

# 2023–24 Counselors and Mentors Handbook on Federal Student Aid

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

August 2022

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## Prepared For

Counselors and Mentors

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**Important note:** The information in this publication was compiled in spring 2022. For the latest changes to the federal student aid programs, consult the “Announcements” section at [FinancialAidToolkit.ed.gov](https://financialaidtoolkit.ed.gov).

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# Important Resources

## Websites

### *For You*

- Financial Aid Toolkit—resources to help you help your students: [FinancialAidToolkit.ed.gov](https://www.financialaidtoolkit.ed.gov)
  - Information about free training for you
  - Financial aid PowerPoint presentations and scripts
  - Searchable library of fact sheets, videos, infographics, and other resources
  - Tips on outreach to students and parents

### *For Your Students*

- StudentAid.gov—planning for college or career school, paying for college or career school, and repaying federal student loans: [StudentAid.gov](https://studentaid.gov)
- StudentAid.gov’s “Checklists for Academic and Financial Preparation” page—a student’s or parent’s first stop for information on academic and financial preparation: [StudentAid.gov/resources/prepare-for-college/checklists](https://studentaid.gov/resources/prepare-for-college/checklists)
- Avoiding Scams—finding financial aid without being a victim of fraud or identity theft: [StudentAid.gov/scams](https://studentaid.gov/scams)
- Fact sheets, videos, and infographics on various financial aid topics: [StudentAid.gov/resources](https://studentaid.gov/resources)
- FAFSA® form: [fafsa.gov](https://fafsa.gov)
- Federal school codes: [StudentAid.gov/fafsa-app/FSCsearch](https://studentaid.gov/fafsa-app/FSCsearch)
- FAFSA® help: [StudentAid.gov/fafsa-help](https://studentaid.gov/fafsa-help)
- FSA ID (account username and password) registration: [StudentAid.gov/fsa-id/create-account/launch](https://studentaid.gov/fsa-id/create-account/launch)
- *Federal Student Aid Estimator*—early estimate of aid eligibility: [StudentAid.gov/aid-estimator](https://studentaid.gov/aid-estimator)
- Federal Student Aid’s Twitter feed: [Twitter.com/FAFSA](https://twitter.com/FAFSA)
- Federal Student Aid’s YouTube site: [YouTube.com/FederalStudentAid](https://www.youtube.com/FederalStudentAid)
- Federal Student Aid’s Facebook page: [Facebook.com/FederalStudentAid](https://www.facebook.com/FederalStudentAid)

## Contacts

### *For You and Your Students*

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

- Email: [customerservice@studentaid.gov](mailto:customerservice@studentaid.gov)
- Chat: [StudentAid.gov/help-center/contact](https://studentaid.gov/help-center/contact)
- Toll-free number for questions about federal student aid: 1-800-4-FED-AID (1-800-433-3243)

#### **Federal Student Aid’s Feedback Center**

- Submit a complaint about an issue, suspicious activity, or scam: [StudentAid.gov/feedback-center](https://studentaid.gov/feedback-center)

**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: [oighotline.ed.gov](https://oighotline.ed.gov)

## Introduction

The *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 financial aid program maximum award amounts and other items as needed.
- We pointed out changes to the *Free Application for Federal Student Aid* (FAFSA®) process., including removing references about the myStudentAid mobile app's FAFSA component. The myStudentAid mobile app retired on June 30, 2022.

### 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).

Please note that we provide the ask.aidawareness 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 student aid, give them the contact information for the Federal Student Aid Information Center on page 5 of this book.

## Part 1: The Federal Student Aid Programs

Many students are unaware that they may 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 2021, Federal Student Aid delivered more than \$112 billion in federal grants, loans, and work-study funds to approximately 10.1 million students attending nearly 5,600 institutions.

### 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](https://StudentAid.gov/types). For fact sheets, infographics, and videos about types of federal student aid, counselors may visit [FinancialAidToolkit.ed.gov/resources](https://FinancialAidToolkit.ed.gov/resources) and select "Types of Aid" from the "Topic" dropdown box, then select "Done Selecting" (or just click or tap outside the drop-down box) and "Get Resources." Your students can browse resources about types of aid at [StudentAid.gov/resources](https://StudentAid.gov/resources).

The U.S. Department of Education (ED) offers three major types of aid: grants, work-study funds, and loans. Grants are gift aid, and generally do not have to be repaid, except under certain circumstances. 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 12–15 of this handbook.

#### *Federal Student Grants: Pell, Federal Supplemental Educational Opportunity, Teacher Education Assistance for College and Higher Education, 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 most grant payments are adjusted if the student is enrolled less than full-time. In the case of the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, funds are limited at each participating school and priority is given to exceptionally needy students. Note: Not all schools participate in the FSEOG program.



## Federal Work-Study

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

### DID YOU KNOW

Federal Work-Study income does not count in the assessment of the student's financial need when they submit a FAFSA® form. 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 form, the amount of Federal Work-Study earned should be excluded (or removed) by reporting that amount in FAFSA question 40c.

Because funds may be limited at the student's school, the earlier an eligible student applies, the more likely the student may receive aid from the Federal Work-Study Program. Note: Not all schools participate in the Federal Work-Study Program.

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

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 borrowers can choose.

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 available to undergraduate students who have financial need. The federal government 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 loans; the borrower is responsible for accrued interest throughout the life of the 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](https://studentaid.gov/resources), we have provided a brief overview of a borrower's responsibilities in *Federal Student Loans: Basics for Students*. 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](https://studentaid.gov/loans) and [StudentAid.gov/repay](https://studentaid.gov/repay).

## DID YOU KNOW

There is a glossary of financial aid terms at [StudentAid.gov/glossary](https://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. RSA also provides grants to postsecondary schools for scholarships to students interested in pursuing careers in rehabilitation. RSA's website is at [rsa.ed.gov](https://rsa.ed.gov).

For more information about disability programs and services in communities nationwide, visit [dol.gov/agencies/odep/topics](https://dol.gov/agencies/odep/topics).

## Other Federal Assistance for Postsecondary School

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](https://studentaid.gov/types).

### *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 [irs.gov/pub/irs-pdf/p970.pdf](https://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 [americorps.gov](https://americorps.gov), or ask a question at [questions.americorps.gov](https://questions.americorps.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 [hhs.gov/programs/education-and-training](https://hhs.gov/programs/education-and-training). For

information about aid from HHS's Health Resources and Services Administration, students may visit [bhwh.hrsa.gov/funding#loan](http://bhwh.hrsa.gov/funding#loan).

### *Veterans Education Benefits*

For information about U.S. Department of Veterans Affairs (VA) education programs, visit [benefits.va.gov/gibill](http://benefits.va.gov/gibill) 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. Information for high school students about ROTC scholarships and other free money for those associated with the military can be found at [StudentAid.gov/military](http://StudentAid.gov/military).

#### **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-employment](http://militaryonesource.mil/education-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/sqt](http://www.ed.gov/sqt).

#### *Prepaid Tuition and College Savings Plans*

There are 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, as well as other ways to save for college, visit the Financial Industry Regulatory Authority's site at [finra.org/investors/learn-to-invest/types-investments/saving-for-education](http://finra.org/investors/learn-to-invest/types-investments/saving-for-education).

#### *Institutional Aid*

Many postsecondary schools offer aid from their institutional funds. To be considered for institutional aid, some schools require the student to submit an application in addition to the *Free Application for Federal Student Aid* (FAFSA®) form. Some schools require a FAFSA form before considering a student for merit

aid; so encourage your students to complete the FAFSA form 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 Aid*

A student also may 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 web page about scholarships at [StudentAid.gov/scholarships](https://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](https://studentaid.gov) and other free websites. A large portion of the remaining nongovernment aid comes in the form of institutional grants; so it's important for a student to check with the 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 [bbb.org](https://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 [uspis.gov](https://uspis.gov).
- State attorneys general are listed at [naag.org](https://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](https://studentaid.gov/scams) web page, and
- distributing the *Don't Get Scammed* fact sheet available at [StudentAid.gov/resources](https://studentaid.gov/resources).

Although ED doesn't evaluate private financial aid search and advice services, [StudentAid.gov/scams](https://studentaid.gov/scams) does provide some helpful guidelines for students considering using such a service.

## **Who Can Get Federal Student Aid?**

### *General Eligibility Requirements*

To meet the general eligibility requirements for federal student aid, a student must

- demonstrate financial need (for need-based programs) (see "How Is Financial Need Determined?" on pages 15–16);
- show that they are 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/understand-aid/eligibility/requirements](https://studentaid.gov/understand-aid/eligibility/requirements);
- 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 *Free Application for Federal Student Aid* (FAFSA®) form such as agreeing to use federal student aid funds only for educational 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 Volume 1 (Student Eligibility) of the *Federal Student Aid Handbook* in the “Knowledge Center” section of FSA Partner Connect at [fsapartners.ed.gov/knowledge-center/fsa-handbook](https://fsapartners.ed.gov/knowledge-center/fsa-handbook).

#### IMPORTANT NOTE

Undocumented students, including Deferred Action for Childhood Arrivals (DACA) students, aren’t eligible for federal student aid. However, undocumented students may be eligible for state or school financial aid, in addition to private scholarships. For answers to frequently asked questions about financial aid for undocumented students and DACA students, see the *Financial Aid and Undocumented Students* fact sheet at [StudentAid.gov/resources](https://studentaid.gov/resources).

#### *Selective Service Registration*

Registration status with Selective Service no longer affects students’ eligibility to receive federal student aid.

#### *Drug-related Convictions*

Drug convictions no longer affect students’ federal student aid eligibility. In rare cases, under the *Anti-Drug Abuse Act of 1988*, students convicted of drug trafficking or possession may be denied federal student aid by federal and state judges.

## Eligibility Requirements for Specific Programs

Federal student aid programs have their own eligibility criteria in addition to the general requirements listed on pages 12–13.

### *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 (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 they receive a TEACH Grant.
- Sign, each year the student receives a TEACH Grant, a *TEACH Grant Agreement to Serve or Repay*, indicating that they 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 years of ceasing enrollment at the institution where he or she received the TEACH Grant; and
  - repay the grant as a Direct Unsubsidized Loan, with interest charged from the date of each TEACH Grant disbursement, if they fail to meet the requirements in the *Agreement to Serve or Repay*.

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 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 don’t fulfill the teaching service agreement, all TEACH Grants they received will be converted to Direct Unsubsidized Loans that must be repaid according to the terms of Direct Unsubsidized Loans.

### *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/understand-aid/eligibility/requirements/intellectual-disabilities](https://studentaid.gov/understand-aid/eligibility/requirements/intellectual-disabilities).

### **Students With a Parent or Guardian Who Died as a Result of Military Service in Iraq or Afghanistan or in the Line of Duty as a Public Safety Officer**

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 or during active service in the line of duty as a public safety officer may be eligible for the maximum Federal Pell Grant amount and increased amounts of other federal student aid if, at the time of the parent's or guardian's death, the student was less than 24 years old or was enrolled at least part-time at an institution of higher education. The student's eligibility for all federal student aid will be calculated by the school as if their Expected Family Contribution (EFC) (see "How Is Financial Need Determined?" [on pages 15–16] for a discussion of the EFC) were zero. Payments are adjusted if the student is enrolled less than full-time.

#### *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 their Expected Family Contribution (see pages 15–16), and
- at the time of the parent's or guardian's death, the student was less than 24 years old or was enrolled at least part-time at an institution of higher education.

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

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

Eligibility for most federal student aid programs is based on financial need. A student must complete and file a *Free Application for Federal Student Aid* (FAFSA®) form to have their financial need determined. 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 reported on the FAFSA form that 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 student aid. (The school may 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 form. The fastest and easiest way to do so is to apply online at [fafsa.gov](https://fafsa.gov). Unlike college admissions applications, the FAFSA form is sent to a U.S. Department of Education (ED) processing center, rather than directly to a college or career school. 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 or career school, the value of certain assets, and more. For a detailed breakdown of the EFC formula, go to [StudentAid.gov/resources](https://StudentAid.gov/resources) 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 form 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/complete-aid-process/how-calculated](https://StudentAid.gov/complete-aid-process/how-calculated).

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 offered can be less than the amount for which the student is eligible. For example, consider a full-time student with an EFC of 1000 who enrolled in a program that COA of \$9,000 for the 2022–23 year:

Steps in Determining Financial Need	Calculations
The student then needed \$8,000 in financial aid to go to school.	$\begin{aligned} & \$9,000 \text{ cost of attendance} \\ & - \text{EFC of } 1000 \\ & = \$8,000 \text{ financial need} \end{aligned}$



<b>Steps in Determining Financial Need</b>	<b>Calculations</b>
However, when the student received a \$5,945 Federal Pell Grant and a \$1,000 outside scholarship, the student's need was reduced by \$6,945.	$\$5,945$ Federal Pell Grant $+ \$1,000$ scholarship $= \$6,945$ grant and scholarship aid applied toward student's need
Therefore, the financial aid administrator could award up to \$1,055 (the remaining need) in the form of campus-based aid and/or a Direct Subsidized Loan.	$\$8,000$ financial need $- \$6,945$ grant and scholarship $= \$1,055$ remaining need

The financial aid package often is presented to the student in an aid offer, whether by postal mail or in an electronic format. 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 they have 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 offer.

A number of schools use the *College Financing Plan*, a sort of “cover letter” for the aid offer from the school. The *College Financing Plan* 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 College Financing Plan, and other tools to help students compare schools, at [collegecost.ed.gov](https://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 established by the U.S. Department of Education 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 to be able to pay for school), the higher the grant award may be; a student with a zero EFC has the most need and may be eligible to receive the maximum Federal Pell Grant award.

For the 2022–23 award year (July 1, 2022, to June 30, 2023), the 2022–23 maximum Federal Pell Grant award is \$6,895, and the maximum Pell-eligible EFC is 6206 .

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 TEACH Grant Program provides grants of up to \$4,000 a year. The maximum award amount is reduced if the student attends less than full-time.

### *How Much Iraq and Afghanistan Service Grant Funding Can a Student Get?*

The Iraq and Afghanistan Service Grant award is equal to the amount of a maximum Federal Pell Grant

for the award year but cannot exceed the student's cost of attendance for that award year.

#### DID YOU KNOW

The 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 about how grant amounts are affected by sequestration at [StudentAid.gov/iraq-afghanistan](https://studentaid.gov/iraq-afghanistan) and [StudentAid.gov/teach](https://studentaid.gov/teach).

#### *How Much Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study 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 FSEOG, a student can receive up to \$4,000 a year. For Federal Work-Study, a student's total work-study award depends on when the student applies, their level of financial need, and their school's funding level. For maximum loan amounts, see the *Do You Need Money for College or Career School? Apply for Federal Student Aid* publication at [StudentAid.gov/resources](https://studentaid.gov/resources).

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

The table at [StudentAid.gov/sub-unsub](https://studentaid.gov/sub-unsub) lists annual loan limits (the maximum loan amount that a student may receive for an academic year) for these loans. A first-year dependent undergraduate student may receive a combined maximum of \$5,500 in Direct Subsidized and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized. A first-year independent undergraduate student (or a first-year dependent undergraduate whose parent is unable to obtain a Direct PLUS Loan) may receive a combined maximum of \$9,500 in Direct Subsidized and/or Direct Unsubsidized Loans, not more than \$3,500 of which can be subsidized. The maximum annual loan limits increase as a student progresses through school.

#### DID YOU KNOW

There's a maximum combined amount that a student can receive in Direct Subsidized Loan and/or Direct Unsubsidized Loan funds. The amount that the student is eligible to receive in one loan type will limit eligibility for the other loan type, but the student's total eligibility for Direct Subsidized Loans and Direct Unsubsidized Loans is set by law and is based on the student's dependency status and grade level.

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 their first year of study in 2022–23 had a cost of attendance

of \$11,000 and was eligible for a maximum Federal Pell Grant of \$6,895 and a maximum Direct Subsidized Loan of \$3,500, the aid administrator could approve the student for a Direct Unsubsidized Loan of up to \$605 ( $\$11,000 - \$6,895 - \$3,500 = \$605$ ).

## Part 2: Application Process for Federal Student Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal student 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®) form. 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 pages 15–16 for a discussion of the EFC.)

States and many schools also use FAFSA information in offering funds from their own financial aid programs. To be considered for state or institutional aid, a student may 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 form once each year. After the first year, a FAFSA renewal option may be available for subsequent years, allowing demographic data (such as name and address) from the student's previous FAFSA form to be prepopulated in the subsequent year's application.

### DID YOU KNOW

To access a selection of informational resources that you can use as you advise students and parents about the FAFSA process, visit [FinancialAidToolkit.ed.gov/resources](https://FinancialAidToolkit.ed.gov/resources) and choose "FAFSA" in the "Topic" dropdown in the search tool.

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

## Early Eligibility Indicator: Federal Student Aid Estimator

### *What Is the Purpose of Federal Student Aid Estimator?*

The *Federal Student Aid Estimator* is a free online tool that provides 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's an estimate—helps families plan ahead for college or career school.

### *Who Should Use Federal Student Aid Estimator?*

*Federal Student Aid Estimator* is for anyone who is not yet ready to file a FAFSA form.

### *How Do You Use Federal Student Aid Estimator?*

A student can access *Federal Student Aid Estimator* at [StudentAid.gov/aid-estimator](https://StudentAid.gov/aid-estimator).

In *Federal Student Aid Estimator*, the student answers financial and other questions that are used to determine federal student aid eligibility.

Note that although *Federal Student Aid Estimator* has a "Submit" button, the tool is just a calculator, not

an application for aid.

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

## Before Applying

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

#### **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 form, 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 [fafsademotest.ed.gov](https://fafsademotest.ed.gov).

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

#### **FAFSA® Screenshots**

If you're preparing a presentation about financial aid and want to show students what fafsa.gov looks like, you can download PowerPoint slides with images (or “screenshots”) of FAFSA views at [FinancialAidToolkit.ed.gov/fafsa-updates](https://FinancialAidToolkit.ed.gov/fafsa-updates).

#### **Financial Aid PowerPoint Presentation**

Also, on the Toolkit, there 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](https://FinancialAidToolkit.ed.gov/resources) and event planning tips at [FinancialAidToolkit.ed.gov/host-event](https://FinancialAidToolkit.ed.gov/host-event).

## Getting an FSA ID

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

### DID YOU KNOW

Note that parents without Social Security numbers won't be able to create FSA IDs but will still be able to fill out and manually sign FAFSA forms and complete other processes related to the student's federal student aid.

Although the student and parent will be offered the opportunity to create their FSA IDs as they fill out the FAFSA form online, we strongly recommend they create them ahead of time to make the application process more efficient. Two examples of why this is a good idea:

1. When the student creates an FSA ID, they provide their name, date of birth, and Social Security number. That information is then sent to the Social Security Administration (SSA) for

confirmation. The confirmation process takes about one to 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 SSA might have the wrong name or date of birth for them in its records, the student or parent should go—well ahead of applying for aid—to [ssa.gov](https://ssa.gov) to find out how to correct any errors. The information must be correct before the FSA ID can be used for most of its purposes.

2. When the student goes to [fafsa.gov](https://fafsa.gov) to log in and selects “Start Here” and then the “I am a student and want to access the FAFSA form” option, the student can enter their FSA ID username and password. If the student already has an FSA ID and enters it at this point, the student's information from the FSA ID account will be automatically filled in on the FAFSA form, preventing any errors or inconsistencies that could occur if the student manually entered their information.

Share information about the FSA ID with your students by distributing the fact sheet *Creating and Using the FSA ID*. It can be found at [StudentAid.gov/resources](https://StudentAid.gov/resources).

### *Why Does a Student Need an FSA ID?*

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

- Applicant's electronic signature on the FAFSA form and certain student loan contracts
- Access the applicant's information on [fafsa.gov](https://fafsa.gov), to view FAFSA processing results, to make corrections, or to renew a FAFSA form based on data the student filed previously
- Access to online information about federal student aid the student has received

### *Why Would a Parent Need an FSA ID?*

There are two common reasons a parent would need an FSA ID:

1. To sign the student's FAFSA form electronically
2. To electronically sign the *Master Promissory Note* for a Direct PLUS Loan (see page 9 for information about PLUS loans)

At least one parent of a dependent student must sign that student's FAFSA form. (To determine a student's dependency status, see the *Am I Dependent or Independent?* fact sheet at [StudentAid.gov/resources](https://StudentAid.gov/resources).) The FSA ID is the most efficient way to sign the FAFSA form. Because each person signing a FAFSA form electronically needs their 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 FAFSA forms for all of that parent's children and for the parent's own form as applicable. Remember that the parent must have a Social Security number to create an FSA ID.

#### DID YOU KNOW

In many cases, when someone contacts the Federal Student Aid Information Center to report problems using the 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. We recommend you create your own FSA ID 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 form but might 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/help-center/answers/article/how-to-create-fsa-id-username-password](https://studentaid.gov/help-center/answers/article/how-to-create-fsa-id-username-password).

To create an FSA ID, the student will need to complete the following main steps:

1. Access the "Create an Account (FSA ID)" page at [StudentAid.gov/fsa-id/create-account/launch](https://studentaid.gov/fsa-id/create-account/launch).
2. Provide their name, date of birth, and Social Security number (SSN).
3. Provide a unique username.
4. Enter their email address.
5. Provide a unique password.
6. Provide their mailing address.
7. Provide their mobile phone number. Select the box if the student would like to register their mobile phone to receive one-time secure codes if they forget their username or password. (The student will be required to either provide their email address or mobile phone number and opt-in to messaging before the student can proceed.)
8. Provide their communication preferences.
9. Select a language preference.
10. For security purposes, complete the challenge questions and answers.
11. Confirm and verify the information.
12. Verify their email address and/or mobile phone number to enable two-step verification.
13. Store their backup code. This code allows them to access their account in the event they cannot use any other two-step verification method.

The FSA ID can be used immediately to sign an original (first-time) FAFSA form. 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 they provided a valid email address when creating the FSA ID.

### **DID YOU KNOW**

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) their Social Security number or email address, the activation of the FSA ID or the processing of the student's FAFSA form 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/help-center/answers/topic/managing\\_your\\_account/article/why-wont-my-fsa-id-username-and-password-work](https://studentaid.gov/help-center/answers/topic/managing_your_account/article/why-wont-my-fsa-id-username-and-password-work). Here are a couple of solutions in brief:

- If the student is trying to log in to a page that requires the FSA ID and has forgotten their FSA ID, the student will find links that offer the option of retrieving the username or password through the student's verified email address or mobile phone number or by successfully answering the challenge questions. Note: The student can log in using a verified mobile phone number or email address instead of the username.
- If the student gets a message saying their FSA ID is locked, the student can either have a secure code sent via email or text message or can answer the challenge questions to unlock the FSA ID.

### *What About FSA ID Security?*

Two-step verification helps protect the student's account. Each time they log in, they'll be asked to provide a one-time code that is delivered via email, text message, or an authenticator app.

The student should keep their FSA ID in a safe place and never share it with anyone, even if that person is helping the student fill out the FAFSA form. 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](https://studentaid.gov/resources).

In addition, the student will receive notifications from Federal Student Aid about changes to their account.

## **Gathering Documents for the FAFSA® Form**

To complete the FAFSA form, students (and their parents, if applicable) need their Social Security numbers; driver's licenses (optional); federal income tax returns (see page 25 to learn about automatically importing tax information into the FAFSA form); W-2 form(s); 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 form at [StudentAid.gov/fillingout](https://studentaid.gov/fillingout).

### *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 and Spanish). 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](https://studentaid.gov/resources).

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 (1-800-433-3243) to request a printout of the FAFSA PDF.

## **When to Apply**

The FAFSA processing cycle lasts 21 months. For the 2023–24 award year (July 1, 2023, through June 30, 2024), applications may be completed on or after Oct. 1, 2022. Processing begins Oct. 2, 2022. FAFSA forms for that award year will be accepted until June 30, 2024.

Note that most states have application deadlines within the first three to six months of 2023 for students who want to be considered for state aid. Some states' deadlines are even earlier, indicated as "as soon as possible on and after October 1 [2022]." You can check state deadlines at [fafsa.gov](https://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 form as early as possible to maximize chances of being awarded first-come, first-served aid.



## How to Apply

### *Electronic Application Method—[fafsa.gov](https://fafsa.gov)*

The online FAFSA form—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 form at [StudentAid.gov/fillingout](https://StudentAid.gov/fillingout). Note: There are websites where students can pay a fee to get help filing the FAFSA form. 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 they completed a FAFSA form the previous year:

- A new applicant begins by selecting the “Log In” button and then “I am the student and I want access to the FAFSA form” on the “Tell Us About Yourself” page, and then providing either his or her FSA ID (strongly recommended) or his or her name, date of birth, and Social Security number (SSN). At the next step, the site allows the applicant to select the award year (e.g., 2023–24) for which they wish to submit a FAFSA form.
- If the student completed a FAFSA form the previous year, the student should select the “Log In” button on the home page, choose the “I am the student and I want access to the FAFSA form” option, and use their FSA ID to sign in. Then the site may present a FAFSA renewal option, which will have certain data filled in, based on the student's existing file.

If a parent wants to start their dependent child's FAFSA form or renewal, the parent should select “I am a parent filling out a FAFSA form for a student” on the “Tell Us About Yourself” page. This separation between student and parent is intended to ease the confusion around whose FSA ID to use when starting the FAFSA form.

The online FAFSA form contains informational text to assist the student in completing the form. “Skip logic” automatically omits questions that don't apply to the student, based on how the student answered previous questions. (For example, if an applicant indicates that they are not married, they won't be asked about a spouse's information) 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® Form**

Certain FAFSA questions 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 may 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 [fafsa.gov](https://fafsa.gov), applicants may 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 form online may be able to automatically transfer their income and tax data from the IRS into the FAFSA form via the IRS Data Retrieval Tool (IRS DRT). The tax information the individual transfers from the IRS into the FAFSA form will not be displayed. Instead, the label “Transferred from the IRS” will show in the appropriate fields on [fafsa.gov](https://fafsa.gov), the IRS DRT web page, and on the *Student Aid Report*. Not displaying the tax information prevents potential identity thieves from accessing it.

### **DID YOU KNOW**

A surprisingly common problem FAFSA® applicants have arises from entering the wrong person’s information on the form. For instance, a parent might provide the student’s FSA ID instead of the parent’s own FSA ID when trying to retrieve parent tax information using the IRS DRT. Please remind students and parents to read all questions and instructions and enter information carefully.

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

Dependent students are asked for information about their parents when filling out a FAFSA form. (For details about what determines dependency status, visit [StudentAid.gov/dependency](https://StudentAid.gov/dependency).) The online FAFSA form asks whether the dependent student is able to provide information about their parents. If not, and if the student indicates that they have special circumstances such as having left home due to an abusive situation, having incarcerated parents, or being homeless but not meeting the FAFSA definition of homeless youth, [fafsa.gov](https://fafsa.gov) 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, the student will not receive an EFC and must contact the financial aid administrator at the school the student 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 35–36.

Details about reporting parent information on the FAFSA form are 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 their status on the FAFSA® form and be considered an independent student. Dependency status is discussed on pages 35–36 of this handbook.

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

In situations in which the parent refuses to provide information on the FAFSA form and no longer supports the student, federal law allows the student to submit the application 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 at dependent student levels. The student indicates on the FAFSA form that they wish to apply only for the unsubsidized loan. The form 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, they 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 form 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 form 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 form, the student is giving up a chance at many sources of aid. Also, providing that information on the FAFSA form does not obligate the parent(s) to pay for the student’s education.

### **Saving the FAFSA® Form or Sharing It With a Parent Using the Save Key**

Students do not have to complete the FAFSA form 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, the student may return to [fafsa.gov](https://fafsa.gov) to reset it.

A common use of the save key is the sharing of the FAFSA form between the student and parent. If the student and parent are in different locations and unable to complete the FAFSA form together, the student should start the form, put in their information, select the “Save” button, and exit; and then the parent can log in at [fafsa.gov](https://fafsa.gov) by entering the student’s information (NOT the student’s FSA ID) and the save key, and picking up where the student left off.

The save key is different from the password for the student’s FSA ID: the FSA ID allows the student to sign the FAFSA form or to access processed FAFSA data, whereas the save key is created solely to access the incomplete application at a later time. It’s okay for the student to share the save key with the parent.

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

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

The student and parent don’t have to sign during the same session. For instance, if the student fills out the FAFSA form at school, at a Form Your Future event ([formyourfuture.org](https://formyourfuture.org)), or at another mentoring event at which the parent isn’t present, the student may sign and then has a couple of options:

1. (Recommended process) After the student signs, they save the FAFSA form. Later, the parent goes to [fafsa.gov](https://fafsa.gov) and enters the student’s identifiers (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 form then displays the "Sign and Submit" page, where the parent enters their own FSA ID to sign.
2. (Alternate process) After the student signs, they indicate that the parent will sign later, and the student submits the FAFSA form. The parent then has 14 days in which to sign. The parent goes to [fafsa.gov](https://fafsa.gov), enters the student's identifiers and save key, accesses the "Sign and Submit" page, and enters their 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 a first-time (original) FAFSA form. 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, they should print, sign, and mail a signature page to the CPS. The student should be sure to submit the FAFSA form 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 form that they will not sign via FSA ID or signature page, the student 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 page 28–29, under "PDF Application Method," for information about using a high school counselor's or financial aid administrator's signature instead of a parent's signature.

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

When the student submits the FAFSA form, 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 form 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 form.

From the confirmation page, the student can link to an application for aid from their state (if that state has made such a link available). There also is a link for the parent to begin a FAFSA form for another of that parent's children; the parent's information will be prepopulated in the new FAFSA form. Note that the link to prepopulate the additional application with the parent's information is available only once, at the time the confirmation page appears and only if the parent is logged in under the parent role. If the additional student is not able to complete the FAFSA form at that time, the student 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 form has been processed, the student may view the official EFC results at [fafsa.gov](https://fafsa.gov). (The student must log in using their FSA ID to access the results.)

Note: The confirmation page is automatically emailed to the student for their records (if the student

provided a valid email address on the FAFSA form).

#### NOTE

For technical assistance with the FAFSA site, students can access live online customer service at the site by selecting the “Help” icon and then selecting the “Federal Student Aid Information Center” link at the bottom of the page, or they can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

#### DID YOU KNOW

If you're helping a student fill out the FAFSA form, you can select the "I am a preparer helping a student fill out his or her FAFSA form" option, where you'll be asked to enter your FSA ID.

### *Applying Through the School*

Students also may file the FAFSA form at some postsecondary schools. The student provides the necessary information, and the school enters the information electronically and sends it electronically to the Central Processing System (CPS). The student should contact the financial aid administrator at the school they plan to attend to ask whether this option is available at that school.

### *PDF Application Method*

Students may print out and complete a FAFSA PDF (available at [StudentAid.gov/resources](https://studentaid.gov/resources) for download; also available pre-printed, in English or Spanish, from the Federal Student Aid Information Center at 1-800-4-FED-AID [1-800-433-3243]) 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 FAFSA PDFs marked “DRAFT.” Emailed or faxed copies of the FAFSA form 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 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 FAFSA PDF 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 application through the processing system. The counselor or financial aid administrator must provide their title in parentheses next to their signature and briefly state the reason they are 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® Form Is Processed**

FAFSA data is 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 a printed output document (either a *Student Aid Report* [SAR] or a *SAR Acknowledgement*) or an email with instructions on how to access the SAR from the CPS within a few days to three weeks of submitting the FAFSA form, depending on a variety of factors (see table on page 31). Descriptions of the SAR and *SAR Acknowledgement* are on pages 32–33. 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 responses are inconsistent, the CPS might be unable to calculate the EFC or might 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 they are 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 them 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 form doesn't match the SSA's records. The student must resolve the discrepancy before they can receive federal student aid. Resolution can 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 doesn't match the SSA's database. For advice about the best course of action, a student should follow the guidance on the SAR or contact the financial aid administrator at the school they plan to attend.

If the student indicates on the FAFSA form that they are 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 U.S. 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 form that they are 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, the student will receive a comment on the SAR and will have to submit their immigration documentation to the school. A student is not eligible for federal student aid until their 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 form.

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

The CPS also matches FAFSA data with the NSLDS® database, which identifies students who have defaulted on any federal student loans. If a student is found to be in default and hasn't made satisfactory arrangements to repay, the student will receive a comment on the SAR. A student isn't 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 student 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 a match 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 may be eligible either for a maximum Pell Grant or for an award under the Iraq and Afghanistan Service Grant Program (see page 8). 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® Form*

After filing (either electronically or on paper), a student can check the processing status or any corrections made to their FAFSA form at [fafsa.gov](https://fafsa.gov) by logging in.

A student without access to the internet can check the status of the FAFSA form by calling 1-800-4-FED-AID (1-800-433-3243) and answering questions asked by an automated system.

### *Where the Processor Sends the FAFSA® Information*

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

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 form 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 the other schools the student listed on the FAFSA form.

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 isn't confirmed by the SSA, they will receive a SAR.
- To determine which document the student will receive if the 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 form, the output document also will be in Spanish.

Type of FAFSA form submitted	Email supplied?	Type of SAR received	When SAR arrives (at latest)*
FAFSA form submitted at <a href="http://fafsa.gov">fafsa.gov</a>	Yes	Email link to SAR information online	If FAFSA form signed with FSA ID(s): 3–5 days; if signature page used: 2 weeks
	No	Paper <i>SAR Acknowledgement</i>	If FAFSA form signed with FSA ID(s): 7–10 days; if signature page used: 2 weeks
FAFSA form submitted by school	Yes	Email link to online SAR	3–5 days
	No	Paper <i>SAR Acknowledgement</i>	7–10 days
FAFSA PDF	Yes	Email link to online SAR	2 weeks
	No	Paper SAR	3 weeks
Corrections at <a href="http://fafsa.gov">fafsa.gov</a>	Yes	Email link to online SAR	1–5 days (If changes don't require data match, updated SAR immediately available at <a href="http://fafsa.gov">fafsa.gov</a> )
	No	Paper <i>SAR Acknowledgement</i>	7–10 days (If changes don't require data match, updated SAR immediately available at <a href="http://fafsa.gov">fafsa.gov</a> )

\*The time frames in this table indicate how long it takes for the SAR to arrive after the FAFSA form is submitted.



See Part 1 of this handbook (“How Is Financial Need Determined?” on pages 15–16) for a description of the procedure a school’s financial aid office uses to determine the offer of aid for a student. Most schools won’t send the student an aid offer until the student has applied for admission and been accepted.

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

A student can review their SAR at [fafsa.gov](https://fafsa.gov). A student also can request a paper copy of the SAR by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243).

The student doesn’t 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 34–35) 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.

### *Student Aid Report (SAR)*

#### **Viewing SAR Information Online**

Once the FAFSA form is processed, a link to the electronic SAR is sent to the student if they supplied a valid email address on the FAFSA form. Applicants with FSA IDs can log in at [fafsa.gov](https://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 the student provided an email address or not.

The student can view the SAR by selecting on the “View 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 they are eligible for a Pell Grant and explains that the school’s financial aid office 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 they want to add a school to their record by having a school add itself electronically or by calling the Federal Student Aid Information Center (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 their application record. Alternatively, as noted on page 34–35, the student can use their FSA ID to log in and add schools at [fafsa.gov](https://fafsa.gov).

The SAR provides a summary showing the information the student supplied on the FAFSA form (with the exception of any tax return information imported via the IRS Data Retrieval Tool [IRS DRT]; see page 25). The SAR instructs the student to enter any necessary corrections in the fields provided in the “Make Corrections” section of [fafsa.gov](https://fafsa.gov) (see pages 33–36).

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 (with the exception of tax return information imported via the IRS DRT) 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 doesn't 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](https://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 their eligibility. A rejected SAR doesn't 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, directly affecting the eligibility of millions of students. 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 the student has been selected. A code also is provided on the *Institutional Student Information Record* 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 form, 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 the student 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's 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), they might not have to verify financial and tax information. If the student doesn't use the IRS DRT and is selected for verification, they may have to submit a tax return or tax transcript. Information about obtaining tax transcripts can be found at [irs.gov/transcript](https://irs.gov/transcript).

## **Making Changes**

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

### *Corrections and Updating*

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

### **What Information May (and May Not) Be Changed**

The student **must** update a change in

- dependency status (see discussion on pages 35–36);
- the number of family members in the household (must be updated *only if* the student is selected for verification); and
- 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 marital status, the student must speak to the financial aid office to determine whether the student may update the FAFSA form.

The student **may not** update income or asset information to reflect changes to the family’s financial situation that took place after the FAFSA form was filed. For example, if the student’s family spent some of their savings after filing the FAFSA form, the student may not update their 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 can’t be reported on the FAFSA form. (See page 36.)

### How to Make Changes

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

#### DID YOU KNOW

The online FAFSA form allows the student to change all data elements except the Social Security number and any tax information transferred using the IRS Data Retrieval Tool (DRT). Tax information transferred via the IRS DRT cannot be corrected except by the financial aid office at a college or career school.

The FSA ID the student uses to access the data acts as an electronic signature. If a dependent student changes information about their 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 didn’t provide an email address on the FAFSA form 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 didn’t 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 form.

### Adding a School

If a student wants to make their FAFSA information available to an additional school after their FAFSA form is processed, they can add a school by doing the following steps:

1. Go to [fafsa.gov](https://fafsa.gov).

2. Select the “Log In” button and enter their FSA ID.
3. Select their role.
4. On the “My FAFSA®” page, select “Add/Change Schools” and then select “Continue.”
5. Create a save key.
6. Change your information.
7. Submit your information.

The student can also use the paper SAR to add the new school. Alternatively, the student may call FSAIC to add the school or may give the school permission to add itself. In these cases, the student will need to provide the DRN from the SAR.

Note: No more than 10 schools can be listed on the student’s FAFSA form at one time. (The FAFSA PDF has space for only four schools, while [fafsa.gov](http://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 can 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 form. (Pages 25–26 of this handbook explain how a student without access to parent information can fill out the FAFSA form.)

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?* and *Who Is My “Parent” When I Fill Out the FAFSA Form?* fact sheets (available at [StudentAid.gov/resources](http://StudentAid.gov/resources)).

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

A student can’t be determined to be independent just because

- the parents don’t want to provide information on the FAFSA form due to privacy concerns;
- the parents don’t feel it’s their responsibility to provide financial assistance for college or career school;
- the parents no longer claim the student as a dependent on their taxes; or
- the student no longer lives at home and/or demonstrates total self-sufficiency.

The student should contact the financial aid administrator at their college or career school to discuss dependency status if the student

- has no contact with the parents and doesn’t know where they are (and the student hasn’t 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 form 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 they plan 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 isn't required to perform dependency overrides, and if the financial aid administrator determines that an override isn't 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 adjust certain items on the FAFSA form to account for financial difficulties. The student should contact the financial aid administrator at their college or career school 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 form 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 they plan to attend. Unusual financial circumstances might be demonstrated with items such as medical or childcare bills or with proof of the loss of employment of a family member.

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

### **2023–24 Deadlines**

Here are some important deadlines and timeframes for the 2023–24 application cycle for students and schools. A 2023–24 FAFSA form must be submitted to the application processor no earlier than Oct. 1, 2022, and received no later than June 30, 2024.

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

The following actions are expected to have a deadline in mid-September 2024:

- 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 2024:

- 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, 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 2024 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 might be restricted to shorter periods.

### **Part 3: Completing the *Free Application for Federal Student Aid* (FAFSA®) Form**

As mentioned in Part 2 of this handbook, if a student wishes to receive federal student aid to attend a postsecondary school, the student must complete the FAFSA® form. Many states and schools also rely on FAFSA information to award their state and institutional student aid funds.

Please be sure your students understand that a student shouldn't pay to have the FAFSA form completed or processed. If the student is asked to pay a fee for help with the application, they 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) before paying for advice or an application service.

A student can complete and submit the FAFSA form electronically (see Part 2 of this handbook) at [fafsa.gov](https://fafsa.gov).

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

If neither of these options is available, a student can print out and complete a FAFSA PDF (see page 28–29) and mail it to the address specified on that version of the FAFSA. The FAFSA PDF is available at [StudentAid.gov/resources](https://StudentAid.gov/resources).

#### **Pointers for Completing the FAFSA® Form**

The FAFSA PDF for 2023–24 is on white paper with yellow and purple highlights. Yellow 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 form online but prefer to jot down their answers on paper first. The worksheet lists only the questions that the majority of applicants will need to prepare to fill out the online FAFSA form. You can find the *FAFSA on the Web Worksheet* in PDF at [StudentAid.gov/resources](https://StudentAid.gov/resources). If you want to see every FAFSA question, download a FAFSA PDF at [StudentAid.gov/resources](https://StudentAid.gov/resources).

To avoid mistakes and delays in processing, it's crucial that students and parents carefully read and follow all directions on the FAFSA form. 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 form at [fafsa.gov](https://fafsa.gov). To access this feature, the student should select the "Help" icon and then select the "Federal Student Aid

Information Center” link at the bottom of the page. Students who fill out the PDF form may call the Federal Student Aid Information Center for help at 1 800-4-FED-AID (1-800-433-3243).

### *General Student Information*

Purpose: This section of the FAFSA form 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 the student must be a U.S. citizen or eligible noncitizen to receive federal student aid.

### *Student Income and Tax Information*

The income and tax items collect information on the “base year.” The base year for applicants for 2023–24 is the 2021 calendar year. Line references to the 2021 federal tax forms from the IRS are provided.

### *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, the student is classified as an independent student, even if the student is still living with their parents. If the student isn’t living with their parents but doesn’t meet any of the criteria, the student is dependent and must include their parents’ information on the FAFSA form. See pages 25–26 if you’re working with a student who has no access to their parents or whose parents refuse to provide their information on the FAFSA form.

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 35–36.

### *Parent Information*

Purpose: These items collect information about a dependent 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 the “Parent Information” section, the student should understand who is considered a parent for purposes of the FAFSA form. For your convenience, we have provided a fact sheet titled *Who Is My “Parent” When I Fill Out the FAFSA Form?* at [StudentAid.gov/resources](https://studentaid.gov/resources). 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 form 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 their parents, or perhaps the student 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 they plan to attend. If the student reports a (nonparent) relative’s information or simply leaves this section blank, processing of 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. (See pages 35–36 and 25–26 for more information about dependency status, special circumstances, and submitting the FAFSA form without parent information.)

### *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](http://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](https://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 federal 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®) site—The official online application is at [fafsa.gov](https://fafsa.gov).
- Link for creating an FSA ID (account username and password)—Students can create an FSA ID at [StudentAid.gov/fsa-id/create-account/launch](https://studentaid.gov/fsa-id/create-account/launch).
- Federal school codes (to be entered on the FAFSA form) can be found at [StudentAid.gov/fafsa-app/FSCsearch](https://studentaid.gov/fafsa-app/FSCsearch).
- *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 [nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator).
- Education and training for individuals with disabilities—try these sites:
  - Vocational rehabilitation state agency list at [rsa.ed.gov](https://rsa.ed.gov).
  - Information about disability programs and services nationwide at [dol.gov/agencies/odep/topics](https://dol.gov/agencies/odep/topics).
- Tax Information for Students—Has federal income tax credit information and other useful information for students at [irs.gov/individuals/students](https://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 [americorps.gov](https://americorps.gov).
- U.S. Department of Health and Human Services financial aid for college or professional school is described at [hhs.gov/programs/education-and-training/index.html](https://hhs.gov/programs/education-and-training/index.html).
- GI Bill benefits—The U.S. Department of Veterans Affairs (VA) offers extensive information about education benefits for veterans and their families at [benefits.va.gov/gibill](https://benefits.va.gov/gibill).
  - 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 [goarmy.com/benefits/education-benefits.html](https://goarmy.com/benefits/education-benefits.html).
- Navy education programs—Visit [navy.com/what-to-expect/education-opportunities](https://navy.com/what-to-expect/education-opportunities).



- Air Force education programs—Visit [airforce.com/education](http://airforce.com/education).
- Marine Corps education programs—Visit [marines.com/search.html?q=education](http://marines.com/search.html?q=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 [bbb.org](http://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 [bbb.org](http://bbb.org)
  - The Federal Trade Commission at [ftc.gov/scholarshipscams](http://ftc.gov/scholarshipscams)
  - The U.S. Department of Education Office of Inspector General at [oighotline.ed.gov](http://oighotline.ed.gov)
  - The U.S. Postal Inspection Service Fraud Complaint Unit (if the company's offer arrived by mail) at [uspis.gov](http://uspis.gov)
  - A state attorney general's office, which will be listed at [naag.org](http://naag.org)
- *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 <https://www.bls.gov/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](http://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. To access the demo site, go to [fafsademo.test.ed.gov](http://fafsademo.test.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](http://collegecost.ed.gov).
- FSA Training Center is a comprehensive introductory web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access FSA Training Center, go to [fsatraining.ed.gov](http://fsatraining.ed.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](http://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](http://www.ed.gov/gearup).
- FSA Partner Connect Knowledge Center—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 may find the Federal Student Aid Handbook particularly

useful, especially in finding detailed information about student eligibility criteria. FSA Partner Connect Knowledge Center is at [fsapartners.ed.gov/knowledge-center](https://fsapartners.ed.gov/knowledge-center).

### *Sites for Parents*

- The “Parents of Students” page at StudentAid.gov links to information on saving for college or career school, borrowing for college, and tax benefits for education. The page is at [StudentAid.gov/parent](https://StudentAid.gov/parent).
- The Financial Industry Regulatory Authority provides information on 529 plans and other ways to save for college at [finra.org/investors/learn-to-invest/types-investments/saving-for-education](https://finra.org/investors/learn-to-invest/types-investments/saving-for-education).

### **Free Informational Materials**

A number of publications about federal student aid are available for counselors and mentors on the Financial Aid Toolkit website. 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](https://FinancialAidToolkit.ed.gov/resources). (Note that students should visit [StudentAid.gov/resources](https://StudentAid.gov/resources) to access materials appropriate for them.)

- Preparing for college or career school
- Information needed for the FAFSA form
- Dependency status for the FAFSA form
- Who counts as the dependent FAFSA applicant’s parent (and therefore who should provide information on the FAFSA form) in cases of divorce, remarriage, absent parents, etc.
- Responsible borrowing
- Federal 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):

- Email: [customerservice@studentaid.gov](mailto:customerservice@studentaid.gov)
- Chat: [StudentAid.gov/help-center/contact](https://StudentAid.gov/help-center/contact)
- Toll-free number for questions about federal student aid: 1-800-4-FED-AID (1-800-433-3243)

The FSAIC helps callers by

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

- mailing a printed-out copy of the FAFSA PDF in English, Spanish, or Braille.

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

COA	cost of attendance
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	Free Application for Federal Student Aid
FSAIC	Federal Student Aid Information Center
FSEOG	Federal Supplemental Educational Opportunity Grant
FWS	Federal Work-Study
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
IRS DRT	Internal Revenue Service Data Retrieval Tool
ISIR	Institutional Student Information Record
NSLDS	National Student Loan Data System
ROTC	Reserve Officers' Training Corps (when ROTC appears alone, often refers specifically to Army Reserve Officers' Training Corps)
RSA	Rehabilitation Services Administration
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
VA	U.S. Department of Veterans Affairs