

# Federal Guidance on Supporting Students and Families Through the FAFSA<sup>®</sup> Process

SREB Go Alliance

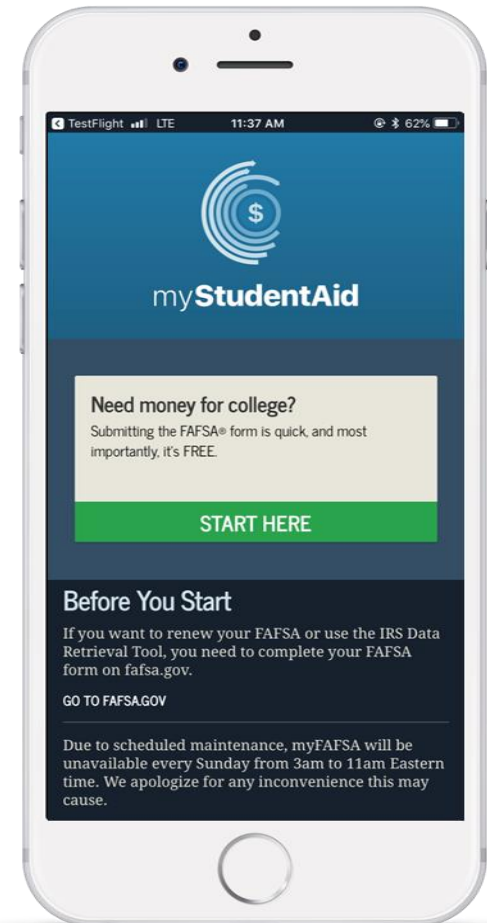
- FAFSA® Enhancements and Updates
- Breaking Down Barriers to FAFSA® Form Completion
- IRS DRT
- FSA ID
- Reporting Parent Information and Dependency Status
- FSA Resources

# FAFSA® ENHANCEMENTS AND UPDATES



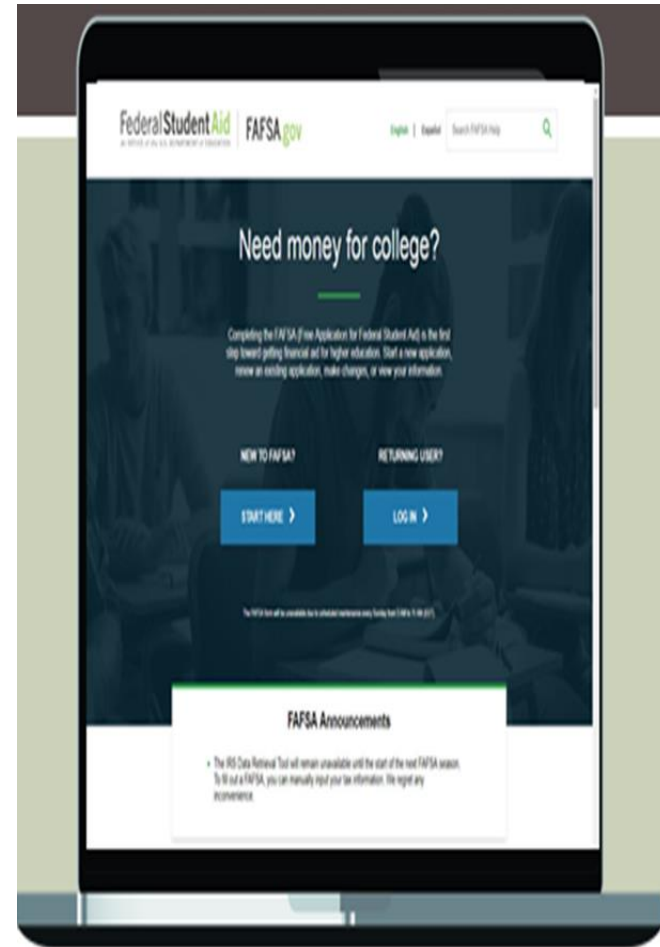
# The Future of FAFSA®

There are two ways to complete the FAFSA® form: the myStudentAid app and a redesigned, mobile-friendly version of fafsa.gov.



# Redesigned fafsa.gov

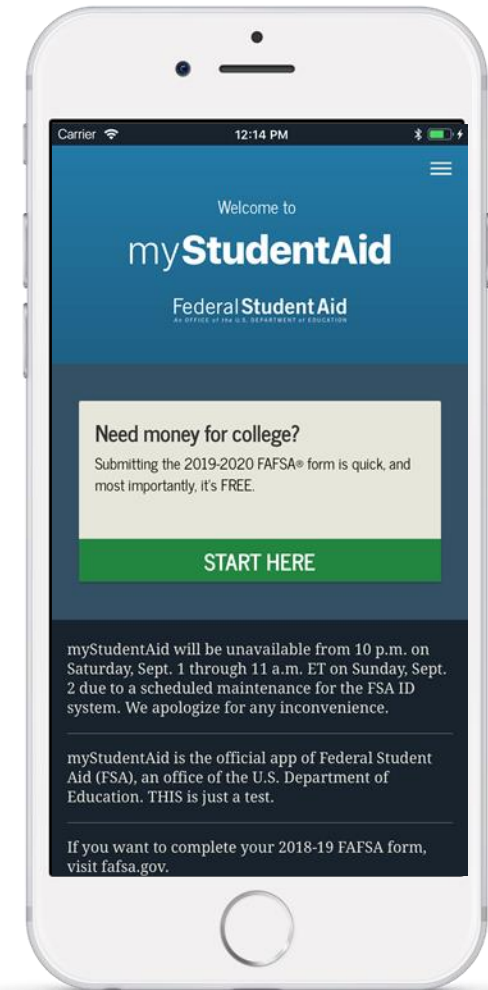
- Fafsa.gov was redesigned so that the site pages will fit the screen size and shape of smartphones or tablets.
- Students and parents can complete the FAFSA form on a mobile device with the same ease as on a computer.
- The questions are displayed in a more user-friendly way, with some now grouped in a different order to ease navigation through the site.



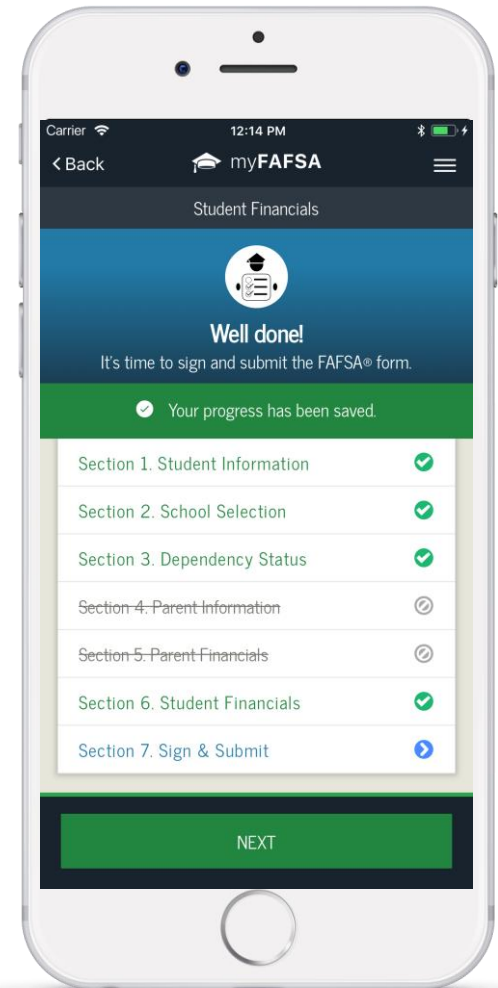
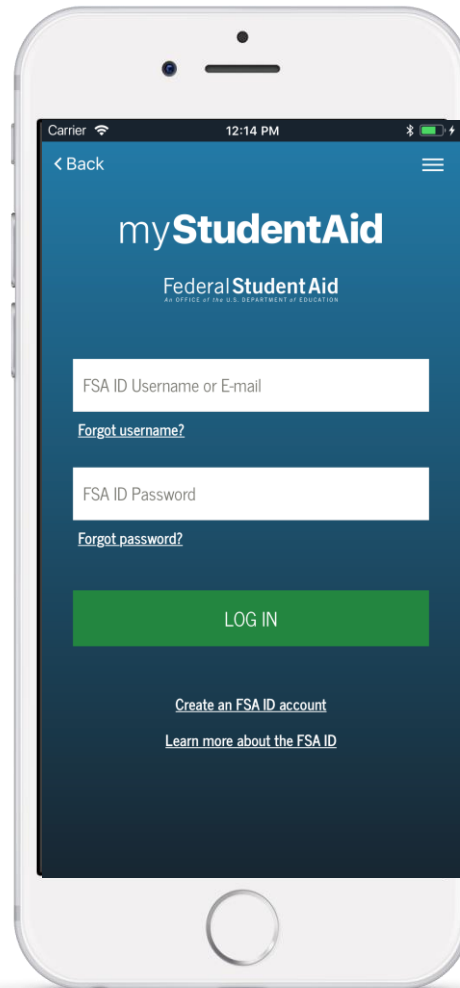
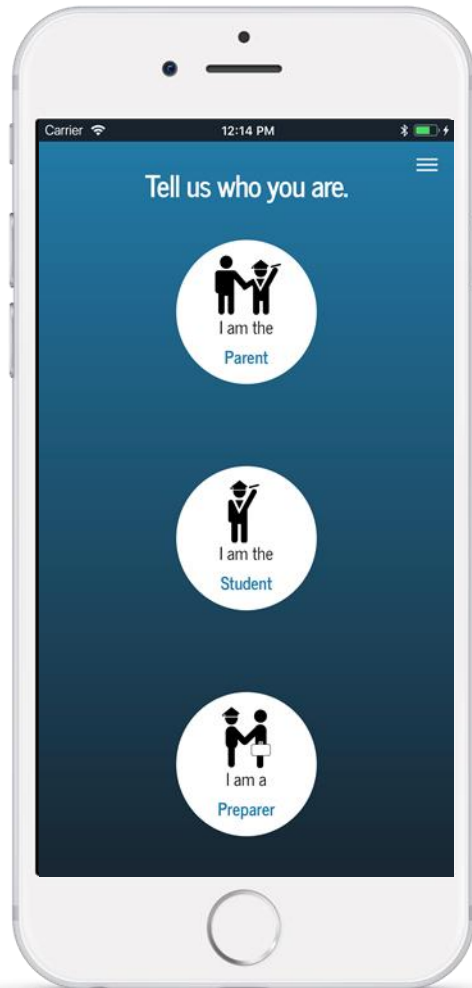
# myStudentAid Mobile App Features

The myStudentAid mobile app provides links to the following services:

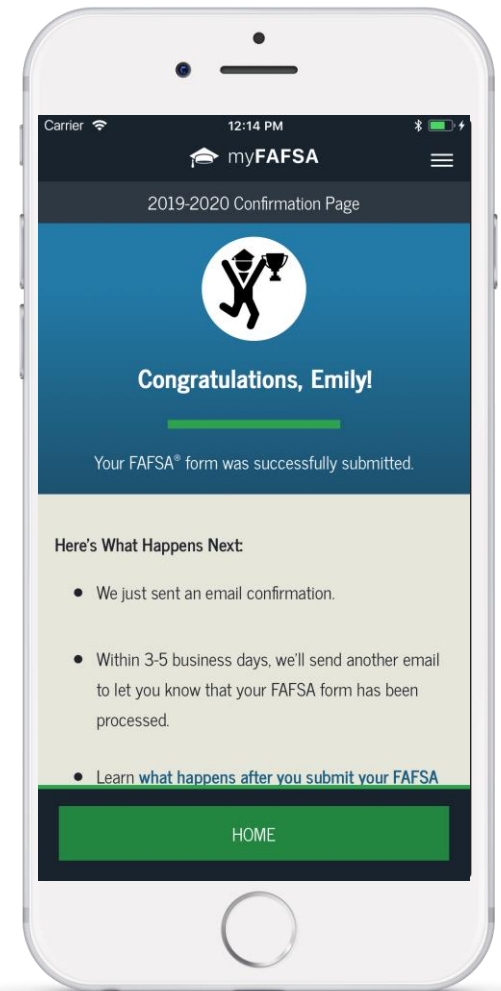
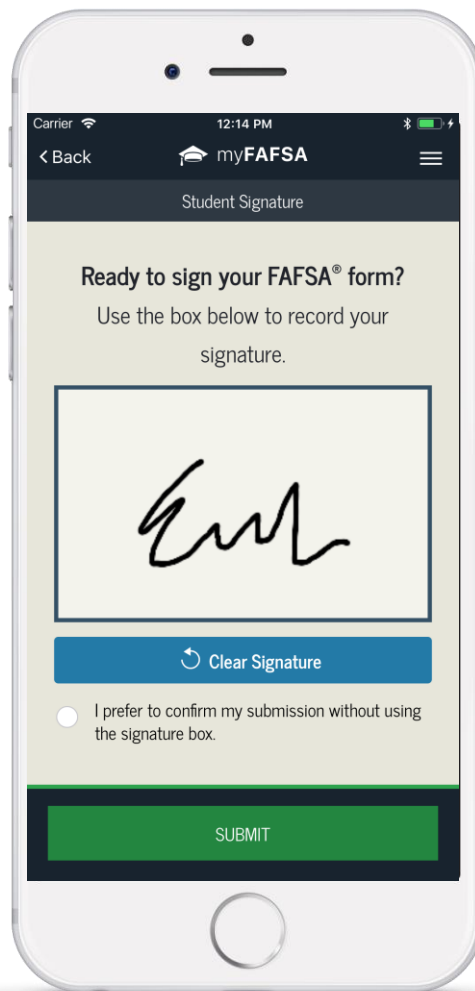
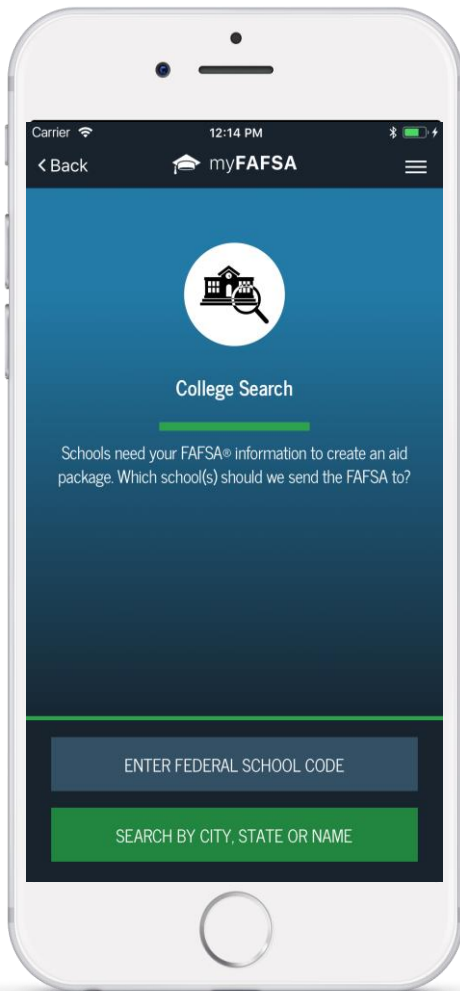
- **FSA ID Profile:** manage username and password
- **myFederalLoans:** view federal student aid history
- **myCollegeScorecard:** view and compare information about schools
- **Contact Us:** get in touch with Federal Student Aid contact centers to have your questions answered
- **StudentAid.gov:** access Federal Student Aid's key source of information about the federal student aid programs, application process, and loan repayment options



# myFAFSA



# Complete, Sign and Submit on myFAFSA

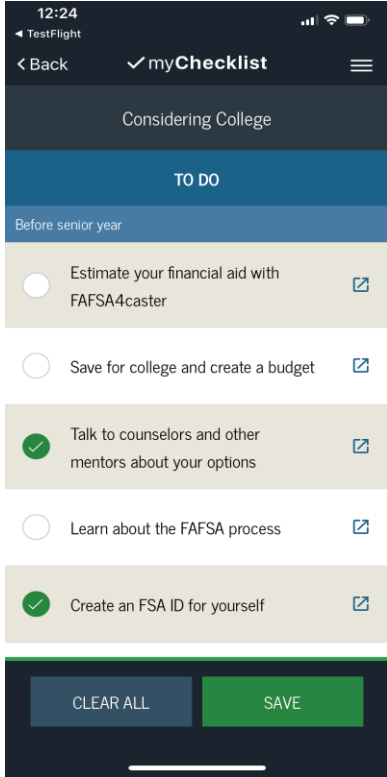
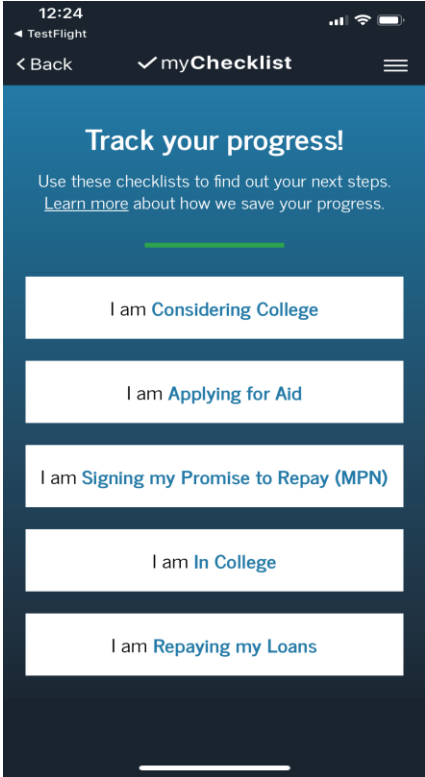
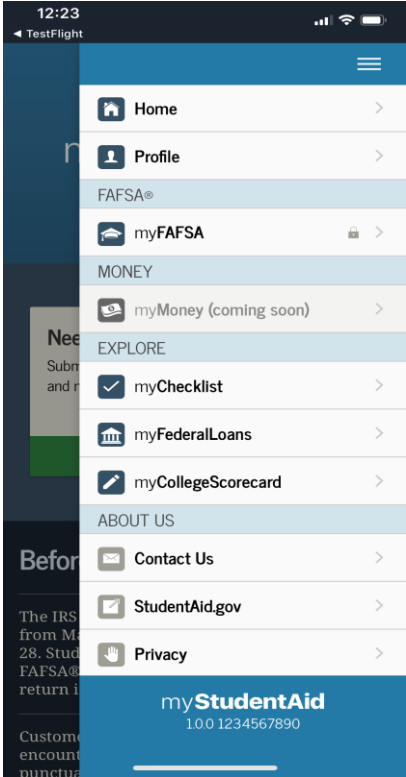




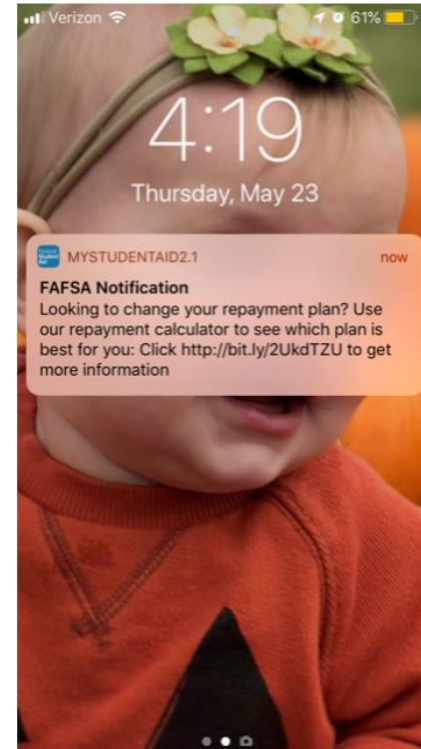
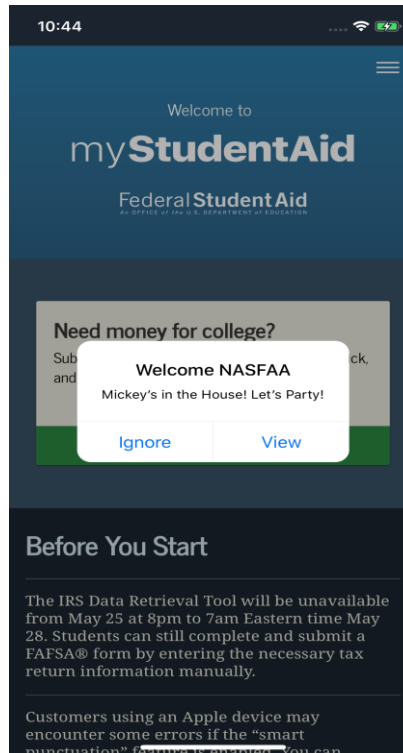
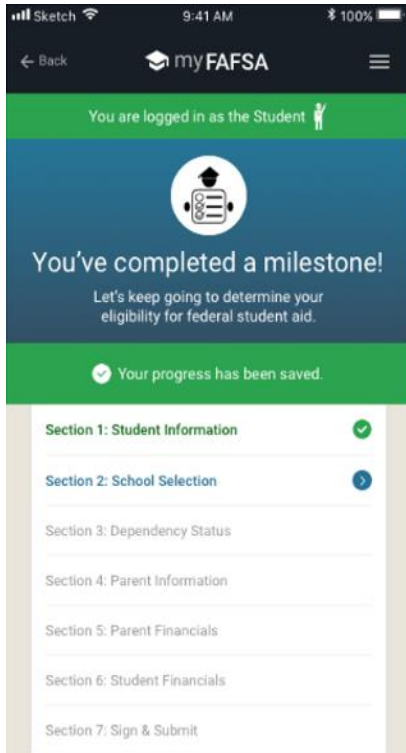
# June 2019 Updates

- myChecklist provides users with guidance regarding student aid next steps.
- myFAFSA checklist views now show what role the user is logged in as.
- Push notifications now enabled.


# myStudentAid Mobile App



# myStudentAid Mobile App



# ADDITIONAL ENHANCEMENTS FOR 2020-21 START UP

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- The question order on FAFSA.gov is being updated to align with myStudentAid.
  - The student's SSN at log in will be masked on FAFSA.gov.
  - The SAR will be available in myStudentAid.
  - FSA is working with the IRS to make the Data Retrieval Tool (DRT) mobile-responsive version.

# IRS CHANGES

**FAFSA form is being updated to reflect changes to the 2018 IRS tax forms.**

- Addressing elimination of 1040A and 1040EZ.
- Removing exemptions questions.
- Combining untaxed pensions and untaxed portions of IRA distributions questions.


**Exemptions questions (38 and 87 on 2019-20 FAFSA form) will be removed.**

**IRS has combined untaxed portions of IRA distributions with untaxed pensions on IRS forms.**

- Untaxed IRA distributions questions (44e and 92e) will now also include untaxed pensions.
  - “Untaxed portions of IRA distributions and pensions from IRS Form 1040 – line 4a minus line 4b. Exclude rollovers. If negative, enter a zero here.”

**Data elements that are currently transferred using the IRS Data Retrieval Tool (DRT) will continue to be transferred as long as the questions remain on the FAFSA form.**

# MODIFY TYPE OF TAX RETURN RESPONSE OPTIONS

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- Type of tax return filed questions (33 and 80) will be modified to remove IRS 1040A or 1040EZ response.
  - IRS forms 1040NR and 1040NR-EZ will be added to foreign tax return response.



# SCHEDULE 1 QUESTION

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- The elimination of IRS Forms 1040A and 1040EZ required FSA to develop a reasonable proxy for automatic zero (AZ) and simplified needs test (SNT) calculations of the Expected Family Contribution (EFC).
  - Questions 35 and 82 will be repurposed to ask “Did (or will) you file a Schedule 1 with your 2018 tax return?”
    - Exact wording of questions will be determined through FAFSA form clearance process.



# CHILDREN OF FALLEN HEROES

- Under this scholarship, a Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer is eligible to receive a maximum Pell Grant for the award year for which the determination of eligibility is made.
- To qualify for this scholarship, a student must be Pell-eligible and have a Pell-eligible EFC and be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent's or guardian's death.
  - Financial Aid Administrators will identify applicants who qualify.
  - FAA Access to CPS Online will be used to report eligibility to CPS.
  - Flag will be carried on ISIR and comment set on SAR.
  - COD will receive indicator to allow for proper awarding and disbursing of funds.



# Breaking Down Barriers to FAFSA® Form Completion

What are some of the barriers to the financial aid and/or FAFSA<sup>®</sup> process for students and parents?

# Common Barriers

- 1. Parents do not want to complete the FAFSA** (mistrust or misunderstanding of the FAFSA)
- 2. Student is homeless, in foster care, or does not have contact or live with parents** (independent student or special circumstance)
- 3. Student or parents are undocumented** (student is not eligible for federal aid and/or parent thinks they cannot complete the form, international parents, DACA students, eligible noncitizens, etc.)
- 4. Student or parents have a complicated family or financial situation** (divorced or separated parents, parents live aboard, don't file taxes, unable to use IRS DRT, etc.)
- 5. Student is selected for verification** (randomly or due to factors such as missing/inaccurate info or family/financial/dependency situation)

## Parents do not want to complete the FAFSA®

Explain that the information reported on the FAFSA is only used to determine their student's eligibility for financial aid, by completing the FAFSA they are not obligated to pay their student's expenses, and if they don't complete it their dependent student is only eligible for unsubsidized loans from FSA.

## *Benefits of using the FAFSA4caster:*

- Gives you an early estimate of your eligibility for federal student aid
- Can be used if you're not ready to submit a FAFSA® form yet
- Estimates provided can help you plan ahead for college

## **Student is homeless, in foster care, or does not have contact or live with parents**

A student is not required to provide parent information if they are considered an [independent student](#). There is also guidance on our website to help students in [special circumstances](#) get the support they need to get through the FAFSA process and work with the financial aid office.

# Are you considered an **INDEPENDENT STUDENT** *on the FAFSA® form?*

<p>I will be working on a master's or doctorate program</p> <p> <b>YEP</b> </p>	<p>I am a veteran of the U.S. armed forces</p> <p> <b>YEP</b> </p>	<p>My parents don't claim me on their taxes</p> <p> <b>NOPE</b> </p>	<p>I am currently serving on active duty in the U.S. armed forces</p> <p> <b>YEP</b> </p>
<p>I was born before Jan. 1, 1996*</p> <p> <b>YEP</b> </p>	<p>I live on my own/ I pay my own bills</p> <p> <b>NOPE</b> </p>	<p>I am paying for college, not my parents</p> <p> <b>NOPE</b> </p>	

*\* If you're applying for the 2019–20 FAFSA cycle.*

## Student or parents are undocumented

- [Undocumented students](#), including DACA recipients, are not eligible for federal aid but may be eligible for state institutional, or other financial aid.
- Students should check with their high school counselor or financial aid office to see whether completing the FAFSA form is the way to apply for aid and to see what aid they may be eligible for.
- Check [studentaid.gov](http://studentaid.gov) for list of eligible noncitizens such as U.S. permanent residents with a green card.
- [A parent's citizenship](#) or immigration status does **not** affect a student's eligibility for federal student aid. The FAFSA doesn't even ask about parents' status.
- The parent **cannot** get an FSA ID without a SSN or use the mobile app to complete the FAFSA without a FSA ID, but they can still complete the FAFSA at [fafsa.gov](http://fafsa.gov) by using 000-00-0000 in place of the SSN, printing the signature page, and mailing it to the address on the form.



## Financial Aid and Undocumented Students

### Questions and Answers

The questions and answers that follow provide information about student financial aid for undocumented students as well as guidance for a specific group of undocumented students who have received Deferred Action for Childhood Arrivals (DACA). We have grouped the questions and answers into two categories: "Eligibility for Financial Aid" and "Completing the *Free Application for Federal Student Aid (FAFSA®)* Form."

#### Eligibility for Financial Aid

**1. As an undocumented student or DACA student, am I eligible for federal student aid?**

No. Undocumented students, including DACA students, are not eligible for federal student aid. However, you may be eligible for state or college financial aid, in addition to private scholarships.

**2. As an undocumented student or DACA student, am I eligible for in-state tuition?**

It depends. In some states, undocumented students, or specifically DACA students, are eligible to receive in-state tuition. Please check with your high school or your college or career school's financial aid office.

#### Completing the FAFSA® Form

**1. How do I apply for state and college financial aid?**

Most states and colleges use information collected on the FAFSA form to determine whether you're eligible for aid. However, we first recommend that you check with your high school counselor or your college or career school's financial aid office to see what types of financial aid you may be eligible to receive and whether completing the FAFSA form is the way to apply for that aid.

**2. To complete the FAFSA® form, do I need a Social Security number (SSN)?**

Yes. An SSN is necessary to complete the FAFSA form. If you are completing a FAFSA form online at [fafsa.gov](https://fafsa.gov) or through the myStudentAid mobile app, an SSN is also required to create a username and password called the FSA ID, which can be used to electronically sign the FAFSA form and to access the myStudentAid mobile app.

Most undocumented students aren't eligible for an SSN; thus, they cannot complete the FAFSA form. However, DACA students with SSNs can complete the FAFSA form. For information about obtaining an SSN, visit [ssa.gov/pubs/deferred\\_action.pdf](https://ssa.gov/pubs/deferred_action.pdf).

If your FAFSA form is rejected due to an issue with your SSN, contact the Social Security Administration at 1-800-772-1213 (TTY for the deaf or hard of hearing 1-800-325-0778).

**Note: The remainder of the questions and answers in this document focus on completing the FAFSA® form, so the guidance applies only to DACA students with SSNs—not to all undocumented students.**

**3. Does my parents' citizenship status affect my eligibility for federal student aid?**

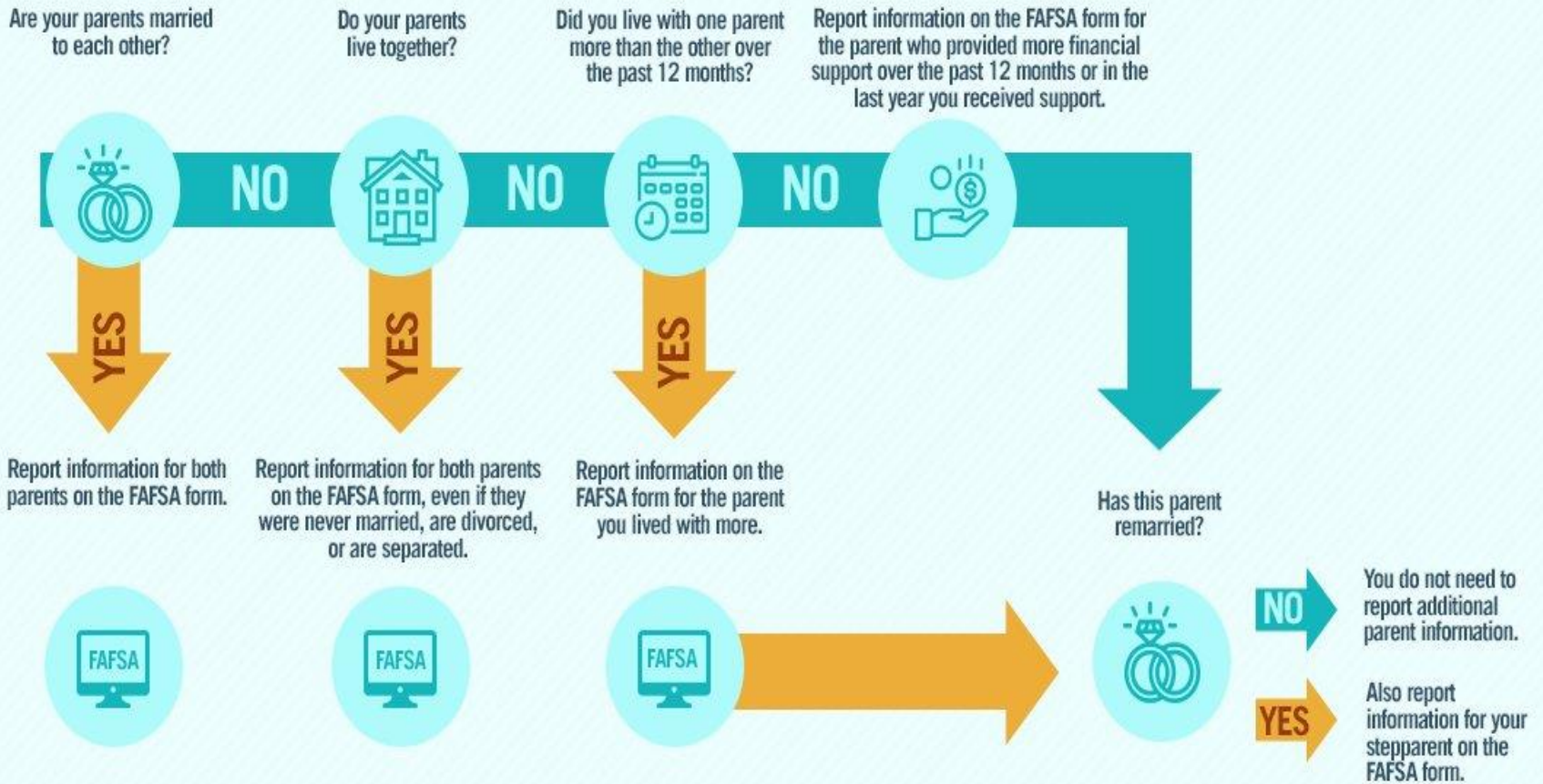
No. Your parents' citizenship status doesn't affect your eligibility for federal student aid. In fact, the FAFSA form doesn't even ask about your parents' status.

## Student or parents have a complicated family or financial situation

There are many resources that help families determine who the [reporting parent\(s\) is on the FAFSA](#) and how to report financial and tax information for [parents living abroad](#) and other circumstances. Also, students and parents are [not required to file taxes or use the IRS DRT](#) in order to complete the FAFSA. Call 1-800-4-FEDAID to get help with difficult situations.

## WHO'S MY PARENT WHEN I FILL OUT THE FAFSA FORM?

Use this guide to figure out which parent's information to include (depending on your family situation).



## Student is selected for verification

Remind them that verification does not mean they are in trouble and to provide the financial aid office with requested info by the school's deadline.

Have students and parents prepare for possible verification even before selection by making sure they have any letters and/or court documents to prove dependency/residency/family status and/or IRS tax transcripts from [irs.gov/transcript](https://irs.gov/transcript) or a signed copy of income tax return if unable to use IRS DRT.

## The IRS Data Retrieval Tool (IRS DRT)

### EASY

Transfer info with the click of a button.

### FAST

Instantly retrieve your info.

### ACCURATE

Correctly fill in your info.

*NOTE: You will know that your federal tax return information has been successfully transferred because the words “Transferred from the IRS” will display in place of the IRS information in your FAFSA form.*

# IRS DRT

**IMPORTANT INFORMATION:**  
**THE IRS DATA RETRIEVAL TOOL**

**Q**  
Why can't I see  
my own tax return  
information?

**A**  
Your tax return information is no longer visible  
because of added security and privacy protections.  
Not displaying your information prevents potential  
identity thieves from accessing it.

IMPORTANT INFORMATION:  
**THE IRS DATA RETRIEVAL TOOL**

**Q** If I enter my tax information manually, will I be able to see it?

**A** Yes. Tax return information that's entered manually will be visible on [fafsa.gov](https://fafsa.gov) and on your Student Aid Report (SAR).



## **Why do I have to submit my 2018 tax and income information on my 2020–21 FAFSA form?**

This is advantageous for most students and their families because it:

- allows for immediate use of the IRS DRT to transfer financial information for eligible applicants,
- eliminates estimating income and tax information before taxes are filed,
- reduces the need to come back and update a FAFSA form after filing taxes, and

If your 2018 financial situation no longer reflects your current situation, speak with the financial aid office of the school that you plan to attend after submitting your FAFSA form.

# Ineligible to Use IRS DRT

- The filer is **married**, and either the filer or his/her spouse filed as **Married Filing Separately**.
- The filer is **married**, and either the filer or his/her spouse filed as **Head of Household**.
- The parents' marital status is “**Unmarried and both parents living together.**”
- The filer filed a **Puerto Rican or foreign** tax return.

# FSA ID

# FSA ID

**The FSA ID is a username and password combination.  
You use it to log into to our websites  
and to electronically sign our forms.**

Username

NAME 123

Password

•••••

# Frequently Asked FSA ID Questions

- **Do I need an email to create an FSA ID?**
  - No, an email is not required to create an FSA ID, but it is highly recommended.
- **What if I try to sign my FAFSA with an FSA ID and I get an error message?**
  - Your name must be typed exactly how it appears on your social security card on your FSA ID profile and FAFSA. Verify your name is spelled the exact same way in each place and make sure your DOB and SSN are correct as well.
- **Do I need a SSN to create an FSA ID?**
  - Yes, and your SSN, name, and DOB must all match with what the Social Security Administration has on file.
- **Can I still sign the FAFSA form without an FSA ID?**
  - Yes, you can print the signature page and mail it in.

## The FSA ID enhancements will include the following:

- A user will be able to use his or her verified mobile phone number as his or her FSA ID username when logging into certain Federal Student Aid systems.
- The 18-month password update requirement will be removed. A user will be prompted to change his or her password only during account recovery or for a security event.
- Special characters will no longer be required for FSA ID passwords.

## Why can't I use my mobile phone or email address to retrieve my username or reset my password?

- If you didn't verify your mobile phone or email address when you registered for your FSA ID, you will not be able to use them to retrieve your username, reset your password, or unlock your account. You will need to answer your challenge questions.
- [You can verify your mobile phone number or email address after creating an account by going to the "Manage My FSA ID" tab on the FSA ID site.](#) At the site, enter your username and password. In the "Contact Information" box, select the link to register your mobile phone number or email address. If you are registering your mobile phone number, you will be asked to agree to register by selecting "yes" and to confirm your mobile phone number. If you are verifying your email address, you should receive an email with your secure code. On the following page, you will see a box to enter your secure code.

# Reporting Parent Information and Dependency Status



*Who's my parent when I fill out*

# THE FAFSA FORM?

- Dependent students are required to report parent information.
- On your FAFSA form, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Parents' Marital Status:	Provide Information for:
Married	Both of your parents
Remarried (after being widowed or divorced)	Parent and Stepparent
Unmarried and both legal parents living together	Both of your legal parents
Never Married	The parent that you <b>lived with most</b> during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who <b>provided more financial support</b> during the last 12 months, or during the most recent year that you actually received support from a parent.
Divorced or Separated	The parent that you <b>lived with most</b> during the last 12 months. If you did not live with one parent more than the other, provide information about the parent who <b>provided more financial support</b> during the last 12 months, or during the most recent year that you actually received support from a parent.
Widowed	Your parent

If any of the following criteria applies, the student is considered **independent**:

- ✓ 24 years or older
- ✓ Married
- ✓ Pursuing a Master's or Doctorate Program
- ✓ Children and you provide ½ support
- ✓ In foster care since turning the age of 13
- ✓ Emancipated minor
- ✓ Currently or was in legal guardianship
- ✓ Homeless or self supporting and at risk of being homeless
- ✓ Veteran or serving active duty in U.S. Armed Forces

# Special Circumstances

- Some examples of special circumstances are:
  - Parents are incarcerated or deceased
  - Student left home due to an abusive family environment
  - Unsure of parents whereabouts or no contact with parents
- Circumstances must be well documented
- **Financial aid office determines dependency status**

# Student Scenarios

**I am the grandmother and legal guardian of a student. Can I fill out the FAFSA form in place of the parent?**

**Answer: No.** Only legal parents (biological, adoptive, as determined by the state) should report parental information on the FAFSA form. Also, being in legal guardianship determined by the court makes this student an independent student who is **not** required to provide parental information on the FAFSA form.

**My parent does not have a Social Security number, but they file taxes with the IRS. Can they use their Taxpayer Identification Number in place of the SSN?**

**Answer: No.** Do NOT enter a Taxpayer Identification Number in the SSN field. If your parent does not have a Social Security number (SSN), you should enter all zeroes for them on the FAFSA form where it asks for that information.



**My parents do not want to provide their information on the FAFSA form and are not going to contribute to my college expenses. Is this considered a special circumstance?**

**Answer: No.** However, in situations where your parent refuses to provide their information on the FAFSA and refuses to provide you with any financial support, there is an exception that allows a student to submit the FAFSA without parental information and receive an Unsubsidized Loan only.

**I live at home with my mother and stepparent. I know I need to report information about my mother, but do I need to provide information about my stepparent?**

**Answer: Yes.** If you have a stepparent who is married to the legal parent whose information you're reporting, you must provide information about that stepparent as well.

# FSA Resources



FinancialAidToolkit.ed.gov

## FINANCIAL AID TOOLKIT

### WHO IS IT FOR?

- Counselors
- College access professionals
- Nonprofit mentors
- Other advisors

### WHAT DOES IT PROVIDE?

- Resources such as PowerPoint presentations, sample newsletters, emails, and more.
- Outreach tools and ideas.
- Searchable database with downloadable content.

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of  
the AMERICAN MIND®

Financial Aid Toolkit  
for COUNSELORS

Learn About Financial Aid

Conduct Outreach

Get Training

Search Financial Aid Tools and Resources

Help students and parents prepare for college or career school.

*The Financial Aid Toolkit provides federal student aid information and outreach tools for counselors, college access professionals, nonprofit mentors, and other advisors.*



LEARN ABOUT FINANCIAL AID

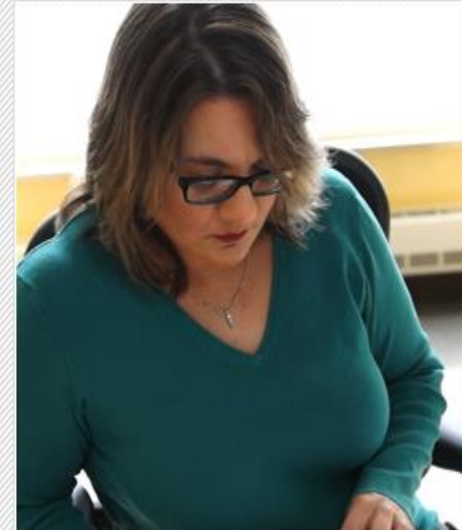
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CONDUCT OUTREACH



GET TRAINING



SEARCH TOOLS AND RESOURCES

Learn About Financial Aid    Conduct Outreach    Get Training    **Search Financial Aid Tools and Resources**

[Home](#) » Search Financial Aid Tools and Resources

Search for tools and resources to help you or your students learn about financial aid for college.

*Filter resources by file type, audience, and topic.*

Use the search tool below to filter our Financial Aid Toolkit resources to find just what you need. You can select one or more options in each dropdown box. If you don't select any options from a dropdown box, that box will default to all options being selected.

You may need certain [plug-ins or viewers](#), such as Adobe Reader, to view some resources.

**Would you like to know each time we add a resource to the site?** Subscribe to our RSS feed by clicking on the orange and white icon below. (Using Chrome? You may want to install the [RSS Feed Reader](#) for easier viewing of the feed.) 

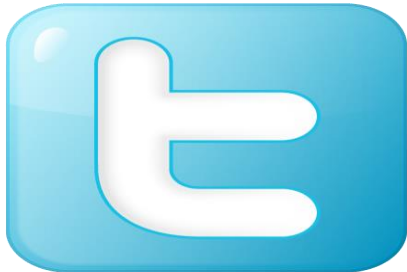
Want to browse our Financial Aid Toolkit resources rather than searching for something specific? [View all financial aid tools and resources.](#)

WHAT AM I LOOKING FOR    TO HELP    LEARN ABOUT

Resource Type    Audience Type    Topic    **GET RESOURCES** ›  
or [Clear Selection](#)

# Connect With Us!

## Social Media



## StudentAid.gov

The screenshot shows the StudentAid.gov website. At the top left is the Federal Student Aid logo with the text "PROUD SPONSOR of the AMERICAN MIND®" and "An OFFICE of the U.S. DEPARTMENT of EDUCATION". To the right is a search bar with the text "Q Search StudentAid.gov". Below the header is a navigation menu with items: "Prepare for College", "Types of Aid", "Who Gets Aid", "FAFSA® Apply for Aid", and "How to Repay Your Loans". The main content area has a green background with the heading "Get Financial Aid for School" and a sub-heading "Popular Topics". Under "Popular Topics" are links for "Creating Your Account (FSA ID)", "Tips for Filling Out the FAFSA® Form", "Fill Out a FAFSA® Form", and "After Submitting the FAFSA® Form". At the bottom left is a blue button that says "FILL OUT FAFSA® FORM".

## 1-800-4FED-AID



### E-mail Us

You can email us anytime.



### Chat with Us

Ask a live agent your questions via a web chat.



### Call Us

1-800-4FED-AID  
(1-800-433-3243)

International Caller? Can't make a toll-free call?  
1-334-523-2691

## Hours of Operation

Monday–Friday  
8 a.m.–11 p.m. Eastern time (ET)

Saturday–Sunday  
11 a.m.–5 p.m. Eastern time (ET)

We are closed on federal holidays, the day after Thanksgiving and on December 24th.

We are open on New Year's Day, Martin Luther King Jr.'s Birthday, and Washington's Birthday from 11 a.m.–5 p.m. ET.

Hearing Impaired?  
TTY calls only.  
1-800-730-8913



**GOT A QUESTION  
ABOUT THE FAFSA?**



**Please complete this short  
survey:**