able, they are primarily responsible for paying for your college expenses. To determine how much your family can afford to pay towards your college expenses, we must collect your financial information and your parents' financial information.

**However, Federal law allows for some exceptions, if you have a special circumstance.** The following are examples of some special circumstances where you may submit your FAFSA without providing parental information:

- Your parents are incarcerated; or
- You have left home due to an abusive family environment; or
- You do not know where your parents are and are unable to contact them (and you have not been adopted).

**But not all situations are considered a special circumstance.** The following are situations that would **not** be considered a special circumstance:

- Your parents do not want to provide their information on your FAFSA; or
- Your parents refuse to contribute to your college expenses; or
- Your parents do not claim you as a dependent on their income taxes; or
- You do not live with your parents.

Now that you have reviewed the information above, select one of the following options and click **Next** to continue.

- I will provide parental information
- I have a special circumstance and I am unable to provide parental information
- I do not have a special circumstance but I am unable to provide parental information

## Student Tax Information

For 2013, have you completed your IRS income tax return or another tax return?


Will file

For 2013, what will be your tax filing status according to your tax return?

Single

PREVIOUS NEXT

## Student Financial Information

 You indicated you "Will file" a 2013 tax return.

If your 2013 income is similar to your 2012 income, use your 2012 tax return to provide estimates for questions about your income. If your income is not similar, click **Income Estimator** for assistance estimating your adjusted gross income, and answer the remaining questions about your income to the best of your ability.

Once you file, you **must** correct your FAFSA, changing 1) your filing status from "Will file" to "Already completed," and 2) your estimated answers to the final amounts on your 2013 tax return. At that time, you may be eligible to use the [IRS Data Retrieval Tool](#) to transfer your tax return information into the FAFSA.

What income tax return will you file for 2013?

IRS 1040

What was your adjusted gross income for 2013? This amount is found on IRS Form 1040-line 37.

\$ 210 .00

**INCOME ESTIMATOR**

Wages, salaries, tips, etc.

\$ 10 .00

Interest income

\$ 100 .00

Dividends

\$ 10 .00

Other taxable income (alimony received, business and farm income, capital gains, pensions, annuities, rents, unemployment compensation, Social Security, Railroad Retirement, and all other taxable income)

\$ 100 .00

IRS-allowable adjustments to income (payment to IRA and Keogh Plans, one-half of self employment tax, self-employed health insurance deduction, interest penalty on early withdrawal of savings, alimony paid, and student loan interest deduction)

\$ 10 .00

**CALCULATE**

How much did you earn from working (wages, salaries, tips, etc.) in 2013? This amount is the total of IRS Form 1040-lines 7+12+18.

\$ 100 .00

PREVIOUS NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

## Financial Information

- ✓ The IRS Data Retrieval is available for 2014-2015 at the end of February for returns that have been processed.
- ✓ Also available in Corrections
- ✓ Electronically filed tax return information will be available from the IRS in 1-2 weeks, data from paper tax returns will be available in 6-8 weeks.
- ✓ You will be asked the same questions for the parent financial section.

# IRS DATA RETRIEVAL TOOL

## IRS DRT Eligible Filer Notifications

- Students and parents who were eligible to use the IRS DRT but didn't will receive an e-mail notification encouraging them to return to *FAFSA on the Web* and use the tool
- E-mails will be sent beginning on April 1, 2014, with subsequent messages sent every 45 days until mid-September, and then every 60 days until the end of the cycle



- If the student's parent is single, divorced, or widowed, the student will only see questions for the one parent.
- New for 2014-2015 – If your parents, biological or adoptive are living together regardless of marital status or gender, both parents information must be included.

### Parent Demographics Information

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

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

What is your father's/stepfather's Social Security Number? <input type="text" value="123-46-4495"/>	What is your father's/stepfather's last name? <input type="text" value="FilingMFJ"/>
What is your father's/stepfather's first initial? <input type="text" value="M"/>	What is your father's/stepfather's date of birth? (mmddyyyy) <input type="text" value="01/01/1980"/>
What is your mother's/stepmother's Social Security Number? <input type="text" value="550-14-1415"/>	What is your mother's/stepmother's last name? <input type="text" value="FSA"/>
What is your mother's/stepmother's first initial? <input type="text" value="M"/>	What is your mother's/stepmother's date of birth? (mmddyyyy) <input type="text" value="11/10/1962"/>

Your parents' e-mail address

Re-enter your parents' e-mail address

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

What is your parents' state of legal residence?

Did your parents become legal residents of Connecticut before January 1, 2009?  
 Yes  No

Your parents' number of family members in 2014-2015 (household size)  
 If you are not sure who is considered a family member, click **Household Size** to answer the questions on the worksheet.  
 [HOUSEHOLD SIZE](#)

How many people in your parents' household will be college students between July 1, 2014 and June 30, 2015? Do not include your parents.

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

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

## Parent Tax Information



Application was successfully saved.

For 2013, have your parents completed their IRS income tax return or another tax return?

Already completed ▾

For 2013, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return ▾



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

Did you, the parents, file an amended tax return?

Yes  No

Did you, the parents, file a Puerto Rican or foreign tax return?

Yes  No

Did you, the parents, file taxes electronically in the last 3 weeks (or by mail in the last 11 weeks)?

Yes  No

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

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

Which parent are you?

Select ▾

What is your PIN?

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

[LINK TO IRS](#)

PREVIOUS

NEXT

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

- The parent financial information is collected on two Parent Financial Information pages.
- The questions display dynamically based on how the user answers each question.
- For example: If the parent indicates they filed a 1040A or 1040EZ we do not display the question asking whether they are eligible to file a 1040A or 1040EZ
- Please note to use your 2013 tax information





# IRS DATA RETRIEVAL AUTHENTICATION SCREEN



[Return to FAFSA](#) | [Log Out](#) | [Help](#)

[Español](#)

## Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information as it appears on your 2013 Federal Income Tax Return. [?](#)

Required fields \*

First Name *	<input type="text" value="COPPER"/>
Last Name *	<input type="text" value="C.Dog"/>
Social Security Number *	*** - ** - 8046
Date of Birth *	<input type="text" value="01"/> / <input type="text" value="01"/> / <input type="text" value="1959"/>
Filing Status * <a href="#">?</a>	Head of Household <input type="button" value="v"/>
Address - Must match your 2013 Federal Income Tax Return. <a href="#">?</a>	
Street Address *	<input type="text" value="DOE Testing"/>
P.O. Box (Required if entered on your tax return) <a href="#">?</a>	<input type="text"/>
Apt. Number (Required if entered on your tax return)	<input type="text"/>
Country *	United States <input type="button" value="v"/>
City, Town or Post Office *	<input type="text" value="FSA"/>
State/U.S. Territory *	Massachusetts (MA) <input type="button" value="v"/>
ZIP Code *	<input type="text" value="23456"/>

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[IRS Privacy Policy](#)









# IRS DATA RETRIEVAL SUCCESSFUL


- ✓ Once the applicant has successfully authenticated, tax data will be presented and the applicant will have the option to “Transfer” the tax information to the FAFSA
- ✓ IRS total income from work (lines 7+12+18 form 1040) will be displayed if using IRS DRT
- ✓ Transferred data will have a notation - “Transferred from the IRS”

 [Return to FAFSA](#) | [Log Out](#) | [Help](#)  
[Español](#)

## Parent 2013 Federal Income Tax Information


The information below is your tax information that will help you answer some of the questions on the FAFSA.

	My Tax Information	FAFSA Question Numbers 
Tax Year	2013	
Name(s)	Copper C Dog	
Social Security Number	*** - ** - 8046	
Filing Status	Head of Household	
Type of Tax Return Filed	1040	Question 81 on the FAFSA
Adjusted Gross Income	\$11,000	Question 85 on the FAFSA
Income Earned From Work 	\$10,000	Mother: Question 88 on the FAFSA or Father: Question 89 on the FAFSA
Income Tax	\$2,200	Question 86 on the FAFSA
IRS Exemptions	1	Question 87 on the FAFSA
Education Credits	\$0	Question 93a on the FAFSA
IRA Deductions and Payments	\$0	Question 94b on the FAFSA
Tax-Exempt Interest Income	\$200	Question 94d on the FAFSA
Untaxed IRA Distributions 	\$0	Question 94e on the FAFSA
Untaxed Pensions 	\$0	Question 94f on the FAFSA

 Print this page for your records before choosing an option below.

### Transfer My Tax Information into the FAFSA

- The tax information provided above will populate the answers to the appropriate FAFSA questions. After the FAFSA is populated your IRS session will end and you will return to your FAFSA. Check this box if you are choosing to transfer your information.

[Transfer Now](#) 

### Do Not Transfer My Tax Information and Return to the FAFSA

- By clicking the “Do Not Transfer” button, you are choosing not to transfer your tax information electronically. Your IRS session will end and you will return to your FAFSA. You may still use this tax information to input the data into your FAFSA.

[Do Not Transfer](#) 

# ASSET NET WORTH THRESHOLD

Parents of dependent students and independent students will be presented with the asset net worth threshold question, if they are not eligible for auto-zero or simplified needs test; and if the student's state of legal residence allows the applicant to skip the asset question.

You will answer the same questions under the student financial section

P  
A  
R  
E  
N  
T

## Parent Financial Information

What type of income tax return did your father file for 2013?

Transferred from the IRS

IRS 1040

What was your father's adjusted gross income for 2013? This amount is found on IRS Form 1040-line 37.

\$ 11,000 .00 Transferred from the IRS

Your father's income earned from working (wages, salaries, tips, etc.) in 2013 was transferred from the IRS. This amount is the total of IRS Form 1040-lines 7+12+18.

\$ 10,000 .00

Did your father file an IRS Schedule K-1 (Form 1065) for 2013?

Yes  No

As of today, is your father a dislocated worker?

No

In 2012 or 2013, did your father receive benefits from any of the federal benefits programs listed below? Check all that apply or check **None of the above**.

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

You indicated that your father filed an IRS 1040. Was he eligible to file a 1040A or 1040EZ?

Yes

Do you want to skip the remaining questions about you and your father's income and assets?

Yes  No

PREVIOUS

NEXT

# ASSET NET WORTH THRESHOLD

- If answer is “yes” to prior question or you are required to answer asset questions, these three asset questions will display.

As of today, does the total amount of your parents' current assets exceed \$63,100.00?

Yes  No

As of today, what is your parents' total current balance of cash, savings, and checking accounts?

\$  .00

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?

\$  .00

As of today, what is the net worth of your parents' current businesses and/or investment farms?

\$  .00

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

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

- If answer is “no”, the asset questions will not display, as we do not need to count the asset value in the calculation of the EFC.

## Parent Financial Information continued

Enter the amount of your father's income tax for 2013. This amount is found on IRS Form 1040-line 55.

\$2,200 .00 **Transferred from the IRS**

Enter your father's exemptions for 2013. This amount is found on IRS Form 1040-line 6d.

1 **Transferred from the IRS**

Did your father have any of the following items in 2013? Check all that apply and provide amounts.

**Additional Financial Information**

*American Opportunity Tax Credit or Lifetime Learning Tax Credit*

Education credits (*American Opportunity Tax Credit or Lifetime Learning Tax Credit*) from IRS Form 1040-line 49

\$0 .00 **Transferred from the IRS**

Child support paid

Taxable earnings from Work-study, Assistantships or Fellowships

Grant and scholarship aid reported to the IRS

Combat pay or special combat pay

Cooperative education program earnings

**Untaxed Income**

Payments to tax-deferred pension and retirement savings plans

IRA deductions and payments to self-employed SEP, SIMPLE and Keogh

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040-total of lines 28+32

\$0 .00 **Transferred from the IRS**

Child support received

Tax exempt interest income

Tax exempt interest income from IRS Form 1040-line 8b

\$200 .00 **Transferred from the IRS**



# VIEW FAFSA SUMMARY

PREVIOUS SUBMIT MY FAFSA NOW

NEED HELP?

SAVE

CLEAR ALL DATA

VIEW FAFSA SUMMARY

EXIT

- ✓ The **View FAFSA Summary** button takes the student to a summary of their data.

Application was successfully saved.

[VIEW OR PRINT YOUR FAFSA INFORMATION](#)

Are you a preparer?

Yes  No

**Student Signature**

Student's Social Security Number

Student's last name

Student's date of birth

Don't have a PIN? [Apply For A PIN](#)  
It takes only a few minutes to get your PIN.

What is your (the student's) PIN?

[Other options to sign and submit](#)

**READ BEFORE PROCEEDING**

2. to provide U.S. or state income tax forms that you filed or are required to file.  
You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.  
If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Terms of Agreement - Student

Agree  Disagree

**Parent Signature**

Are you signing as the student's Father/Stepfather, or Mother/Stepmother?

Father/Stepfather  Mother/Stepmother

Information about the Father/Stepfather:

Father's/Stepfather's Social Security Number

Father's/Stepfather's last name

Father's/Stepfather's date of birth

What is your (the parent's) PIN?

[Apply For A PIN](#)

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

[Other options to sign and submit](#)

**READ BEFORE PROCEEDING**

2. to provide U.S. or state income tax forms that you filed or are required to file.  
You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.  
If you sign this application or any document related to the federal student aid programs electronically using a PIN, you certify that you are the person identified by the PIN and have not disclosed that PIN to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

Terms of Agreement - Parent

Agree  Disagree

Student Signature with PIN





# CONFIRMATION PAGE

- ✓ Confirmation Number
- ✓ Data Release Number (DRN)
- ✓ EFC estimate
- ✓ Pell Grant and Direct Loan estimates
- ✓ Option for parents to transfer info to an application for a sibling
- ✓ Option to transfer info to a state application if state participates in API
- ✓ Rates for each college on the FAFSA

2014-2015 Confirmation Page

Your confirmation page has been sent to you at the e-mail address: random@fsa.gov

[PRINT THIS PAGE](#) **Confirmation Number:** F 01500243001 11/19/2013 13:55:26  
**Data Release Number (DRN):** 6634

**Congratulations, Student!** Your FAFSA was successfully submitted to Federal Student Aid.

**Does your brother or sister need to complete a FAFSA?** If so, you can [transfer your parents' information into a new FAFSA](#) for your brother or sister to save time. Your parents will have to provide a signature again, but that's all.

[Start your state application](#) to apply for Iowa state-based financial aid.

**What Happens Next**

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <a href="#">College Navigator</a>
UNIV OF ILLINOIS @ URBANA-CHAMPAIGN	84%	94%	NA	NA
ALABAMA AGRCLTL & MECHL UNIV	32%	68%	NA	NA
UNIVERSITY OF IOWA	70%	86%	24%	NA

**Eligibility Information**

**Estimated Expected Family Contribution (EFC) = 000000**  
The EFC is a measure of how much you can contribute to the cost of your education. Schools use your EFC to determine your federal student aid eligibility.

The EFC is not how much aid you will receive or how much you have to pay for college.

Based on the [eligibility criteria](#), you may be eligible for the following:

[Pell Grant](#) Estimate - \$5,645.00

[Direct Stafford Loan](#) Estimate - \$5,500.00

You may also be eligible to receive other federal, state, or institutional grants, scholarships, and/or work-study.

In addition, you should learn about [federal tax benefits for education](#), including the [American Opportunity Tax Credit \(AOTC\)](#).

You and your parent(s) indicated that you had filed an IRS tax return when you provided your financial information and it appears that you were eligible to use the [IRS Data Retrieval Tool](#), which allows you to view information from your IRS tax return and transfer that information directly into your FAFSA. The benefit of using the tool is that it's the easiest way to provide accurate tax information, and it also eliminates the need for providing a copy of your and your parents' tax return to the financial aid office at your college. Once your FAFSA has been processed, you and your parents can return to *FAFSA on the Web* and use the tool to transfer your tax information.

If you have questions, visit [www.fafsa.gov](http://www.fafsa.gov) and click the "Help" icon on the FAFSA home page.

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[TAKE A SURVEY](#) [EXIT](#)

# PA STATE GRANT FORM



Applying for a PA State Grant has never been so fast and easy.

Dear <Student First Name>,

To fulfill our mission of helping Pennsylvania afford higher education, PHEAA invites you to participate in the PA State Grant Program. Our new online process helps you apply for a grant quickly and easily, helping us get the information we need to consider you for a State Grant faster than ever!

1 [Get Started >](#)

## APPLY FOR A PENNSYLVANIA STATE GRANT

Let's go to **American Education Services**, a division of PHEAA, to get started.

### Here's what you'll do there:

- [Get started](#) with the information you'll need to apply online.
- Sign or create an account, which is safe, secure, and always available.
- Provide us with some basic information about your school and filing status.
- Complete your application so we can quickly process your PA State Grant Form for consideration.

Already applied for a PA State Grant?

Visit AES Account Access to [check your PA State Grant Status](#).



American  
Education  
Services





# MAKING CORRECTIONS

If necessary, corrections to FAFSA data may be made by:

- Using FAFSA on the Web ([www.fafsa.gov](http://www.fafsa.gov)) if student has a PIN;
- Updating paper SAR (SAR Information Acknowledgement cannot be used to make corrections); or
- Submitting documentation to college's financial aid office



# WWW.FAFSA4CASTER.ED.GOV

## FEATURES AND BENEFITS

- ✓ Students instantly receive their EFC
- ✓ Students receive customized aid award estimates (lists federal student aid programs and estimated award amount a student may be eligible for)
- ✓ Can be calculated for 12 different school scenarios
- ✓ Automatically generates FAFSA PIN to electronically sign the FAFSA
- ✓ Pre-fills many of the questions on the FAFSA
- ✓ Sends reminder notices to student in early January to complete the FAFSA

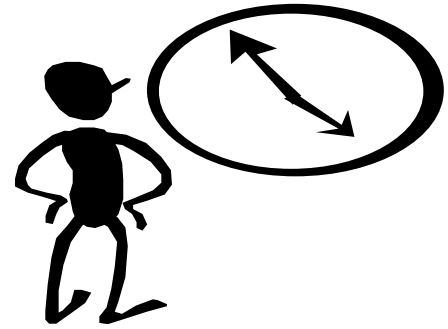
The screenshot displays the FAFSA4caster website interface. At the top, there is a navigation bar with the FAFSA logo and the text "Free Application for Federal Student Aid". Below the navigation bar, there are links for "Home", "Contact Us", and "Browse Help". The main content area is titled "FAFSA4caster Entry" and contains the following text:

FAFSA4caster will help you understand your options for paying for college. Provide some basic information and we'll estimate your eligibility for federal student aid. Your estimate will be shown in the College Cost Worksheet where you can also provide estimated amounts of other student aid and savings that can go towards your college education. Go ahead and get started now! If you need help for a question, read the help and hints on the right.

Below this text is a section titled "Student Information" with a dropdown menu for "Are you a U.S. citizen?" set to "Select". At the bottom of the main content area, there are buttons for "NEED HELP?" and "EXIT".

On the right side, there is a "Help and Hints" section with the heading "Are you a U.S. citizen?". It provides instructions on how to select citizenship status and lists two options: "A U.S. permanent resident, with a Permanent Resident Card (I-551), or a Conditional permanent resident (I-551C)" and "Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one".

# RECAP



- File the FAFSA by the deadline required for your school
- SAR is rec'd by student/ISIR rec'd by school (read over the info you receive!)
- Info sent to state agency
- School sends award letters (March-May)
- State agency sends award letter in May



# WHAT IS THE EXPECTED FAMILY CONTRIBUTION (EFC)

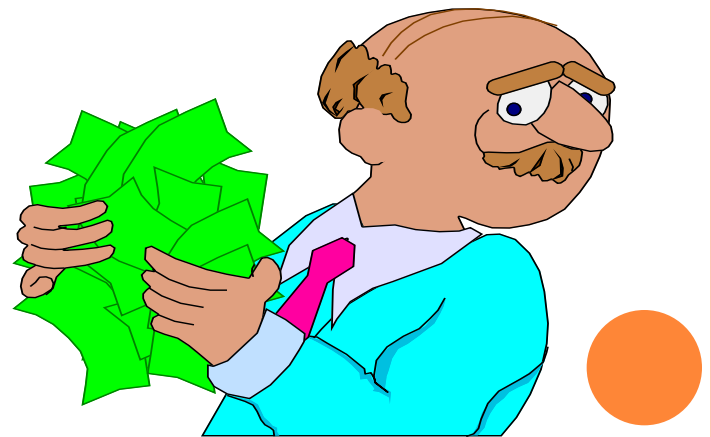
- Definition - Index used to determine your eligibility for federal student aid
- Amount family can reasonably be expected to contribute
- Stays the same regardless of college
- Two components
  - Parent contribution
  - Student contribution
- Calculated using data from a federal application form and a federal formula



# WHAT IS FINANCIAL AID?

Funds provided to students and families to help pay for postsecondary education. Examples:

- Grants
- Loans
- Employment Opportunities
- Scholarships



# GIFT AID

## Grants

- Federal
  - Pell
  - SEOG
  - TEACH
- State (not PA)
  - TAP
  - NYS Educational Opportunity Program
- Institutional
- Private

## Scholarships

- State
  - NYS Math & Science Teaching Incentive
  - NYS scholarships for Academic Excellence
- Institutional
- Private - lots of free scholarship search services.



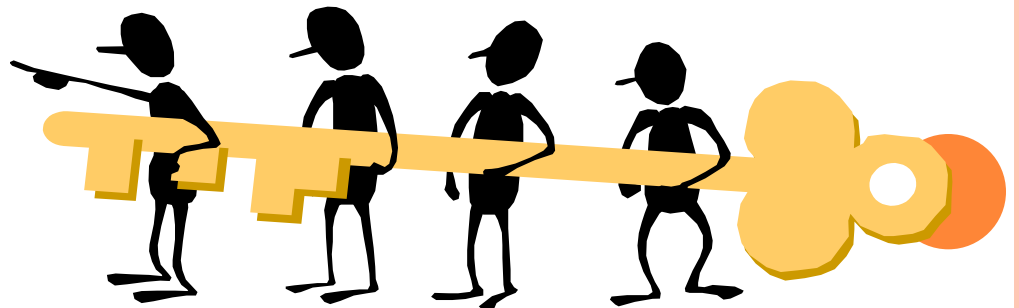
# SELF-HELP AID

## Loans

- Federal Perkins Loans
- Federal Direct Stafford Loans
  - - Subsidized
  - - Unsubsidized
- Federal Direct PLUS - (parent loan)
- Alternative Loans

## Employment

- Work Study
  - -Federal
  - -State
  - -Institutional



# DEFINITION OF NEED

Cost of Attendance (COA)

- Expected Family Contribution (EFC)

-----  
= Financial Need





# HOW AWARDS ARE MADE...



- Financial aid is awarded based on the need calculation utilizing Gift Aid resources first then Self Help Aid resources.
- Schools try to meet your “need” with various types of FA
- Aid cannot exceed the budget
- You must report all aid to the FA Office; as these funds may affect other aid resources



**Example #1 - Financial Aid Package (EFC = 2,000):**

<u>Example #1</u>	School A	School B	School C	School D
<b>Cost</b>	\$8,500	\$18,000	\$23,000	\$34,000
<b>EFC</b>	2,000	2,000	2,000	2,000
<b>Need (Cost - EFC)</b>	\$6,500	\$16,000	\$21,000	\$32,000
Pell Grant	\$2,360	\$2,360	\$2,360	\$2,360
PA State Grant	\$1,900	\$4,000	\$4,300	\$4,700
Scholarships	\$0	\$500	\$2,000	\$17,950
SEOG Grant	\$0	\$0	\$0	\$2,000
Perkins Loan	\$0	\$1,300	\$2,000	\$0
Work-Study	\$0	\$1,200	\$1,500	\$2,000
Sub Stafford Loan	\$2,400	\$3,500	\$3,500	\$3,500
Unsub Stafford Loan <sup>1</sup>	\$1,100	\$0	\$0	\$0
<b>Total Aid</b>	<b>\$7,760</b>	<b>\$12,860</b>	<b>\$15,660</b>	<b>\$32,510</b>
<b>Unmet Need (Cost - (EFC + Aid) )</b>	<b>\$0</b>	<b>\$3,140</b>	<b>\$5,340</b>	<b>\$0</b>
<b>Unmet Cost (Cost - Aid)</b>	<b>\$740</b>	<b>\$5,140</b>	<b>\$7,340</b>	<b>\$1,490</b>



Example #2 - Financial Aid Package (EFC = 12,000):

<u>Example #2</u>	School A	School B	School C	School D
Cost	\$8,500	\$18,000	\$23,000	\$34,000
EFC	12,000	12,000	12,000	12,000
<b>Need (Cost - EFC)</b>	<b>\$0</b>	<b>\$6,000</b>	<b>\$11,000</b>	<b>\$22,000</b>
Pell Grant	\$0	\$0	\$0	\$0
PA State Grant	\$0	\$600	\$1,100	\$1,400
Scholarships	\$0	\$500	\$2,000	\$13,000
SEOG Grant	\$0	\$0	\$0	\$0
Perkins Loan	\$0	\$0	\$2,000	\$2,000
Work-Study	\$0	\$0	\$1,500	\$2,000
Sub Stafford Loan	\$0	\$3,500	\$3,500	\$3,500
Unsub Stafford Loan	\$3,500	\$0	\$0	\$0
<b>Total Aid</b>	<b>\$3,500</b>	<b>\$4,600</b>	<b>\$10,100</b>	<b>\$21,900</b>
<b>Unmet Need (Cost - (EFC + Aid) )</b>	<b>\$0</b>	<b>\$1,400</b>	<b>\$900</b>	<b>\$100</b>
<b>Unmet Cost (Cost - Aid)</b>	<b>\$5,000</b>	<b>\$13,400</b>	<b>\$12,900</b>	<b>\$12,100</b>

Note: Remaining need must be covered by the family, and can be met through a PLUS Loan or Alternative Loan, a payment plan, family savings, a home equity loan, etc.





# VERIFICATION

- Is a process whereby the school verifies the information on your FAFSA
  - May be chosen randomly or because of a discrepancy in the info you provided
  - If chosen you will need to supply the Financial Aid Office with an IRS Transcript and other requested documentation
- PHEAA vs. Institutional
  - PA State Grant Form Website



# SATISFACTORY ACADEMIC PROGRESS

In order to receive aid you must be making progress towards the completion of your degree

- a student must complete at least 67% of all attempted credits and
- must maintain at least a 2.0 cumulative GPA



# TAX CREDITS

- Lifetime Learning Credit - no minimum enrollment necessary. No limit to number of years you can claim it; up to \$2000.
- New American Opportunity Credit – for first 4 years of college (must be degree seeking and at least  $\frac{1}{2}$  time) – 40% of this credit can be refundable, credit max is \$2500 – supplies and equipment do not need to be purchased from the school. (Only for undergraduate students)
- See publication 970 for more info.

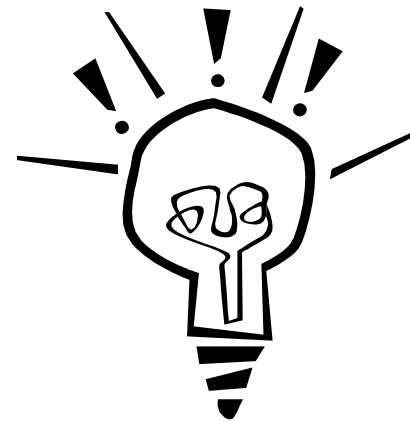


# AVOID BEING SCAMMED

- To check legitimacy of scholarship searches or individual, for information about financial aid scams, and tips to avoid being scammed visit Web sites:
  - U.S. Department of Education:  
<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>
  - Federal Trade Commission:  
<http://www.ftc.gov/bcp/index.shtml>
  - Better Business Bureau:  
<http://www.bbb.com>



# TIPS



- Be aware of the financial aid deadlines and don't miss them!
- Look at “out of pocket cost” not just the awards you are offered
- Understand the different types of aid
- Remember free aid is **ALWAYS** better than loans!







## TIPS CONT.

- Talk about credit, credit cards and smart borrowing
- CSS Profile
- ROTC, AmeriCorps, Nat'l Guard are other ways to help pay for college
- Borrow only what you need!
- Plan for the future!
- Be aware of Private Education Loans. Read all information first! Not all loans are the same.

