

2015–16 Counselors and Mentors Handbook on Federal Student Aid

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



Important note: The information in this publication was compiled in the spring and summer of 2014. For any changes to the federal student aid programs since then, consult the “Announcements” section at FinancialAidToolkit.ed.gov.

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This guide is available online at **FinancialAidToolkit.ed.gov/handbook**.

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

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

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

View federal student aid publications and resources in Spanish at **StudentAid.gov/recursos**.

Important Resources

Websites

For You

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

For Your Students

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

Contacts

For You and Your Students

Federal Student Aid Information Center (FSAIC)

- E-mail: **studentaid@ed.gov**
- Toll-free number for questions about federal student aid: 1-800-4-FED-AID (1-800-433-3243)
- TTY (for the hearing impaired): 1-800-730-8913
- Toll number: 319-337-5665

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)
- E-mail: **oig.hotline@ed.gov**
- Website: **www.ed.gov/misused**

Table of Contents

Important Resources	ii
Websites.....	ii
For You.....	ii
For Your Students.....	ii
Contacts	ii
For You and Your Students.....	ii
Federal Student Aid Information Center (FSAIC)	ii
Inspector General Hotline.....	ii
Table of Contents.....	iii
Introduction.....	1
What’s New in This Year’s Handbook?	1
Help Us Improve the Handbook	1
Part 1: The Federal Student Aid Programs	2
What Is Student Aid?.....	2
The Major Federal Student Aid Programs.....	2
Federal Grants: Pell, Teacher Education Assistance for College and Higher Education, Federal Supplemental Educational Opportunity, and Iraq and Afghanistan Service Grants	2
Federal Work-Study.....	2
Federal Student Loans: Subsidized and Unsubsidized, PLUS, Consolidation, and Perkins	2
Responsible Borrowing	3
Other U.S. Department of Education (ED) Programs	3
Vocational Rehabilitation Programs.....	3
Other Federal Programs.....	4
Federal Income Tax Credits.....	4
National and Community Service.....	4
Health Professions	4
Veterans Benefits.....	4
Other Assistance From the Military and for Military Families	4
ROTC Scholarships	4
Assistance in Return for Active Duty.....	5
Assistance for Military Families.....	5
Nonfederal Sources: State, School, and Private	5

State Aid	5
Prepaid Tuition and College Savings Plans.....	5
School Aid	5
Private Scholarships.....	5
Private Aid Consultants	6
Avoiding Scholarship Scams.....	6
Who Can Get Federal Student Aid?	6
General Eligibility Requirements	6
Selective Service Registration.....	7
Drug-related Convictions.....	7
Eligibility Requirements for Specific Programs.....	7
TEACH Grants	7
Federal Pell Grants and Involuntary Civil Commitment for Sexual Offenses	8
Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study	8
Students With Intellectual Disabilities	8
Students With a Parent Who Died in Iraq or Afghanistan	9
Iraq and Afghanistan Service Grants	9
How Is Financial Need Determined?	9
Need Analysis	9
Calculating the EFC	9
Cost of Attendance	10
The Financial Aid Package.....	10
How Much Federal Pell Grant Funding Can a Student Get?	11
How Much TEACH Grant Funding Can a Student Get?	11
How Much Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Work-Study, Federal Perkins Loan, and Subsidized Loan Money Can a Student Get? ..	11
How Much Can a Student Get in Direct Unsubsidized Loans?.....	12
Part 2: Application Process for Federal Aid	13
Early Eligibility Indicator: <i>FAFSA4caster</i>	13
What Is the Purpose of <i>FAFSA4caster</i> ?	13
Who Should Use <i>FAFSA4caster</i> ?.....	13
How Do You Use <i>FAFSA4caster</i> ?	13

What Information Does <i>FAFSA4caster</i> Provide?.....	13
Before Applying	14
Helping Students Learn About the FAFSA.....	14
FAFSA Demonstration Site.....	14
FAFSA Screen Shots	14
Financial Aid PowerPoint Presentation.....	14
Getting a Federal Student Aid PIN	14
What’s a PIN For?	15
Why Would a Parent Need a PIN?	15
How Do You Get a PIN?	15
What if the Student Forgets the PIN?	16
What About PIN Security?	16
Gathering Documents for the FAFSA	16
FAFSA on the Web Worksheet	16
When to Apply.....	17
How to Apply	17
Electronic Application Methods	17
www.fafsa.gov	17
Filling Out a Simplified FAFSA.....	18
Automatically Retrieving Income and Tax Data	18
Filling Out the FAFSA Without Access to Parent Information	19
Filling Out the FAFSA When Parents Refuse to Provide Information	19
Saving the FAFSA With a Password.....	19
Signing the Application With a PIN or Signature Page	20
Submitting the FAFSA and Getting an Estimated EFC	20
Applying Through the School	21
Paper Application Method.....	21
How the FAFSA Is Processed	22
Data Matches	22
Social Security Administration (SSA) Matches	22
Department of Homeland Security Match.....	23
National Student Loan Data System (NSLDS) Match	23
Other Matches.....	23

What to Expect After Applying	23
Checking the Status of a FAFSA	23
Where the Processor Sends the FAFSA Information	23
What the Student Receives After Applying.....	24
Reviewing the SAR and SAR Acknowledgement.....	25
SAR.....	25
Viewing SAR Information Online.....	25
Paper SAR	26
SAR Acknowledgement	26
Rejected SAR.....	26
Verification	26
Making Changes	27
Corrections and Updating	27
What Information Can Be Changed	27
How to Make Changes.....	27
Adding a School	28
Dependency Status and Overrides	28
Adjustments Due to Unusual Financial Circumstances.....	29
2015–16 Deadlines	29
Part 3: Completing the <i>Free Application for Federal Student Aid</i>	31
Pointers for Completing the FAFSA	31
Step One: General Student Information	32
Step Two: Student Income and Tax Information	33
Step Three: Student Dependency Status.....	35
Step Four: Parent Information	36
Step Five: Independent Student Information.....	37
Step Six: Colleges to Receive Information.....	37
Appendix A: Sources of Additional Information	39
Useful Websites.....	39
Sites for Students	39
StudentAid.gov	39
Other Student Sites	39
Sites for Counselors and Mentors.....	40

Sites for Parents	41
Free Informational Materials	41
One-on-One Help: The Federal Student Aid Information Center	42
Appendix B: Abbreviations	43

Introduction

The 2015–16 *Counselors and Mentors Handbook on Federal Student Aid* provides useful information to help high school counselors, TRIO and GEAR UP staff, and other mentors advise students about financial aid for postsecondary education. This book focuses on the federal student aid programs administered by the U.S. Department of Education.

What’s New in This Year’s Handbook?

We have updated the handbook in the following ways:

- We updated website addresses, telephone numbers, financial aid program maximum award amounts, and other items as needed.
- We provided additional URLs for resources such as videos, infographics, and fact sheets that you can use to help students learn about financial aid.
- We pointed out some changes that have been incorporated into the 2015–16 *Free Application for Federal Student Aid* (FAFSA[®]).

As appropriate, updates are marked with **[NEW]** indicators throughout the book.

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** or to:

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

Please note that we provide the ask.aidawareness e-mail address for counselors and mentors to send us feedback or questions about our products and services for them. If your students have questions about federal aid, give them the contact information for the Federal Student Aid Information Center on page ii of this book.

Part 1: The Federal Student Aid Programs

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

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

What Is Student Aid?

Student aid is money provided by the federal government or another entity, such as a school or a state government, to help students pay for college or career school. The U.S. Department of Education’s federal student aid programs deliver billions of dollars to students each year, representing a substantial federal commitment to provide financial assistance for postsecondary students. In 2015–16, the federal student aid programs will provide approximately \$150 billion in aid to more than 13 million people.

The Major Federal Student Aid Programs

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

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

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

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

The above-mentioned grants are awarded according to rules set by Congress in the Higher Education Act. If a student is eligible on the basis of those rules (see pages 7–9), the eligible participating school that the student attends will pay the student his or her grant. In all cases, grant payments may not exceed the student’s cost of attendance at the school; and payments are adjusted if the student is enrolled less than full-time. Note that in the case of the Federal Supplemental Educational Opportunity Grant (FSEOG) Program, which provides funds to exceptionally needy students, funds are limited and a student is more likely to receive an FSEOG the earlier he or she applies.

Federal Work-Study

The Federal Work-Study Program provides the student a part-time job at or near the school. Federal Work-Study income does not count in the assessment of the student’s financial need when he or she submits a FAFSA the following year.

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

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

The William D. Ford Federal Direct Loan (Direct Loan) Program enables eligible students and parents to borrow from ED at a low interest rate and offers a range of repayment plans among which students

can choose. At StudentAid.gov/resources, you will find “Why Get a Federal Student Loan?” a fact sheet that explains to students the advantages of federal loans over private ones.

There are four types of Direct Loans:

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

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

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

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

Responsible Borrowing

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

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

DID YOU KNOW

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

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

Vocational Rehabilitation Programs

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

For more information about disability programs and services in communities nationwide, visit www.disability.gov.

Other Federal Programs

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

Federal Income Tax Credits

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

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

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

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

National and Community Service

AmeriCorps, a program of national and community service, provides funding for education in exchange for service. A participant can earn an education award 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 17 and be U.S. citizens, nationals, or lawful permanent residents. For more information, call 1-800-942-2677, visit www.americorps.gov, or ask a question at questions.nationalservice.gov.

Health Professions

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

Veterans Benefits

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

Other Assistance From the Military and for Military Families

ROTC Scholarships

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

Assistance in Return for Active Duty

Active duty military service also offers numerous programs to help students earn or pay for a college degree. For further information about these programs, students should contact a local U.S. armed forces recruiter or visit www.goarmy.com/benefits/education.jsp.

Assistance for Military Families

Visit StudentAid.gov/military for general information about scholarships and other financial aid for military families.

Nonfederal Sources: State, School, and Private

State Aid

Each state administers its own student aid programs, which might include scholarships, loans, fellowships for graduate school, or other types of aid. Students can contact their state education agency for more information; telephone numbers and Web addresses are listed at www.ed.gov/sgt. If no state grant agency is listed for your state, click on “Organizations by Type” in the grey box on the left side of the screen and try the office under “State Higher Education Agency.” If you do not have Internet access, you may call the Federal Student Aid Information Center (see page ii of this book) for a state’s contact information.

Prepaid Tuition and College Savings Plans

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

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

For more information on 529 plans, visit the College Savings Plans Network site at www.collegesavings.org.

School Aid

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

Private Scholarships

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

Private Aid Consultants

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

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

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

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

Avoiding Scholarship Scams

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

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

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

Who Can Get Federal Student Aid?

General Eligibility Requirements

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

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

- demonstrate financial need (for most programs);
- have a high school diploma or its equivalent, or have 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;

- be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program;
- be a U.S. citizen or eligible noncitizen;
- have a valid Social Security number (with the exception of students from the Republic of the Marshall Islands, Federated States of Micronesia, or the Republic of Palau);
- make satisfactory academic progress in college or career school;
 - sign certifying statements on the FAFSA such as agreeing to use federal student aid funds only for education expenses; and
- be enrolled at least half-time to be eligible for Direct Loan Program funds.

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

Selective Service Registration

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

Drug-related Convictions

A student convicted of the sale or possession of illegal drugs may have federal student aid eligibility suspended if the offense occurred while the student was receiving federal student aid. If a student has a conviction or convictions for these offenses, he or she may call the Federal Student Aid Information Center (FSAIC) to find out how the law applies to the student and to seek assistance in determining the period of ineligibility. (FSAIC contact information can be found on page ii of this handbook.)

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

Information for students with drug or other convictions is available in html and PDF at StudentAid.gov/eligibility/criminal-convictions.

Eligibility Requirements for Specific Programs

Some federal student aid programs have their own eligibility criteria in addition to the general requirements listed on page 6 and the top of this page.

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 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).
- Sign, each year he or she receives TEACH funding, a TEACH Grant Agreement to Serve, indicating that he or she will
 - serve as a full-time, highly qualified teacher in a high-need field in a public or private elementary or secondary school that serves low-income students;
 - teach for at least four academic years within eight calendar years of completing—or otherwise ceasing to be enrolled in—the program of study for which he or she received a TEACH Grant; and
 - repay the grant as a Direct Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed, if he or she fails to meet the requirements in the Agreement to Serve.

A current or former teacher or retiree from another profession is exempted from the academic achievement requirements above.

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

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

Federal Pell Grants and Involuntary Civil Commitment for Sexual Offenses

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

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

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

Students With Intellectual Disabilities

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

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

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

Students With a Parent Who Died in Iraq or Afghanistan

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

Iraq and Afghanistan Service Grants

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

- the student is not eligible for a Pell Grant based on his or her Expected Family Contribution, and
- at the time of the parent's or guardian's death, the student was less than 24 years old and/or was enrolled at least part-time at an institution of higher education.

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

Note: The Budget Control Act of 2011 put into place a federal budget cut known as sequestration. Due to sequestration, all Iraq and Afghanistan Service Grant award amounts first disbursed between Oct. 1, 2014, and Sept. 30, 2015, must be reduced by 7.3%, thus resulting in the maximum amount not equaling the maximum Pell Grant award. The reduction amount for 2015–16 had not been determined at the time this handbook was published.

Send your students to **StudentAid.gov/iraq-afghanistan** for information about the grants.

How Is Financial Need Determined?

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

Need Analysis

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

Calculating the EFC

For an EFC calculation, a student must complete and file the FAFSA. The fastest and easiest way to do so is to apply online at **www.fafsa.gov**. Unlike college admissions applications, the

FAFSA is sent to a U.S. Department of Education (ED) processing center, rather than directly to a college. The student's information is entered into ED's computer system, which then calculates the student's official EFC. The overall application process for financial aid is described in Part 2 of this handbook, while completing specific questions on the FAFSA is discussed in Part 3.

For a detailed breakdown of the EFC formula, go to StudentAid.gov/resources#efc and download the EFC formula worksheets.

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 find a definition at StudentAid.gov/glossary.

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

The Financial Aid Package

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

The student may accept or decline any of the financial aid offered. Students often have questions about the aid offer; these questions are best handled by the financial aid office at the postsecondary school. While the U.S. Department of Education (ED) does not regulate how a postsecondary school packages aid, we do require that the institution inform all students about all federal, state, local, private, and institutional student financial assistance available at that

school. In addition, ED requires that participating institutions describe the procedures and forms for application; the student eligibility requirements; the selection criteria; and the criteria for determining the amount of an aid award.

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

How Much Federal Pell Grant Funding Can a Student Get?

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

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

For 2014–15, the maximum yearly Federal Pell Grant is \$5,730, and the maximum Pell-eligible EFC is 5157. At the time this book was posted online, the maximum amount and EFC for 2015–16 had not been determined. Please check FinancialAidToolkit.ed.gov/announcements in early 2015 for updates—or subscribe to the RSS feed on the Announcements page to be informed each time there’s a new announcement.

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

How Much TEACH Grant Funding Can a Student Get?

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

DID YOU KNOW

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

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

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

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

Steps in Assessing Eligibility for FSEOG, Work-Study, Perkins, and Subsidized Loans	Calculations
The student then needed \$8,000 in financial aid to go to school.	$\begin{aligned} & \$9,000 \text{ cost of attendance} \\ & - \text{EFC of } 1000 \\ & = \$8,000 \text{ financial need} \end{aligned}$
However, when the student received a \$4,780 Federal Pell Grant and a \$1,000 outside scholarship, the student's need was reduced by \$5,780.	$\begin{aligned} & \$4,780 \text{ Federal Pell Grant} \\ & + \$1,000 \text{ scholarship} \\ & = \$5,780 \text{ financial aid applied toward student's need} \end{aligned}$
Therefore, the financial aid administrator could award up to \$2,220 (the remaining need) in the form of campus-based aid and a subsidized Stafford Loan.	$\begin{aligned} & \$8,000 \text{ financial need} \\ & - \$5,780 \text{ grant and scholarship} \\ & = \$2,220 \text{ remaining need} \end{aligned}$

How Much Can a Student Get in Direct Unsubsidized Loans?

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

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

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

- The amount of the loan may not exceed the difference between the student's cost of attendance and all other aid the student is receiving, including aid from private and other nonfederal sources.
- The school must consider the student's eligibility for other aid before determining a loan amount. For instance, if a full-time student in his or her first year of study in 2014–15 had a cost of attendance of \$11,000 and was eligible for a maximum Federal Pell Grant of \$5,730 and a maximum Direct Subsidized Loan of \$3,500, the aid administrator could approve the student for a Direct Unsubsidized Loan of up to \$1,770 ($\$11,000 - \$5,730 - \$3,500 = \$1,770$).

Part 2: Application Process for Federal Aid

Federal law requires the U.S. Department of Education (ED) to allow students to apply for federal aid without paying a fee. To be considered for most of the federal student aid programs, a student must complete and submit the *Free Application for Federal Student Aid* (FAFSA[®]). 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 9–10 for a discussion of the EFC.)

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

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

Early Eligibility Indicator: *FAFSA4caster*

What Is the Purpose of *FAFSA4caster*?

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

Who Should Use *FAFSA4caster*?

FAFSA4caster is for anyone who is not yet ready to file a FAFSA. A student does not have to be a high school senior to use *FAFSA4caster*; in fact, we recommend the tool for juniors, and even as early as middle school, as well as for adults considering returning to school and wanting an aid estimate.

How Do You Use *FAFSA4caster*?

A student can access *FAFSA4caster* at www.fafsa.gov, in the “Thinking About College?” section at the lower right on the home page.

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

Note that no signatures are required to submit *FAFSA4caster* because it is not the official federal student aid application.

What Information Does *FAFSA4caster* Provide?

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

scholarships he or she expects (or hopes) to receive. Finally, there is a field in which the student can indicate the amount of savings he or she has available to contribute toward the cost of college. *FAFSA4caster* then summarizes the cost of attendance, the resources entered, and the difference (the remaining amount the student would have to contribute). The student's estimated EFC also appears. The student can compare schools by changing cost of attendance, deleting state aid if he or she will be an out-of-state student at a particular school, changing the amount of aid available from the school, and so on. The student can print the worksheet or copy and paste it into a document to save on his or her computer for future reference.

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

Before Applying

Helping Students Learn About the FAFSA

FAFSA Demonstration Site

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

To access the demo site, go to <http://fafsademotest.ed.gov>. The user name is **eddemo**, and the password is **fafsatest**. The site displays both the English and Spanish versions of the online FAFSA. The 2015–16 demo site will be updated on Dec. 28, 2014, with an option to demo the 2015–16 FAFSA functionality in addition to the 2014–15 functionality that has been available on the site since late 2013.

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

FAFSA Screen Shots

If you're preparing a presentation about financial aid and want to show students what the online FAFSA looks like, you can download PowerPoint slides with images (or "screen shots") of FAFSA screens at our Financial Aid Toolkit site at FinancialAidToolkit.ed.gov/fafsa-updates. The screen shots of the 2015–16 FAFSA are expected to be available in mid-December 2014.

Financial Aid PowerPoint Presentation

Also on the Toolkit are some presentations (most 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 and event planning tips at FinancialAidToolkit.ed.gov/host-event.

Getting a Federal Student Aid PIN

Students and parents may request personal identification numbers called Federal Student Aid PINs before the student applies for aid. This step is optional because the student will be offered the opportunity to get a PIN as he or she fills out the FAFSA online. However, if the student thinks the Social Security Administration might have the wrong name or date of birth for him or her in its

records, the student should go to **www.ssa.gov** to find out how to correct any errors. The information must be correct before the student can get a PIN and his or her FAFSA can be processed.

Share information about the PIN with your students by distributing the fact sheet “What Is a Federal Student Aid PIN and Why Do I Need One?” found at **StudentAid.gov/resources**.

What’s a PIN For?

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

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

- Applicant’s electronic signature on the FAFSA and certain student loan contracts
- Parent’s electronic signature on the FAFSA (if parent obtains his or her own PIN)
- Access to applicant’s information on **www.fafsa.gov**, to view FAFSA processing results, to make corrections, or to renew a FAFSA based on data the student filed previously
- Access to online information about federal student aid the student has received
- Access to the IRS data retrieval tool within the FAFSA

Why Would a Parent Need a PIN?

At least one parent of a dependent student must sign that student’s application. (To determine a student’s dependency status, see “Am I Dependent or Independent?” at

StudentAid.gov/resources#dependent.) The PIN is the most efficient way to sign the FAFSA.

Because each person signing a FAFSA needs his or her own PIN, a dependent student’s parent should get a PIN. The parent’s PIN can be used to sign FAFSAs for all of that parent’s children or for the parent’s own FAFSA.

DID YOU KNOW

Dependent students are required to include income and other information about both their legal parents (biological, adoptive, or as determined by the state [e.g., if the parent is listed on the birth certificate]) if those parents live together, regardless of the parents’ marital status or gender.

How Do You Get a PIN?

As mentioned above, the student can get a PIN while completing the FAFSA but may wish to obtain one ahead of time. The PIN can be requested online at **www.pin.ed.gov** at any time. The PIN site can be viewed in Spanish by clicking on the “Español” button at the top right corner of the home page.

At the PIN site, the PIN applicant (the student or parent) provides his or her name, date of birth, and SSN. The site gives the applicant the choice of creating his or her own PIN or having the site generate one. If the applicant chooses to have the site generate the PIN, he or she is then given the option of viewing the PIN immediately on the screen or having it immediately e-mailed.

A student or parent who chooses to have the PIN e-mailed should add **FederalStudentAidPIN@cpsemail.ed.gov** to his or her e-mail address book or “safe list” to ensure that his or her Internet service provider does not treat the e-mail as spam. The PIN e-mail contains a link to a Web page that displays the PIN. The e-mail link will be active for 14 days. The applicant can link to this page only one time and therefore should make a note of the PIN for future reference. If the link to the online PIN is not accessed within 14 days, the link will expire and the student must return to the PIN website and click on “Access My PIN E-mail” to see his or her PIN.

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

What if the Student Forgets the PIN?

If the student forgets the PIN, he or she should click on "Request A Duplicate PIN" at **www.pin.ed.gov**. Again, the student can choose to view the PIN immediately on the screen or have it e-mailed. We recommend the student then return to the PIN site and use the "Change My PIN" function to choose a PIN he or she will be able to remember.

What About PIN Security?

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

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

DID YOU KNOW

The Federal Student Aid PIN will be discontinued, and replaced by a username and password known as the FSA ID, in spring 2015. Keep an eye on the announcements at **FinancialAidToolkit.ed.gov** for updates.

Gathering Documents for the FAFSA

To complete the FAFSA, students (and their parents, if applicable) need their Social Security numbers; driver's licenses (optional); federal income tax returns or estimated amounts (see page 18 to learn about automatically importing tax information into the FAFSA); Form(s) W-2; current bank statements; and records of any stocks, bonds, and other investments and assets.

You can find a list of items needed to complete the FAFSA at **www.fafsa.gov** (in the Help section) and at **StudentAid.gov/resources#fafsa-documents**.

FAFSA on the Web Worksheet

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

You can download the worksheet in PDF at **StudentAid.gov/resources#worksheet**. For information about ordering bulk quantities of the worksheet and other federal student aid publications, see page 40.

Note: The worksheet is not an application and cannot be submitted to the Central Processing System. A student without access to the Internet should use an official paper FAFSA.

When to Apply

The FAFSA processing cycle lasts 18 months. For the 2015–16 award year, applications may be completed on or after Jan. 1, 2015. Processing begins Jan. 2, 2015. FAFSAs for that award year will be accepted until June 30, 2016.

A student should not submit a paper 2015–16 FAFSA for processing before Jan. 1, 2015. Paper applications received before that date will be returned to the student unprocessed. Applications signed before Jan. 1 but received by the Central Processing System (CPS) after Jan. 1 will be processed, but the student will be sent a rejected *Student Aid Report* (SAR) with a request to sign the SAR after Jan. 1 and then return it to the CPS.

Note that most states have application deadlines within the first six months of 2015 for students who want to be considered for state aid. You can check state deadlines at **www.fafsa.gov**.

Additionally, some schools have limited institutional funds that are awarded on a “first come, first served” basis to eligible students. Students and parents should fill out their tax forms and the FAFSA as early as possible in 2015. **Those who are unable to complete tax forms early should estimate amounts as accurately as possible and fill out the FAFSA accordingly, correcting the information with actual amounts once the tax forms are complete.** (See pages 26–27 for information about correcting FAFSA information.)

How to Apply

Electronic Application Methods

www.fafsa.gov

The online FAFSA—available in both English and Spanish—enables students to complete their FAFSAs faster and more easily than the paper method. This Internet application offers detailed online help for each question as well as live online one-on-one communication with a customer service representative. Due to the ease of applying this way, more than 99 percent of all FAFSA applicants complete the form on the Web—and the numbers are growing all the time.

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

A new applicant begins by clicking on “Start A New FAFSA” and providing his or her name, date of birth, and Social Security number (SSN). On the next page, the FAFSA allows the applicant to select the award year (e.g., 2015–16) for which he or she wishes to submit a FAFSA. If the student completed a FAFSA the previous year, he or she should click on “Login” on the home page and use his or her PIN to sign in. Then the FAFSA will present a “FAFSA Renewal” option, which will have certain data filled in, based on the student’s existing file.

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

Filling Out a Simplified FAFSA

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

Additionally, the Simplified Needs Test (see page 34) allows some students to have assets excluded from consideration in calculating the EFC. Based on their answers to certain questions on the online FAFSA, applicants might be able to skip the questions about assets.

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

Automatically Retrieving Income and Tax Data

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

[NEW] A relatively large number of applicants have been indicating on the FAFSA that they filed amended tax returns, thus making them ineligible to use IRS DRT. In order to clarify, the 2015–16 FAFSA will specifically ask whether the applicant filed IRS Form 1040X (the amended tax return).

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

ED expects to offer the IRS DRT to 2015–16 FAFSA applicants as of Feb. 1, 2015, once 2014 tax data are available from the IRS. If a student submits the FAFSA with estimated tax information, he or she may log back in at www.fafsa.gov after filing his or her tax return (and after Feb. 1, of course), select the option to make corrections, and use the IRS DRT to access the information. Note that the student should allow time for the IRS to process his or her taxes—up to three weeks in the case of e-filers, and up to 11 weeks in the case of paper filers. A student can determine when he or she will have access to his or her tax information, via IRS DRT, by consulting the table at StudentAid.gov/whenirsdrdt.

DID YOU KNOW

Students and parents regularly return to the FAFSA to make corrections once their taxes are processed, and use the IRS DRT to transfer tax information, but then fail to submit the correction for processing. The FAFSA was updated in 2014–15 to include messaging to remind the applicant that he or she will know the FAFSA has been successfully submitted once the confirmation page appears.

Filling Out the FAFSA Without Access to Parent Information

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

It is important for the student to understand that although the application will be submitted, it will not be processed. The student will not receive an EFC and must contact the financial aid administrator at the school he or she plans to attend. The financial aid administrator will ask for additional information to determine whether the student can be considered independent and have an EFC calculated without parent data. For more information about dependency status and dependency overrides, see pages 28–29.

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

Filling Out the FAFSA When Parents Refuse to Provide Information

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

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

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

Saving the FAFSA With a Password

Students do not have to complete the FAFSA in one sitting. At the beginning of the process, the student is asked to supply a password. 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 password for 45 days. The student should keep the password in a safe place. If the student forgets the password, he or she may return to www.fafsa.gov or call the Federal Student Aid Information Center (see page ii of this handbook) to reset it.

The password is different from the PIN: the PIN allows the student to sign the FAFSA or to access processed FAFSA data, whereas the password is created solely to access the incomplete application at a later time.

Signing the Application With a PIN or Signature Page

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

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

1. After the student signs, he or she saves the FAFSA. Later, the parent goes to the FAFSA site and enters the student's identifiers (the parent will need to know the student's name, date of birth, and Social Security number). The parent also must enter the student's password (not the PIN; see page 19 and the top of this page for information about the password). The FAFSA then displays the "Sign and Submit" page, where the parent enters his or her PIN to sign.
2. After the student signs, he or she indicates that the parent will sign later, and the student submits the FAFSA. The parent then has 14 days in which to sign. He or she goes to the FAFSA site, enters the student's identifiers, accesses the "Sign and Submit" page, and enters his or her PIN to sign.

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

Note: See pages 21–22, under "Paper Application Method," for information about using a high school counselor's or financial aid administrator's signature instead of a parent's.

Submitting the FAFSA and Getting an Estimated EFC

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

eligible. The confirmation page also includes graduation, retention, and transfer rates for the schools the student listed on the FAFSA.

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

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

Note: The confirmation page is automatically e-mailed to students for their records.

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

Applying Through the School

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

Paper Application Method

Students may complete a paper FAFSA (available in English and Spanish from www.edpubs.gov) and submit it for processing using the accompanying envelope. The CPS also will accept FAFSAs printed out from PDFs available at www.fafsa.gov. The PDF lists an address to which the student should send the completed application. Be sure your students do not submit FAFSAs marked "DRAFT." E-mailed or faxed copies of the FAFSA will not be accepted, nor will the *FAFSA on the Web Worksheet*. Students should keep a photocopy of the completed form for their own records.

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

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

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

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

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

How the FAFSA Is Processed

FAFSA data are transmitted to Federal Student Aid’s Central Processing System (CPS). The CPS uses this information to calculate the Expected Family Contribution (EFC). The student will receive an e-mail or a printed output document (either a *Student Aid Report* [SAR] or a *SAR Acknowledgement*) from the CPS within a few days to three weeks of submitting the FAFSA, depending on a variety of factors (see table on page 24). Descriptions of the SAR and *SAR Acknowledgement* are on pages 25–26. Because the two documents serve almost the same purpose, for simplicity’s sake we refer to “the SAR” to mean “one of these two output documents” throughout most of this chapter.

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

Data Matches

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

Social Security Administration (SSA) Matches

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

If the student indicates on the FAFSA that he or she is a U.S. citizen, ED also conducts a match with the SSA to verify U.S. citizenship status. The results of the citizenship match appear on the student’s SAR. When a student’s reported data conflict with the SSA’s database—or when no citizenship match can be performed—the SAR will indicate that there is a conflict. The student must then provide the school with documentation confirming his or her citizenship status.

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

Department of Homeland Security Match

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

National Student Loan Data System (NSLDS) Match

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

Other Matches

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

What to Expect After Applying

Checking the Status of a FAFSA

After filing (either electronically or on paper), students can check the processing status of their FAFSAs or any corrections they've made at www.fafsa.gov by logging in.

A student without access to the Internet can check the status of the FAFSA by calling 1-800-4-FED-AID (1-800-433-3243) and answering questions asked by an automated system. TTY users (who call 1-800-730-8913) will be connected to an operator rather than to an automated system. Students without access to the toll-free number can call 319-337-5665.

Where the Processor Sends the FAFSA Information

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

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

What the Student Receives After Applying

A student who completes the FAFSA and whose Social Security number (SSN), name, and date of birth are confirmed by the Social Security Administration (SSA) will automatically receive a PIN if he or she does not already have one. The student receives the PIN by e-mail if a valid address is provided.

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

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

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

Type of FAFSA	E-mail supplied	Type of SAR	How long SAR arrives (at the latest) after FAFSA is submitted
FAFSA submitted at www.fafsa.gov	Yes	E-mail link to SAR information online	If FAFSA signed with PIN(s): 3–5 days; if signature page used: 2 weeks
	No	Paper <i>SAR Acknowledgement</i>	If FAFSA signed with PIN(s): 7–10 days; if signature page used: 2 weeks
FAFSA submitted by school	Yes	E-mail link to online SAR	3–5 days
	No	Paper <i>SAR Acknowledgement</i>	7–10 days
Paper FAFSA	Yes	E-mail link to online SAR	2 weeks
	No	Paper SAR	3 weeks
Corrections at www.fafsa.gov	Yes	E-mail link to online SAR	1–5 days (If changes do not require data match, updated SAR immediately available at www.fafsa.gov)
	No	Paper <i>SAR Acknowledgement</i>	7–10 days (If changes do not require data match, updated SAR immediately available at www.fafsa.gov)

See Part 1 of this handbook (“How Is Financial Need Determined?” on pages 9–11) for a description of the procedure a school’s financial aid office uses to determine the offer of aid for a student. Most schools will not send the student an award letter until the student has applied for admission and been accepted.

Reviewing the SAR and SAR Acknowledgement

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

The student does not need to take or send the SAR to a school that has already received the student’s Expected Family Contribution (EFC) and FAFSA information electronically on the *Institutional Student Information Record*. If a student wants an additional school to receive the information, the student can add that school to the list (see page 28) or give the school permission to add itself. The school must receive the student’s information through one of the above methods before the student may receive federal student aid at that school.

SAR

Viewing SAR Information Online

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

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

Unless the student’s SAR is identified as needing corrections or additional information, the EFC appears on the front page at the upper right. The SAR tells the student whether he or she is eligible for a Pell Grant and explains that the financial aid office at his or her school will determine the student’s eligibility for other aid.

The Data Release Number (DRN) also is found at the upper right of the SAR. The student will need the DRN if he or she wants to add a school to his or her record by having a school add itself electronically or by calling the FSAIC. As noted on page 28, the student can use his or her PIN to add schools at **www.fafsa.gov**. The DRN is not the same as the PIN. When the student provides the DRN to the financial aid administrator or the FSAIC, the student is providing permission for the financial aid administrator or the FSAIC to access his or her application record, while the PIN gives the student direct access to his or her file and acts as an electronic signature. The PIN should never be shared with anyone.

Next, there is a summary showing the information the student supplied on the FAFSA. The SAR instructs the student to enter corrections in the fields provided in the “Make FAFSA Corrections” section of **www.fafsa.gov** (see pages 27–28).

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

Paper SAR

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

SAR Acknowledgement

A paper acknowledgement is sent when the student applies electronically but does not supply a valid e-mail 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 **www.fafsa.gov** (using the PIN to access the student's data) or through the school, or the student may request a paper SAR to make a correction.

Rejected SAR

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

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

Verification

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

The CPS prints an asterisk next to the EFC on the SAR to identify students who have been selected for verification. Additionally, a comment on the first page of the SAR informs the student that he or she has been selected. A code also is provided on the information sent to schools. If the student is selected for verification, a school's financial aid administrator will check the information the student reported on the FAFSA, usually by requesting copies of documentation that confirms the FAFSA data. Many schools also select applications to be verified in addition to those selected by the CPS.

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

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

Making Changes

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

Corrections and Updating

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

What Information Can Be Changed

The student **must** update

- a change in dependency status (see discussion on pages 28–29),
- a change in the number of family members in the household (must be updated *only if* the student is selected for verification), and
- a change in the number of family members enrolled in postsecondary schools (must be updated *only if* the student is selected for verification).

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

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

The student should speak to the school's financial aid office directly if there will be a significant change in the family's income for the present year or if the family has other special circumstances that cannot be reported on the FAFSA. (See page 29.)

How to Make Changes

The student can quickly and easily correct or update information by logging in at **www.fafsa.gov**. Any student with a PIN can access his or her data online, whether the student applied electronically or on paper.

The FAFSA site allows the student to change all data elements except the SSN. The PIN the student uses to access the data acts as an electronic signature. If a dependent student changes information about his or her parent(s), one of those parents must sign electronically using the parent's own PIN or must sign a signature page.

A student who did not provide an e-mail address on the FAFSA will be able to add it on the site and will then receive any e-mails relevant to his or her account. For instance, if the student indicates that he or she has not yet filed taxes and is submitting estimated information on the FAFSA, he or she will receive an e-mail after April 15 as a reminder to return to the FAFSA and supply final tax information.

Note: A student who estimates tax information on the FAFSA should use the IRS Data Retrieval Tool (DRT) to make FAFSA corrections once his or her tax return has been processed. Please encourage your students to use IRS DRT if possible. See page 18 of this handbook for information about IRS DRT.

If a student makes changes that don't require the CPS to perform a data match, the changes will be made immediately, and the student can view the online SAR information immediately. If a data match

is required, the student's SAR will be available once the match is complete and the changes are processed.

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

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

Adding a School

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

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

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

Dependency Status and Overrides

Most students entering a postsecondary school straight from high school are considered financially dependent on their parents. This means their parents must provide information on the FAFSA. (Page 19 of this handbook explains how a student without access to parent information can fill out the FAFSA.)

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

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

A student cannot be determined to be independent just because

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

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

- has no contact with the parents and does not know where they are (and the student has not been adopted by someone else);

- has left home due to an abusive situation; or
- is older than 21 but not yet 24, is unaccompanied (not in the physical custody of a parent or guardian), and is either homeless or self-supporting and at risk of being homeless.

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

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

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

Adjustments Due to Unusual Financial Circumstances

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

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

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

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

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

2015–16 Deadlines

Here are some important deadlines and timeframes for the 2015–16 application cycle for students and schools. At the time this book was published, most of these dates were not finalized, and the official dates are scheduled to be announced in July 2015. For further information after July 2015, contact the Federal Student Aid Information Center (see page ii of this handbook) or consult our Information for Financial Aid Professionals site at www.ifap.ed.gov.

A 2015–16 FAFSA must be submitted to the application processor no earlier than Jan. 1, 2015, and received no later than June 30, 2016.

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

The following actions are expected to have a deadline in mid-September 2016:

- 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 2016:

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

Verification is considered complete for Federal Pell Grants when the school receives a valid SAR, *SAR Acknowledgement*, or *Institutional Student Information Record* on which all information used to calculate the EFC is correct. Therefore, although a student has 120 days or until the September 2016 deadline to provide documentation, the student also must have any corrections processed by this deadline. Note that the disbursement of funds from certain other programs may be restricted to shorter periods.

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

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

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

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

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

If neither of these options is available, a student can complete a PDF or paper FAFSA (see page 21) and mail it to the address specified on that version of the FAFSA.

The PDF FAFSA will be online at **www.fafsa.gov** on Jan. 1, 2015.

Pointers for Completing the FAFSA

The paper FAFSA for 2015–16 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 online but prefer to jot down their answers on paper first. The worksheet lists only the questions that the greatest majority of applicants will need to prepare in order to fill out the online FAFSA. If you want to see every FAFSA question, download a PDF of the paper FAFSA at **StudentAid.gov/resources#fafsa-application**. You can find the *FAFSA on the Web Worksheet* in PDF at **StudentAid.gov/resources#worksheet**.

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

Another resource—besides this handbook and the FAFSA itself—that explains how to answer specific FAFSA questions is *Completing the FAFSA* at **StudentAid.gov/complete**. *Completing the FAFSA* offers a full discussion of each question on the FAFSA. Use it online or download it in PDF—whichever is easiest for you.

The FAFSA guidance below follows the order of questions on the paper FAFSA, focusing on items that might be interpreted in different ways and those for which additional clarification might be of use. Note that some of the questions discussed here do not appear on the *FAFSA on the Web Worksheet*

because the worksheet excludes items considered to be self-explanatory and items that only a relatively small population will need to answer.

Step One: General Student Information

Purpose: Step One collects information used to track and identify a student (name, Social Security number [SSN], and so on) as well as other information that affects a student's basic eligibility for federal (or state and some institutional) student aid. For instance, a student must report citizenship status in Question 14 because he or she must be a U.S. citizen or eligible noncitizen to receive federal student aid.

Question 1: Last name. Because the U.S. Department of Education (ED) matches the student's name and SSN with the Social Security Administration (SSA), the name here (as well as the first name) should match the name on the student's Social Security card. Otherwise, corrections may be necessary, thereby slowing the application and aid awarding process for the student. If the student's last name has a suffix (such as Jr., Sr., II, or III), he or she should make sure there is a space between the last name and the suffix.

Question 8: Social Security number. A student must have an SSN to apply for federal student aid. If the student submits a FAFSA without an SSN, the FAFSA will be returned to the student unprocessed. To get an SSN, or to determine a student's SSN if the card has been lost, the student must contact the local Social Security office. For additional information (in English and Spanish), call the SSA at 1-800-772-1213 (TTY: 1-800-325-0778).

[NEW] Note that a student who has received deferred action under the Deferred Action for Childhood Arrivals (DACA) process is likely to be granted work authorization; and if a student has work authorization, the student may be eligible to obtain a Social Security number. A DACA student who does not have an SSN should apply for one as soon as possible so that he or she can submit a FAFSA in order to qualify for any state or school aid that might be eligible to him or her.

Exception: A student from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau is not required to have an SSN. The student should enter 666 in the SSN field, and the Central Processing System (CPS) will assign the remaining six digits to create an identification number that the student should then use for federal student aid purposes throughout the year and

[NEW] in subsequent years.

Question 14: Citizenship. See StudentAid.gov/glossary or the help text on the FAFSA site for a definition of "eligible noncitizen." **[NEW]** A DACA student should respond that he or she is neither a citizen nor an eligible noncitizen. A DACA student cannot receive federal student aid but should submit the FAFSA anyway in case he or she is eligible for state or school aid.

Question 18: State of legal residence. This information is used in the EFC calculation to determine the appropriate allowance for state and other taxes paid by that state's residents. It also indicates which state agency should receive the student's FAFSA information. (Many state agencies use the FAFSA to award state-based student aid.)

Different states have different definitions of legal residence; if the student is unsure, he or she should contact the financial aid office at a school in his or her state.

Students who do not live in the U.S. should enter "FC" (foreign country) for this question.

Question 21: Male or female. [NEW guidance] The FAFSA specifies that anyone assigned the sex of “male” at birth is considered a male for Selective Service purposes and must answer accordingly on the FAFSA.

Question 23: Drug convictions. A student with drug convictions loses federal student aid eligibility only if the student committed the offense while receiving federal student aid. **If the student has been convicted, he or she is not necessarily ineligible for aid.** A student with a conviction will complete some screening questions online or will receive a worksheet through the mail to determine whether the conviction affects the student’s eligibility for federal student aid in the upcoming award year. Students with convictions should still complete and submit the FAFSA because even if they are ineligible for federal student aid, they may still be eligible for state or institutional aid. Many states and schools use the data supplied by the FAFSA to determine students’ eligibility for aid from those entities. A student must respond to this question before he or she can be awarded funds from the federal student aid programs.

Questions 24 and 25: Highest school completed by Parent 1; Highest school completed by Parent 2. Some state agencies use this information to award grants and scholarships. These questions mean the student’s birth parents or adoptive parents, but not stepparents or foster parents. Note that this definition of parents is unique to this question. All other questions use the definition given in Section 3 of the *FAFSA on the Web Worksheet* and on pages 6 and 9 of the paper FAFSA.

Question 26: High school completion status. For most applicants, this question is self-explanatory. See page 7 of this handbook if you are helping a homeschooled student complete the FAFSA. [NEW] The FAFSA now specifies that if a student went to school in a foreign country and completed that country’s equivalent of high school, then he or she should select “high school diploma” on Question 26.

Question 27: Name and location of high school. The FAFSA asks for the name of the high school that awarded (or will award) the applicant’s diploma. If the high school is not included in the search results on the FAFSA site, the student should type in the name as well as the city and state in which it is located. Colleges may use this information to ensure that the diploma is valid (i.e., recognized by the state in which the high school is located). Homeschooled students or students that have passed a state-authorized exam skip this question.

Question 29: Grade level. This question helps determine the award amount under some state grant programs and establishes how much money the student may borrow under federal loan limits.

Question 31: Are you interested in being considered for work-study? If a student isn’t sure about wanting work-study, he or she should indicate interest in the program. Here’s why: Most institutions have limited Federal Work-Study funds. If a student indicates no interest in the program early in the application process, there might not be any remaining unawarded funds later if the student changes his or her mind. By indicating interest on the initial application, the student will be considered for all types of aid that are available. Also, indicating interest in work-study will not adversely affect the student’s eligibility for grants. At a later date, the student can decline any aid he or she is awarded and does not want.

Step Two: Student Income and Tax Information

The income and tax items collect information on the “base year.” The base year for applicants for 2015–16 is the 2014 calendar year. Line references to the 2014 federal tax forms from the Internal Revenue Service (IRS) are provided.

Question 32: Filed taxes (“already completed”), will file, or not going to file. ED does not require that a student file the IRS tax forms before completing the FAFSA. Students and parents who have not yet filed their tax forms when they complete the FAFSA should estimate amounts as accurately as possible, correcting the information if necessary once the tax forms are filed. Information on correcting FAFSA data is on page 27 of this handbook. Information on automatically retrieving tax data from the IRS for automatic insertion into the FAFSA is on page 18.

Question 35: Eligible to file a 1040A or 1040EZ. The Central Processing System (CPS) uses this information to identify who is eligible for an automatic-zero EFC or for the Simplified Needs Test.

The CPS will automatically calculate a simplified EFC for a student who meets certain income and tax-filing requirements. Family assets are not used in the simplified EFC calculation. However, even if the asset information isn’t taken into account in calculating the EFC, some states and schools require this information for their own programs. A student who uses the online FAFSA will be asked whether he or she wants to skip certain questions on the application. A student without access to the Internet should complete the entire paper application. The CPS will make the adjustment (removing certain items from the EFC calculation) for the applicant if appropriate.

Questions 36–38: Income, taxes, and exemptions. Each item gives the line reference to the 2014 IRS tax forms.

If the applicant files a foreign tax return, he or she should convert the value of the foreign income and taxes paid into U.S. dollars, using the exchange rate in effect at the time he or she completes the FAFSA. The applicant can find exchange rates at www.federalreserve.gov/releases/h10/current.

Questions 41–43 collect information on the **student’s assets**. It is important for applicants to read the instructions and notes for these questions; the FAFSA specifies certain items to include and not to include. For instance, the student should exclude from assets a small business if it is owned and controlled by the student (and spouse, if appropriate) and has 100 or fewer full-time or full-time-equivalent employees. Refer to “What Information Do I Need When I Fill Out the FAFSA?” at StudentAid.gov/resources#fafsa-documents to determine what documents the student should gather in preparation for filling out the application.

Note: Dependent students should report all qualified educational benefits or education savings accounts—i.e., Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans—owned either by the student or by the parents (for any member of the family) as assets of the parents in Question 91. If an independent student or spouse is the owner, the amount of the account must be reported on the FAFSA as an asset of the student/spouse in Question 42.

Questions 44 and 45 ask about the student’s additional financial information and untaxed income. This section of the FAFSA collects information about untaxed income and benefits as well as amounts that will be excluded from income when the EFC is calculated. It is important to review these items carefully when completing the application, even if the student may have just a few of these items to report.

One of the items in this section (**Question 44e**) asks for the amount of combat pay or special combat pay received. Special combat pay is pay received by a member of the U.S. armed forces because of exposure to a hazardous situation. The student should enter the amount that was taxable and included in the Adjusted Gross Income.

An example of “money received, or paid on your behalf” for **Question 45j** is money that is received from a parent whose financial information is not reported on the student’s FAFSA and that is not part

of a legal child support agreement. Another example is a distribution to the student from a 529 plan owned by someone (e.g., grandparent, aunt, or uncle) other than the student or parents.

Step Three: Student Dependency Status

Purpose: The items in this step determine whether a student is a dependent student or an independent student for purposes of calculating the Expected Family Contribution (EFC). If the student indicates that any of these criteria applies to him or her, he or she is classified as an independent student, even if the student is still living with his or her parents. If the student is not living with his or her parents but does not meet any of the criteria, the student is dependent and must include his or her parents' information on the FAFSA. See page 19 if you are working with a student who has no access to his or her parents or whose parents refuse to provide their information on the FAFSA.

A school's financial aid administrator has the authority to override a student's dependency status on the initial application or by correcting the *Student Aid Report* if the financial aid administrator decides that a dependent student should be considered an independent student. The financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education. For more information regarding dependency overrides, see pages 28–29.

Question 49: Active duty. "Active duty" means active duty for purposes other than training. Note that a National Guard or Reserves enlistee who is called to active duty in the U.S. armed forces for other than state or training purposes is considered to be on active duty.

Question 50: Veteran of the U.S. armed forces. Page 2 of the paper FAFSA and "Am I Dependent or Independent?" at StudentAid.gov/resources#dependent include the definition of a veteran for purposes of the FAFSA. If the student indicates that he or she is a veteran, his or her name, Social Security number, and date of birth are submitted for a database match with the U.S. Department of Veterans Affairs.

Question 51: Do you have, or will you have, children who will receive more than half of their support from you between July 1, 2015, and June 30, 2016? This item does apply to a student (male or female) whose unborn child will be born before the end of the award year and who will provide more than 50 percent of the child's support.

Question 53: At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent/ward of the court? If the student's last surviving parent dies after the FAFSA has been filed, the student must update this question using the methods described on pages 27–28 of this handbook for updating information.

Question 54: Emancipated minor. The applicant's status must have been determined by a court in his or her state of legal residence. Note that the court order must be in effect on the date the student signs the FAFSA. Alternatively, if the student is considered an adult by his or her state, the court order must have been in effect up until the date the student became an adult.

Question 55: Student in legal guardianship. As with the question about emancipated minors, the court order must be in effect on the date the student signs the FAFSA (or must have been in effect immediately prior to the student becoming an adult).

Questions 56–58: Homeless or at risk of being homeless. The online FAFSA will ask the applicant, "Are you homeless or at risk of becoming homeless?" If the applicant responds "No," then the three questions on homelessness (below) will not be presented, thus saving the applicant time. The paper FAFSA shows all three questions in full:

56. At any time on or after July 1, 2014, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

57. At any time on or after July 1, 2014, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

58. At any time on or after July 1, 2014, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

The applicant should carefully read the FAFSA instructions for these questions. The instructions include definitions for “homeless,” “unaccompanied,” and “youth.” If a student does not have a determination from one of the specified officials but believes he or she is an unaccompanied youth who is homeless or at risk of being homeless, the student should contact the financial aid office at the school he or she plans to attend, per FAFSA instructions.

A student who meets any of the criteria in Step Three of the FAFSA skips Step Four and goes to Step Five. A student who does not meet any of the criteria continues with Step Four.

Step Four: Parent Information

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

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

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

Many students have questions about the parent information section of the FAFSA because they do not consider their parent(s) to be their primary source of support. Perhaps the student lives with another relative and is no longer in touch with his or her parents, or perhaps he or she left home due to an abusive situation and has been self-supporting for years. In cases such as these, the student should contact the financial aid administrator at the school he or she plans to attend. If the student reports a (nonparent) relative’s information or simply leaves this section blank, processing of his or her student aid could be delayed. Please remind the student that any decision made by the financial aid administrator regarding dependency status is final and cannot be appealed to the U.S. Department of Education (ED). (See pages 28–29 and 19 for more information about dependency status, special circumstances, and submitting the FAFSA without parent information.)

Questions 61–68: Parents’ Social Security numbers (SSNs), names, and dates of birth. A dependent student’s application will be rejected if there is not at least one parent’s SSN, last name, first initial, and date of birth.

Question 70: Parents’ state of legal residence. Students whose parents do not live in the U.S. should enter “FC” (foreign country) for this question.

Question 73: Parents' household size. The applicant should include the people listed in the question on the FAFSA. Additionally, the parents' unborn child may be included if that child will be born on or before June 30, 2016.

Question 74: College students in parents' household between July 1, 2015, and June 30, 2016. The student should count himself or herself, even if he or she will attend college less than half-time in 2015–16. However, others in the parents' household may be included only if they will attend at least half-time in 2015–16 in a program leading to a degree or certificate. Furthermore, they must be attending a postsecondary institution that is eligible to participate in ED's federal student aid programs. Parents may not be included in the number in college. In addition, students at U.S. service academies should be excluded because most of their primary education expenses are paid for by the federal government.

Questions 75–79: Receipt of federal benefits by student, parents, or member of parents' household. This information is taken into account when the CPS determines whether the applicant is eligible for the automatic-zero EFC or for the Simplified Needs Test (described on page 34). Please let students and parents know that answering these questions will not reduce eligibility for federal student aid or for other federal benefits.

Questions 80–94 (except for Question 84) ask for the same type of income and tax information of the parents as Step Two asks of the student. Therefore, we will not repeat the guidance here and instead refer you to the explanations in Step Two.

Question 84: Dislocated worker parent. A dislocated worker usually is someone who has been laid off; however, the paper and online FAFSAs provide a full definition. Dislocated worker status can contribute to eligibility for an automatic-zero EFC or for the Simplified Needs Test (see page 34).

Step Five: Independent Student Information

Only a student who answered “Yes” to any of the items in Step Three must answer the questions in Step Five.

Question 95: Student's household size. The applicant should include the people listed in the question. Additionally, the student's unborn child may be counted if that child will be born on or before June 30, 2016, and the student will provide more than half of the child's support.

Question 96: College students in student's household between July 1, 2015, and June 30, 2016. The student should count himself or herself. The student may include others in the household only if they will attend at least half-time in 2015–16. Furthermore, they must be attending a postsecondary institution that is eligible to participate in the federal student aid programs.

Step Six: Colleges to Receive Information

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

Question 103: Federal school codes and corresponding housing plan. These questions ask the student to list schools the student is interested in attending. The paper and PDF versions of the FAFSA allow the applicant to list four schools. The online FAFSA has space for 10 schools and allows the student to search for the school by name or by federal school code. For each school, the student indicates whether he or she expects to live on campus, off campus, or with his or her parent(s), because

housing costs are part of the cost of attendance to be determined by the school and, therefore, affect the amount of financial aid that the student can receive at that school.

To find out whether a school participates in the federal student aid programs, a student can search for the school on the federal school codes list at www.fafsa.gov or call the Federal Student Aid Information Center (see page ii of this handbook). If the student wants information sent to more than 10 schools, he or she will have to wait until the FAFSA is processed before changing the schools listed. Part 2 of this handbook describes how a student can add or change schools on the list.

[NEW] The paper FAFSA now contains the following guidance (and the online FAFSA includes similar wording): “The information you report on the FAFSA is sent to each college listed, including the names of the other colleges listed. If you do not want this information sent to a particular college, do not list that school.” If it’s important to the student that schools not see each other listed, he or she can submit the FAFSA listing one school (let’s call it School A). Then, after the application is processed, the student can go back in to the FAFSA, delete School A, and add School B. School B will then have access to the student’s information but won’t see that the student had previously listed School A.

For federal student aid purposes, it does not matter in what order the student lists schools. But for state aid, some states require that the student list a school that participates in state grant programs first in order for the state to consider the student for that aid.

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 www.fafsa.gov, only the remaining set of schools would automatically receive the updated or corrected data.

Questions 106–108: Preparer. If the student or his or her family paid a fee for someone to fill out the FAFSA or to advise the student on how to fill it out, that person is considered a “preparer” and must complete Questions 106–108.

Appendix A: Sources of Additional Information

Useful Websites

Sites for Students

StudentAid.gov

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

Other Student Sites

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

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

Sites for Counselors and Mentors

- Financial Aid Toolkit—Provides federal student aid information especially for high school counselors and other college access mentors. Offers access to publications, training information, announcements, PowerPoint presentations, and ways to promote federal student aid and college access. Visit the site at **FinancialAidToolkit.ed.gov**.
- FAFSA demonstration site—Allows counselors to increase their own understanding of the FAFSA site and to show it to students and parents before they apply. When you visit the site, you will be prompted for a user name. Enter **eddemo**. The password is **fafsatest**. The site is at **http://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**.
- FSA COACH is a comprehensive introductory Web-based course that teaches the concepts and procedures involved in managing the federal student aid programs. To access FSA COACH, go to **www.ed.gov/fsacoach**.
- FSAPubs—Provides counselors a single order point for Federal Student Aid publications, offering single or bulk orders. See “Free Informational Materials” on page 41 for more information. FSAPubs is at **www.FSAPubs.gov**.
- TRIO program information—The TRIO programs help prepare disadvantaged students for successful entry into, retention in, and completion of postsecondary education. TRIO information is at **www.ed.gov/about/offices/list/ope/trio**.
- GEAR UP information—Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) is an early-intervention initiative designed to encourage low-income students to have high expectations, stay in school, study hard, and take the right courses to prepare for college. Learn more about GEAR UP at **www.ed.gov/gearup**.
- Information for Financial Aid Professionals (IFAP)—A library of federal student aid information, geared toward college financial aid administrators. High school, TRIO, and GEAR UP counselors who regularly help students apply for aid might find the *Federal Student Aid*

Handbook particularly useful, especially in finding detailed information about student eligibility criteria. IFAP is at www.ifap.ed.gov.

Sites for Parents

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

Free Informational Materials

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

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

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

Web: www.edpubs.gov

E-mail: edpubs@edpubs.ed.gov

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

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

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

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

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

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

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

- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243)—a toll-free number
- 319-337-5665—for those (e.g., international callers) without access to the toll-free number
- TTY: 1-800-730-8913—a toll-free number for the hearing impaired

The FSAIC helps callers by

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

The FSAIC is NOT able to

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

Appendix B: Abbreviations

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

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

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